

# 2013

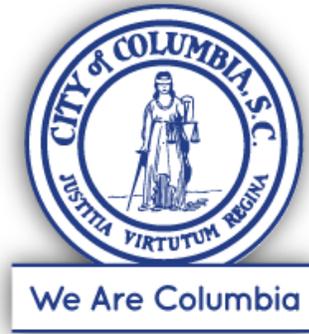
# Consolidated Annual Performance and Evaluation (CAPER) DRAFT



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# Columbia City Council



Honorable Stephen K. Benjamin  
Mayor

## Council Members

Honorable Sam Davis, District 1  
Honorable Tameika Isaac-Devine, At-Large  
Honorable Leona Plough, 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

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# Section 1: Introduction

## Executive Summary

### Community Development Mission

The Community Development (CD) Department is committed to making the City of Columbia and its neighborhoods a better place to live, work and play.

Community Development 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 homeownership and builds neighborhood capacity through excellent customer service. Partnerships with banks, neighborhoods and organizations allow us to improve the quality of life and continue to make Columbia a *World Class City*.



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.

### National Goals

Federal law requires that housing and community development grant funds primarily benefit low-and moderate-income persons in accordance with the following U.S. Department of Housing and Urban Development (HUD) goals:

#### **Provide a suitable living environment**

This includes improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing the isolation of income groups within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.

#### **Provide decent housing**

Included within this broad goal are the following: assist homeless persons in obtaining affordable housing; retain the affordable housing stock; increase the availability of permanent housing that is affordable to low- and moderate-income Americans without discrimination; and increase supportive housing that includes structural features and services to enable persons with special needs to live with dignity.

#### **Expand economic opportunities**

These goals encompass creating jobs accessible to low- and very low-income persons; providing access to credit for community development that promotes long-term economic and social viability; and empowering low-income persons in federally assisted and public housing to achieve self-sufficiency.

### Understanding the HUD Process

The City of Columbia is required by law every five years to prepare a Consolidated Plan to receive federal funds from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan combines in one report important information about Columbia's demographics and economic activity as

well as detailed information on the housing and job needs of its residents. The Plan also includes comments from the public received during public hearings, stakeholder meetings and in writing.

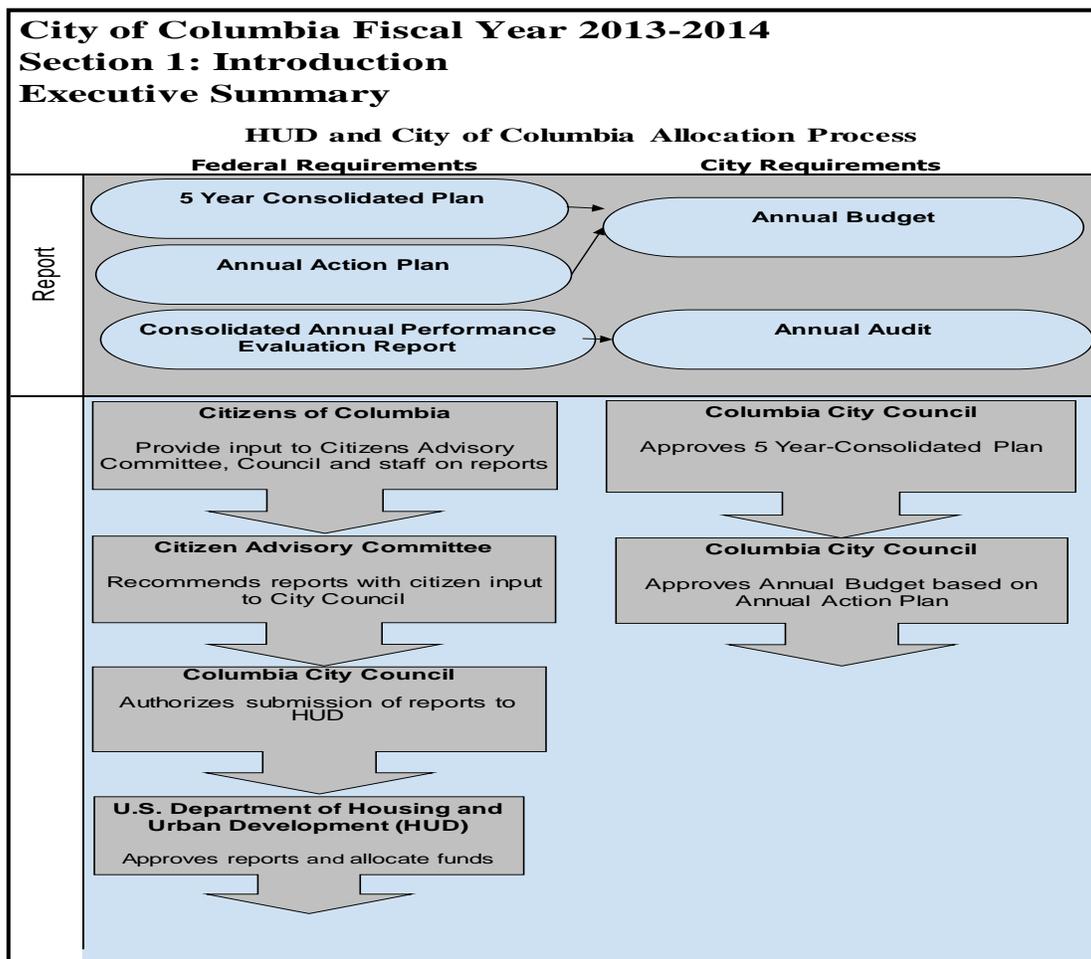
All funding recommendations for programs operated with these funds were evaluated based on their ability to help the City meet the goals and priorities established in this Plan.

For each succeeding year, the City of Columbia is required to prepare a one-year Action Plan to notify citizens and HUD of the City’s intended actions during that particular fiscal year. The Action Plan includes citizen and stakeholder input and is due annually to HUD by May 15th.

The Action Plan is developed under HUD guidelines and serves as the application for the following three formula grant programs:

- ✚ Community Development Block Grant (CDBG)
- ✚ HOME Investment Partnerships (HOME)
- ✚ Housing Opportunities for Persons with AIDS (HOPWA)

At the end of each fiscal year, the City must also prepare a Consolidated Annual Performance and Evaluation Report (CAPER) to provide information to HUD and citizens about that year’s accomplishments. This information allows HUD, city officials, and the public to evaluate the City’s performance and determine whether the activities undertaken during the fiscal year helped meet the City’s five-year goals and to address priority needs identified in the Consolidated Plan. This annual performance report, prepared with public review and comment, must be submitted to HUD annually by September 30<sup>th</sup>.



## Citizen Participation

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

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



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



During the reporting period the following schedule of public meetings were held to solicit community input and comments into the preparation of FY 2014 Annual Action Plan. Public notices were published in the *State Newspaper* (March 6, 2014), City's Website, and available at the Community Development Department, 1225 Lady Street. Additionally, a community needs assessment survey was posted on the City's Website/Community Development page at [www.columbiasc.net](http://www.columbiasc.net). Community Liaisons distributed notices at community/neighborhood meeting and via e-blast. The following schedule of public meetings and notices were provided:

- Comment Period March 10, 2014 - May 6, 2014
- On-line Survey March 10, 2014 – May 6, 2014
- Public Forum March 27, 2014
- Public Hearing April 17, 2014
- Citizens Advisory Committee Meetings February 20, March 20, April 17, May 15, 2014
- Public Hearing and City Council Approval May 6, 2014
- Action Plan Submitted to HUD May 15, 2014

The Consolidated Annual Performance and Evaluation Report Public Hearings will be held August 12<sup>th</sup> and September 16<sup>th</sup> at 6:00 p.m. An Annual Performance Showcase will be incorporated into the final public hearing and City Council approval on September 16, 2014 at 6:00 p.m. in City Council Chambers. All public comments are included in this document. See **Appendix 1.**

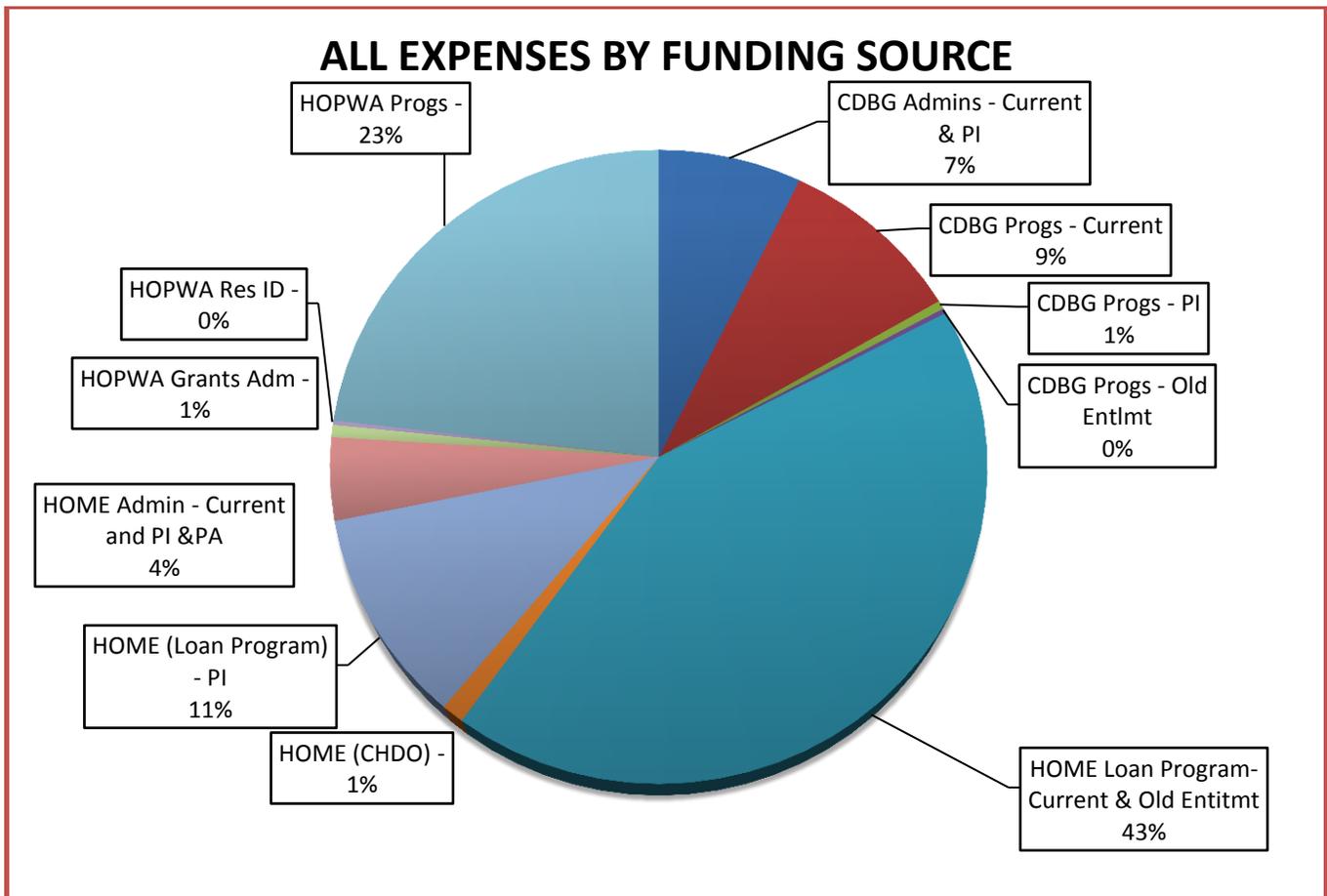
## Funding Summary

Federal funds are made available for furthering the objectives of the consolidated plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period and the total amount expended during the reporting period.

HUD provides federal funds through three entitlement grants with amounts determined by statutory formulas: Community Development Block Grant (CDBG); HOME Investment Partnerships Program (HOME); and Housing Opportunities for People with AIDS (HOPWA). In Fiscal Year 2013-2014, the City received \$2,871,460 million in new funding through these three formula grants and \$1,410,995 in program income. A total of \$4,783,736 was expended from the three entitlement grants and program income. Below are the funding and expenditures for the reporting period.

**Table 1: Funding and Expenditures Fiscal Year 2013-14**

Federal Source	Allocation FY2013	Expenditures	Estimated Carried Forward
CDBG	956,664.50	663,515.38	293,149.12
CDBG Program Income	216,663.20	196,134.78	20,528.42
CDBG Revolving Loan Fund	119,095.00	119,095.00	-
CDBG Carry-Over	17,300.00	4,300.00	13,000.00
<b><i>Sub-total for CDBG Funds</i></b>	<b>1,309,722.70</b>	<b>978,745.16</b>	330,977.54
			-
HOME	493,712.00	-	493,712.00
HOME Program Income	648,719.06	-	648,719.06
Previous Year Program Income	426,518.42	336,781.97	89,736.45
HOME Old Entitlement	2,546,505.87	1,839,115.50	707,390.37
<b><i>Sub-total for HOME Funds</i></b>	<b>4,115,455.35</b>	<b>2,175,897.47</b>	1,939,557.88
			-
HOPWA	1,421,084.00	1,414,853.37	6,230.63
Previous Year Carry -Over	214,239.50	214,239.50	-
<b><i>Sub-total for HOPWA Funds</i></b>	<b>1,635,323.50</b>	<b>1,629,092.87</b>	6,230.63
<b><i>Total Entitlement Funds</i></b>	<b>5,649,505.87</b>	<b>3,355,931.90</b>	<b>2,293,573.97</b>
<b><i>Total Program Income</i></b>	<b>1,410,995.68</b>	<b>898,163.10</b>	<b>512,832.58</b>
<b>Total Federal Funds</b>	<b>7,060,501.55</b>	<b>4,254,095.00</b>	<b>2,806,406.55</b>



The local jurisdiction must also submit an updated CDBG Financial Summary Report (PR26). See **Appendix 2**. The City also submits a Financial Summary and Entitlement Financial report for each federal program (CDBG, HOME, HOPWA) to HUD. See **Appendix 3**. The PR26 and all other IDIS reports are available for public review.

#### **Basis for Allocating Investments within Jurisdiction**

Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of low-income and minority concentration). The geographic distribution and expenditure requirement may be satisfied by specifying the census tracts where expenditures were concentrated and the percentage of funds expended in target areas.

100% of CDBG funds were allocated to projects that benefit low and moderate income persons and/or areas. HOME funds were allocated to eligible beneficiaries (at or below 80% of area median income) throughout the corporate city limits. However, the City targeted 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 Area and Edisto Court Redevelopment Area.

In addition the previously HUD-approved Empowerment Zone area - comprised of contiguous Census Tracts 2, 5, 9-10, 13-16, 18, 20.02, 28, 106, and 109 - was established as a Neighborhood Revitalization Strategy Area (NRSA) for the term of the Consolidated Plan to ensure continued revitalization and community development efforts.

The following HUD Tables identify the City of Columbia’s priority needs for a five year period (2010-2014). The priorities are evaluated as high, medium or low and are listed below:

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

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

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

**Table 2: Priority Community Development Needs Fiscal Year 2013-14**

Priority Need	Priority Need Level	Priority Need	Priority Need Level
Acquisition of Real Property	H	Sidewalks	H
Clearance and Demolition	H	Solid Waste Disposal Improvements	M
Clearance of Contaminated Sites	H	Flood Drainage Improvements	H
Code Enforcement	H	<b>Public Services (General)</b>	
<b>Public Facility (General)</b>		Senior Services	M
Senior Centers	H	Handicapped Services	L
Homeless Facilities	H	Legal Services	L
Youth Centers	H	Youth Services	H
Neighborhood Facilities	H	Child Care Services	M
Child Care Centers	M	Transportation Services	H
Health Facilities	M	Substance Abuse Services	M
Mental Health Facilities	M	Employment/Training Services	H
Parks and/or Recreation Facilities	H	Health Services	H
Parking Facilities	L	Lead Hazard Screening	H
Tree Planting	M	Crime Awareness	M
Fire Stations/Equipment	M	Fair Housing Activities	H
Abused/Neglected Children Facilities	L	Other Services	
Asbestos Removal	M	Community Liaison/Citizen Participation	H
Non-Residential Historic Preservation	M	Keep Midlands Beautiful	H
<b>Infrastructure (General)</b>		<b>Economic Development (General)</b>	
Water/Sewer Improvements	H	C/I Building Acq/Const/Rehab	H
Street Improvements	H		

The City of Columbia will continue to provide programs and services to low-moderate income neighborhoods.

**Priorities for Funding**

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

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

6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS
7. Provide quality supportive services to assist clients with achieving and maintaining housing stability

## Five-Year Assessment of Progress

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Federal guidelines require entitlement cities to describe the accomplishments in attaining the goals and objectives for the reporting period. The table below addresses the performance for the 2013 fiscal year. A full summary of information so that HUD and citizens can easily assess progress made toward meeting longer term goals are located in the **Appendix 4 – Five-Year Performance Assessment Report**.

The Annual Objectives for 2013-2014 area based on the Five Year Goals and Objectives

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

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

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

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

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

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

**Table 3: 2013 Annual Performance Assessments**

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
<b>Rental Housing Objectives</b>						
1.1.2	Provide technical assistance to CHDO's	HOME	CHDO contacts	2	6	DH-2
1.1.3	Rehabilitate existing housing units for rental tenants	HOME	Assisted units	3	5	DH-2
	Acquisition and Rehabilitation of rental housing	HOME	Assisted units	10	7	
<b>Owner Housing Objectives</b>						
1.1	Increase access to affordable housing	HOME	<input type="checkbox"/> homebuyer training courses; <input type="checkbox"/> credit counseling sessions; <input type="checkbox"/> homeownership workshops	75; 100; 5	330 9	DH-1
1.1.1	Provide low interest loans through City Living Initiative	HOME	Loan closing	15	3	DH-2
2.6	Rehab Owner-occupied housing	CDBG	Assisted houses	12	2	DH-3
	Provide home repair assistance to elderly and disabled homeowners to	CDBG	Assisted houses	20	9	DH -1
<b>Homeless Objectives</b>						
1.2	Increase access to homeless prevention and rapid re-housing for housing stability	General Funds	# of units	25	38	DH-1
3.4	Homeless prevention for youth 18-24.	CDBG	# of youth	30	44	DH-3
3.5	Increase organizational capacity of local service providers	CDBG	# of TA sessions	5	5	SL-3
3.6	Increase program efficiencies by regional collaboration	CDBG	# of MACH Mtgs # of Regional Gov. Mtgs	12 4	12 6	SL-3
<b>Special Needs Objectives</b>						
3.1	Provide supportive permanent housing for persons living with HIV/AIDS	HOPWA	# of leased units	95	96	DH1

3.2	Provide case management to persons living with HIV/AIDS	HOPWA	# of clients with access to care and support; increased employment; increased income; primary health care provider; housing plan	408	589	DH-3
3.4	Provide short term housing and utility assistance to persons living with HIV/AIDS	HOPWA	# of clients with stable housing	320	266	DH-3
<b>Community Development Objectives</b>						
1.1	Increase access to affordable housing	CDBG	Loan closings;	50	15	DH-2
2.5	Increase safety of neighborhoods	CDBG	# of CCN groups	115	116	SL-3
<b>Public Facilities Objectives</b>						
2.2	Increase neighborhood stability	CDBG/ General Funds	# of grants	5	16	SL-3
<b>Public Services Objectives</b>						
1.3	Provide access to, transportation, education, and job training	CDBG	Number of participants	150	Not Available	SL1;SL-2; SL-3
1.4	Provide prevention initiative for high school aged youth	CDBG	# of persons	500	236	SL-3
2.1	Increase asset wealth of neighborhoods with infusion of capital	CDBG	# of neighborhoods	5	3	SL-3
1.3	Provide resources to address fair housing issues and concerns	CDBG	# of events	3	3	SL-1:SL-3
<b>Economic Develop. Objectives</b>						
2.2	Provide resources to stimulate job creation	CDBG	# of loans	10	9	EO-3
2.3	Provides resource to stimulate small business growth.	CDBG	# of businesses	5	10	EO-1: EO-3
<b>Outcome/Objective Codes</b>						
		<b>Availability/Accessibility</b>		<b>Affordability</b>		<b>Sustainability</b>
<b>Decent Housing</b>		DH-1		DH-2		DH-3
<b>Suitable Living Environment</b>		SL-1		SL-2		SL-3
<b>Economic Opportunity</b>		EO-1		EO-2		EO-3

### City of Columbia – Changing Demographic & Economic Trends

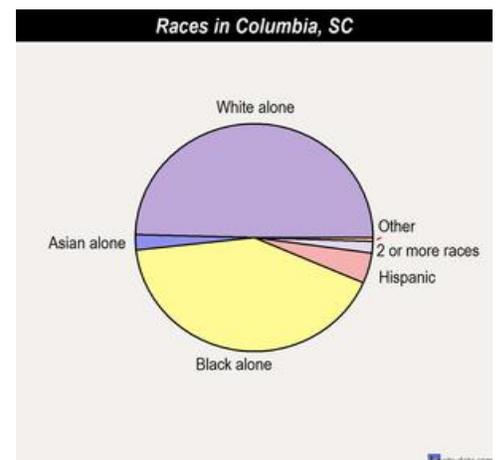


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Columbia is the state capital and largest city in South Carolina, with a population of 131,686 and a metropolitan statistical area (MSA) of 767,598. Our city experienced an above average population growth with our MSA increasing 19% from 2000 to 2012 (647,158 to 767,598). The 2011 United States Census estimates put the city at 131,686. The racial population is 68,081 (51.7%) white, 55,571 (42.2%) African American, 5,662 (4.3%) Hispanic, 2,897 (2.2%) Asian, 131 (0.1%) Some Other Race, 2,107 (1.6%) Two or more races, 395 (0.3%) American Indian or Alaskan Native, and 131 (0.1%) Native Hawaiian or Pacific Islander.

During the reporting period, according to the US Department of Labor, Bureau of Labor Statistics, the unemployment rate for



Columbia, SC in February 2014 was 5.2% compared to the South Carolina rate of 5.7% and national rate of 6.7%.<sup>1</sup> In 2012, the estimated per capita personal income was \$24,837 in Columbia. The poverty rate for Columbia in 2012 was 24.3% or 31,999 persons with incomes below the national poverty level.<sup>2</sup>

### **Program Administration**

The ability of the City to efficiently and effectively plan, implement, and deliver housing and community development services are based on how well it administratively manages required federal and local processes and procedures. Program accounting, tracking, and reporting provide the necessary documentation on eligibility and financial allowance. This document represents an assessment of the City's management of federal and non-federal funding for housing and community development services. All quantitative stated in the Annual Action Plan and 5-year Consolidated Plan establishes the basis for performance evaluation. Our overall Planning and Administration for the CDBG was below the 20 percent Administrative regulatory cap totaling only 12.53%. Additionally, the total for Public Services activities was below the 15 percent Public Service regulatory cap at 4.44%. This information is reported in the PR-26 Financial Summary. **See Appendix 2.**

In addition, during the reporting period, the City of Columbia received an On-Site Compliance Review by the HUD Columbia Field Office in March 2014. Both the Home Investment Partnership (HOME) Program and the Housing Opportunities for Persons with AIDS (HOPWA) Program were reviewed. The Community Development Department which administers the federal programs for the City, was commended for having a "No Finding" and "No Concern" for both programs as well as a as for a Limited Civil Rights review. The City of Columbia continues to make exceptional progress in the administration of its federal grant programs.

### **Consolidated Planning/Budget Process Coordination**

The City continues to improve its reporting to the U.S. Department of Housing and Urban Development (HUD), local officials, and the public and increase public participation in its planning processes through increased outreach, website improvements, and increased email communication. Key reports for fiscal year 2013-14: City of Columbia Action Plan, City of Columbia Annual Budget, and the annual CAPER. These documents reflect all funding sources consistent with goals and priorities. Reporting efforts allow the Columbia community to have complete information about the resources being directed to meet the needs of low- and moderate-income residents.

The citizen participation process administered by the Community Development Department was further refined through the Community Development Block Grant (CDBG) Notice of Funding Availability (NOFA)/Request for Applications (RFA) funding process. Applicants were required to attend a technical assistance workshop prior to submitting applications. Over 45 applicants attended the workshop session and 15 applications were submitted for funding. The primary objective was to fund projects and activities that were consistent with the City's priorities and to address the 5-Year Consolidated Plan objectives through an open and transparent process.

## **Performance Measures - Community Development**

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### **Expenditure and Timeliness Ratio Information**

The City of Columbia is "timely" under the provisions of 24 CFR 570.902 of the CDBG regulations for the 2013 reporting period. HUD evaluates each grantee's performance every year. One of the most important factors is the "timeliness" of expenditures. On May 2nd of each year, HUD compares the

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<sup>1</sup> <http://www.deptofnumbers.com/unemployment/south-carolina/columbia/>

<sup>2</sup> <http://quickfacts.census.gov/qfd/states/45/4516000.html>

funds available to be drawn (undisbursed funds from the City's CDBG line of credit) to the amount of its current allocation and program income that has been received. If the balance exceeds 1.5 times the annual entitlement amount, the City will fail HUD's Timeliness Test and any funding in the City's Line of Credit that exceeds the maximum allowable limit is removed. On May 2, 2014, City of Columbia was below the timeliness threshold with an excellent ratio of 1.47.

The Community Development Department responded to the needs expressed in community forums and on surveys completed by citizens stating 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 continues to address both the needs for additional homebuyer units and rental units. Because lower income households are more heavily burdened with housing costs, developing and marketing affordable housing has been a major priority. On February 27, 2014 the CD Department along with the Federal Home Loan Bank of Atlanta (FHLB Atlanta) launched the General Assistance Program (GAP) and became the first municipality in the country to partner with FHLB Atlanta for this type of joint venture. The GAP encourages homebuyers to consider living in the City of Columbia by offering up to \$10,000 in downpayment assistance or \$10,000 in assistance for

qualified repairs to existing homeowners. Additionally, to demonstrate the City's commitment to financial literacy, the Community Development Department launched a campaign during this fiscal year by developing two new programs, "ACCESS Columbia" financial literacy workshop and the "Bank On" Columbia initiative. CDBG funding will be used (FY2014-15) to fund (.75FTE) salary and operational costs to develop "Bank On" Columbia. The program will offer low-moderate income unbanked and under-banked residents an alternative to check-cashing outlets and payday lenders by increasing the supply of starter bank and second chance accounts. City of Columbia residents can take the necessary steps to be informed and make effective decisions in selecting banking services and in financial management.



Citizen participation is strongly encouraged through Columbia Council of Neighborhoods events such as Neighborhood Leadership Summit (NLS), National Night Out (NNO), Community Development Week, Fair Housing Month, Financial Literacy Month, Homeownership Month-The Owning, Maintenance, Gardening (OMG) of Homeownership, neighborhood clean ups, and neighborhood meetings. Businesses have attracted more customers through the business façade program, commercial loan programs, and increase economic development.

**Table 4: Performance Measures - Neighborhoods & Quality of Life**

Performance Measurements for Fiscal Year 2013 -2014					
Consolidated Plan Priority Need Objective: <b>Revitalize neighborhoods and improve quality of life</b>					
Activity	Activity Descriptions	Funding Amount	Leveraged Dollars	Accomplishment Goal	Accomplishments
Community Liaison (CDBG)	Technical Assistance provided to neighborhood organizations to promote better communication.	\$ 38,537	N/A	2 new neighborhood organizations established	- 3 New Neighborhoods Organized - 3 Community Outreach Events “NLS”, “OMG” and “NNO” -Attended 47 meetings -42 Participants enrolled in IDA Program
Citizen Participation (CDBG)	Increase citizen participation amount 116 Council of Neighborhood Organizations (CCN) and other citizen based groups.	\$ 5,397	N/A	Support 116 neighborhood groups	- CAC Re-appointments finalized. - 7 CAC meetings held. - 4 Public Hearings - 3 Public Forum - 2 Subrecipient Training Sessions - 3,500 information flyers and/or literature copied -13 Neighborhood Improvement grants
General Administration (CDBG)	Oversight and management of CDBG program.	\$ 239,393	N/A	Serve population of 131,686 persons.	- Serve population of 131,686 - Hosted Regional NCDA Conference.
Housing Rehabilitation (CDBG)	Administration and operation of loan portfolio.	\$ 237, 980	N/A	Closed 44 new housing loans  2 Owner occupied rehabs	-44 housing loans closed -330+ persons received housing counseling -25 Financial literacy, credit, homebuyer and fair housing sessions held.
City Year (CDBG)	Provided operational support to program designed to improve students’ attendance, test scores and behavior to address the region’s dropout crisis targeting 3 <sup>rd</sup> through 9 <sup>th</sup> grade students.	\$ 30,875	\$ 333,564	Whole School Whole Child program improved students attendance rates, behavior in school and increased English and Math MAP assessment scores.	-Worked with 236 students, 61% improved attendance, 64% improved behavior and 82% improved their English and Math MAP test scores.

<b>Seminary Ridge Neighborhood Association (CDBG)</b>	<b>Provide neighborhood crime prevention and safety awareness and created a neighborhood website.</b>	<b>\$ 4,208.50</b>	<b>-0-</b>	<b>Increased crime prevention efforts, safety awareness and established a crime watch program and website development.</b>	<b>- Held National Night Out event over 71 people in attendance and launched new neighborhood website.</b>
<b>Greater Columbia Community Relations Council</b>	<b>Provided program funding to introduce Fair Housing Initiatives to low and moderate income communities.</b>	<b>\$ 42,750</b>	<b>\$ 2,695</b>	<b>Conduct fair housing workshops and training to help educate and disseminate current and useful information and resources.</b>	<b>Conducted workshops to educate tenants, Fair Housing month activities included Forum Legislative Housing Update, Poster Contest in schools, and Access Columbia event.</b>
<b>Parks &amp; Recreation Summer Camp Enrichment Program (CDBG)</b>	<b>Provided opportunity for 25 youth ages (6 to 12) in targeted neighborhoods to participate in summer camp enrichment program.</b>	<b>\$4,750</b>	<b>\$5,600</b>	<b>Provided 45 youths with the summer camp experience to participate in recreational and sport activities, cultural arts, reading, math and science enrichment each week.</b>	<b>-Exceeded the goal of serving 25 youth to 45 youths able to participate and experience summer camp.</b>
<b>Public Works Bailey Street (CDBG)</b>	<b>Infrastructure improvements to repair Bailey Street</b>	<b>\$ 133,000</b>	<b>\$9,000</b>	<b>Infrastructure repair and improvements to Bailey Street (between Beltline and Lester Drive)</b>	<b>-Completed street repair and improved road access to residents and visitors.</b>
<b>Parks &amp; Recreation St. Anna's Park (Phase II) (CDBG)</b>	<b>Provided park improvements and new construction of amenities to improve park facilities.</b>	<b>\$ 104,500</b>	<b>Unavailable at this time</b>	<b>Improve park amenities, green space to increase citizens' utilization of the park.</b>	<b>- Added new signs, fencing, and shelter like structure for community events and beautification to the park. (Project is still incomplete.)</b>
<b>Total</b>		<b>\$603,411.00</b>	<b>\$350,859.00</b>		

## Performance Measures – Economic Development



Community partnerships designed to strengthen Columbia’s workforce were continued during the reporting period. “Work It Up” brings together jobs and the workforce by providing new opportunities and training for our region’s most dynamic industries and serving an unmet need. It has proven to be a valued asset in work development to the City of Columbia. Eight (8) individuals whose total household income is 80 percent or below the Area Median Income (AMI) as defined by the



Department of House and Urban Development (HUD), have graduated from this program and there are four (4) currently enrolled.

TN Development and the Eau Claire Development Corporation partner with Richland School District One Adult Education and Midlands Technical College to provide Work Keys Assessments and Quick Jobs Courses. During this reporting period the qualification for applicants was modified to include residents within the city limits of Columbia citywide.

**Table 5: Performance Measures – Economic Development Assistance**

Performance Measurements for Fiscal Year 2013 -2014					
Consolidated Plan Priority Need Objective: <b>Create jobs and business redevelopment to stimulate economic development</b>					
Activity	Activity Descriptions	Funding Amount	Leveraged	Accomplishment Goal	Accomplishment
<b>Retail Façade Improvement Program (CDBG)</b>	Forgivable loan program for exterior renovations and installation of commercial facades in redevelopment areas.	\$ 190,000	\$89,700.72	Improve 10 commercial building Facades	- 18applications approved - Program on Columbia’s N. Main retail corridor -9 businesses completed
<b>Commercial Revolving Loan Fund (CDBG)</b>	GAP Financing for businesses located within City Limits	\$ 28,995	\$ 4,821,183	GAP Financing for 1 small business to create or retain jobs and stimulate private lending.	- 1 Commercial Loan completed - 10 Jobs created/retained
<b>Up-Fit for Small Business Incubator</b>	Retro-fit space to house 5-10 small business incubators	\$104,500	\$ 276,000.00	Upgrade facility and house 5-10	5 business are leased in building
<b>Total</b>		<b>\$ 323,495</b>	<b>\$5,186,882.72</b>		

## Performance Measures - Housing Services



The City of Columbia Community Development Department continues to prioritize the creation of quality, affordable housing as an integral component of its development programs. The City has created partnerships with several local banks (BB&T, NBSC, Security Federal, First Citizens, South Carolina Bank and Trust and Palmetto Citizens Federal Credit Union). The City's various housing initiatives seek to development new partnerships with local lenders for leveraged private dollars. The Community Development Housing Loan office has been diligently working with residents to encourage home ownership. The

Loan Officers developed and implemented a Financial Literacy and Credit Counseling Workshop and Homeownership Course, as well as participating in various local events to educate the public on homeownership. They have provided the workshop courses to over 330 participants.

**Table 6: Performance Measures – Housing Assistance**

Performance Measurements for Fiscal Year 2013-2014					
Consolidated Plan Priority Need Objective: <b>Increase decent, safe and affordable housing for Columbia citizens</b>					
Activity	Activity Descriptions	Funding Amount	Leveraged Dollars	Accomplishment Goal	Accomplishment Actual
<b>Home Works Program (CDBG)</b>	Program will assist low-to-moderate income elderly or disabled households with home repairs.	\$ 30,000	\$63,726.91	Assist 20 homes with repairs	- 9 homes completed. Project will continue into 2015.
<b>Epworth Children's Home</b>	Operational support to provide transitional living for students 16 to 25 years old.	\$35,716.50	\$760,228.00	Provides a place for kids to live, continue their education, job training and begin work.	-40 young people assisted
<b>Housing Loan &amp; Rehabilitation Administration (CDBG) (HOME)</b>	Administer loan portfolio of 659 loans and programs: City Lender I, General Rehab, HELP, Affordable Housing, Employee Loan	\$270,776	\$736,780.00	65 new housing loans.	-17 loans closed
<b>( Housing Loan GENERAL)</b>	Housing loan program	\$789,942	\$3,026,921.00	20 new housing loans	26 loans closed
<b>Fair Housing Education (CDBG)</b>	Increase Fair Housing Education and information to Columbia citizens.	\$ 5,023	N/A	Complete 3 Fair Housing Workshops & Information Sessions	-9 Fair Housing Workshops Sessions
<b>Totals</b>		<b>\$1,131,458</b>	<b>\$4,587,656.00</b>		

## Performance Measures - Homeless Services and Housing Opportunities for Persons With Aids (HOPWA) Program

The Housing Opportunities for Persons With HIV/AIDS (HOPWA) services currently funded through the City of Columbia include: Supportive Services to assist clients in maintaining stable housing, Short-term Emergency Rent, Mortgage, and Utility Assistance (STRMU), and Permanent Housing through two voucher programs for persons living with HIV/AIDS.

**Table 7: Performance Measures - Financial Assistance Homeless**

Performance Measurements for Fiscal Year 2013-2014					
Consolidated Plan Priority Need Objective: <b>Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless.</b>					
Activity	Activity Descriptions	Funding Amount	Leveraged Dollars	Accomplishment Goal	Accomplishment
<b>USC Housing First Program</b> (General Funds)	Funding to provide supportive services for housing program designed to address the reduction of costs associated with homelessness.	\$225,000	\$250,000.00	Provide 25 permanent housing units for chronically homeless.	-36persons obtained permanent housing
<b>The Cooperative Ministry</b> (HOPWA)	Funding for short-term rent, mortgage and utility assistance	\$ 195,788	-0-	Provide short-term rent, mortgage and utility assistance for 150	-128 STRMU served -43 Permanent Housing Placement
<b>USC – School of Medicine and Supportive Housing</b> (HOPWA)	Support services and case management	\$ 471,089	\$588,327.00	Provide case management and access to medical care for 400	-12 STRMU served - 271 Supportive Services served - 10 Permanent Housing served - 233 Housing Information
<b>Palmetto Aids Life Support Services</b> (HOPWA)	Supportive services and case management	\$ 332,832	-0-	Provide case management and access to medical care for 400	- 519 Supportive Services served - 93 Housing Information provided
<b>Columbia Housing Authority</b> (HOPWA)	Tenant Base Rental Assistance	\$ 575,166	\$ 235,953.00	Provide 105 tenant rental subsidies	- 96 rental subsidies provided

<b>Upper Savannah Care Consortium (HOPWA)</b>	Supportive services and case management	\$ 22,773	\$218,789.00	Provide support services and case management to 8 households	4 STRMU served 4 S. Services
<b>Totals</b>		<b>1,822,618</b>	<b>1,293,069</b>		

## Section 2: Financial Reporting

### Funding Sources



#### Community Development Block Grant Program (CDBG)

The Community Development Block Grant (CDBG) Program is authorized under Title I of the housing and Community Development Act of 1974 as amended. The primary objective of CDBG is the development of viable communities by:

- ✦ Providing decent housing.
- ✦ Providing a suitable living environment.
- ✦ Expanding economic opportunities.

To achieve these goals, any activity funded with CDBG must meet one of three national objectives:

- ✦ Benefit to low- and moderate-income persons.
- ✦ Aid in the prevention of slums or blight.
- ✦ Meet a particular urgent need (referred to as urgent need).

#### Program Income

CDBG Program Income (CDBG PI) is the gross income received by the City of Columbia directly generated by the use of CDBG funds. Program income is available to activities that do not have established revolving loan funds.

#### Revolving Loan Fund

A Revolving Loan Fund (CDBG – Rev. Loan) is a dedicated source of funds to a particular activity from which loans are made for housing or small business development projects. Once loans are repaid to the City, the funds revolve back into the original activity as available new funding.

#### HOME Investment Partnership Program (HOME)

The HOME Program was created by the National Affordable Housing Act of 1990 (NAHA), and has been amended several times by subsequent legislation. There are three objectives of the HOME Program:

- ✦ Expand the supply of decent, safe, sanitary, and affordable housing to very low- and low-income individuals.
- ✦ 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.
- ✦ Leverage private sector participation and expand the capacity of non-profit housing providers.

#### Program Income

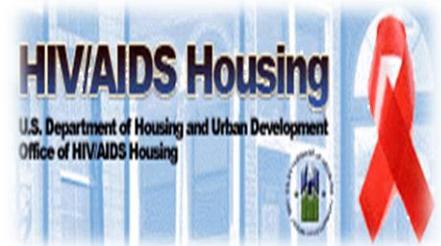
HOME Program Income (HOME PI) is the gross income received by the City of Columbia directly generated by the use of HOME funds.

## HOME CHDOs

A Community Housing Development Organizations (CHDO) is a private nonprofit, community-based organization that has obtained or intends to obtain staff with the capacity to develop affordable housing for the community it serves, and meets the definition at 24 CFR 92.2. The City of Columbia must set aside a minimum of 15 percent of the HOME allocation (set-aside) for housing development activities in which qualified CHDOs are the owners, developers, and/or sponsors of the housing.

## Housing Opportunities for Persons with AIDS (HOPWA)

The Housing Opportunity for Persons with AIDS (HOPWA) Program was established by the U.S. Department of Housing and Urban Development (HUD) to address the specific needs of low-income persons living with HIV/AIDS and their families. 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.



The City's HOPWA funding priorities for fiscal year 2013-2014 are listed below.

Funding Priorities: Housing Opportunities for Persons Living with AIDS (HOPWA)

1. Permanent Housing Programs
2. Permanent Housing Vouchers
3. Emergency Housing Assistance
4. Supportive Services

## Total Budget & Expenditures

The City of Columbia submits a Financial Summary and Entitlement Financial report for each federal program (CDBG, HOME, HOPWA) to HUD. Additionally, the local jurisdiction is required to submit a CDBG Financial Summary Report (PR26) for the reporting year. **See Appendix 2.** The financial information below provides a summary of the 2013 entitlement allocations and expenses. For detailed information of expenditures for the CDBG, HOME and HOPWA entitlement program go to **Appendix 3.** The PR26 and all other financial reports are available for public review.

**Table 8: FY2013-2014 Entitlement Budget Allocation**

Funding Description	Funding Source	New Funding 13-14	Expenditures	%	Ending Balance
<b>CDBG Administrations</b>	CDBG - Current	310,664.00	179,135.80	8%	131,528.20
<b>CDBG Programs</b>	CDBG - Current	646,000.50	646,000.50	28%	0.00
<b>HOME (CHDO) Loan Program</b>	HOME - Current	74,056.00	0.00	0%	74,056.00
<b>HOME Administration</b>	HOME - Current	49,371.20	0.00	0%	49,371.20
<b>HOPWA Grants Administration</b>	HOPWA - Current	42,632.50	39,284.34	2%	3,348.16
<b>HOPWA Resource ID - Administration</b>	HOPWA - Current	15,000.00	100.00	0%	14,900.00
<b>HOPWA Programs</b>	HOPWA - Current	1,587,690.00	1,414,853.37	62%	172,836.63
		2,725,414.20	2,279,374.01	100%	

## Section 3: Federal Reporting

### Leveraging Resources

*Federal Guideline: Identify progress in obtaining “other” public and private resources to address needs; how Federal resources from HUD leveraged other public and private resources; and how matching requirements were satisfied.*

During the 2013-2014 fiscal year, the City of Columbia has leveraged over \$10.9 million from various sources such as Housing Loans, City Year, Seminary Ridge Neighborhood Association, Epworth Children’s Home, Greater Columbia Community Relations Council, Columbia Empowerment Zone, Inc., Homeless Services for the Emergency Winter Shelter, Façade Improvement Project, Commercial Revolving Loan Fund (CRLF) and other community investment projects and initiatives. The Community Development Housing Division received \$20 million in bank commitments from various sources for its housing initiative for the next three years. These resources include private lenders such as First Citizens, Security Federal Bank, Bank, Branch & Trust, National Bank of South Carolina, South Carolina Bank and Trust and Palmetto Citizens Federal Credit Union.

**Table 9: Leveraged Funding FY 2013– 2014 Programs**

Program	Activity	Fund Source	Unit	Unit Funding	Leveraged
City Year	Youth Program	CDBG	1	\$30,875.00	\$333,564.00
Seminary Ridge Neighborhood Association	Neighborhood Crime Prevention	CDBG	1	\$4,208.50	-
Greater Columbia Community Relations Council	Fair Housing Activities	CDBG	3	\$42,750.00	\$2,695.98
Homorks	Housing Rehabilitation	CDBG	9	\$30,000.00	\$63,726.91
Façade Improvement Program	Loans	CDBG	9	\$190,000.00	\$89,700.00
Epworth Children's Home	Transitional Housing	CDBG	1	\$31,716.50	\$760,228
Columbia Empowerment Zone, Inc.	Up-fit Building	CDBG	1	\$104,500.00	\$276,000.00
City Parks & Recreation Summer Program	Youth Program	CDBG	45	\$4,750.00	\$5,600.00
City Lender I	Loan Purchase	CDBG/HOME	12	\$251,595.00	\$939,505.00
City Lender II	Loan Purchase	General Fund	25	\$732,467.75	\$2,823,896.01
Affordable Housing	Loan Purchase	HOME	3	\$288,500.00	\$ -
HELP	Emergency Rehab	CDBG	2	\$7,720.00	\$ -
General Rehabilitation	Rehab	General Fund	1	\$33,175.00	\$37,000.00
Homeless Services	Housing First	City General Funds	1	\$225,000.00	\$250,000.00
City Public Works Department	Infrastructure Improvement	CDBG	1	\$133,000.00	\$9,000.00
St. Anna's Park Renovation	Park Improvement	CDBG	1	\$104,500.00	Unavailable
Homeless Services	Emergency Winter Shelter	City General Funds	1	\$750,000.00	\$1,334,667.00
Commercial Revolving Loan Fund	Small Business Loans	CDBG	1	\$28,995.00	\$4,821,183.00

Homeless Services	Transitions Homeless Shelter	City General Funds	1	\$275,000.00	Unavailable
<b>Total Federal Funded</b>			<b>118</b>	<b>\$3,268,752.75</b>	<b>\$10,922,810.99</b>

All activities that represent the Federal units are completed in the HUD Integrated Disbursement Information Systems (IDIS).

The chart shows leveraging in fiscal year 2013-2014 based on PR02 activities list located in the HUD Integrated Disbursement Information System (IDIS) **Appendix 5**. Matching requirements for the City of Columbia are explained in the HOME Match Report section, (page 32) of this document. The HOME Match Report is located in **Appendix 6**

## Federal Reports

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Section 3 of the Housing and Urban Development Act of 1968 [12 U.S.C. 1701u and 24 CFR Part 135] represents HUD’s policy for providing preference for new employment, training, and contracting opportunities created from the usage of covered HUD funds to low- and very low-income residents of the community where certain funds are spent (regardless of race or gender), and the businesses that substantially employ these persons.

The Section 3 regulation acknowledges that HUD funding typically results in projects/activities that generate new contracting, employment, and other economic opportunities that not only impact bricks and mortar, but also create a multiplier effect for local housing providers and businesses that provide goods and services.

Each direct recipient of Housing and Community Development funding is required to submit form HUD-60002 to HUD’s Economic Opportunity Division in Washington, DC. The City of Columbia requires each subrecipient to report Section 3 activity on a monthly basis and reported to HUD annually. See attached HUD-60002 Report in **Appendix 7**.

## Other Actions

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*Federal Guideline requires the City of Columbia to report on action plan taken to address obstacles to meet underserved need.*

City of Columbia Community Development Department administers all Housing Opportunities for Persons with AIDS (HOPWA) funds for the City of Columbia and Columbia Metropolitan Statistical Area (MSA) which include Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties. These programs provide housing assistance for income-eligible persons living with HIV/AIDS and their families. The goals of these programs are to prevent homelessness and to support independent, self-sufficient living among persons living with HIV/AIDS. The services ensure clients have improved access to primary medical care and other supportive services.

The City of Columbia receives formula grant funding for HOPWA and works with its partner agencies to continue to provide housing assistance and supportive services to low income persons living with HIV/AIDS. In 2013, HOPWA funds through the (CCHAP) Columbia Cares Housing Assistance Program, provided rental assistance to 86 clients and Housing First HOPWA to 10 clients for this reporting period.

The City of Columbia issues an annual Request for Proposals to solicit non-profit service providers. Non-profit project sponsors assisted 266 households with short term rental assistance and utility payments. HOPWA funds supported 589 households with case management services.

### **Continuum of Care**

The Midlands Area Consortium for the Homeless (MACH) is the coordinating body for the HUD Continuum of Care (CoC) process for a 14 county area in South Carolina which includes Aiken, Allendale, Bamberg, Barnwell, Calhoun, Chester, Fairfield, Kershaw, Lancaster, Lexington, Newberry, Orangeburg, Richland, and York. MACH was formed in July 1994 and is a 501(c) 3 non-profit which advocates and coordinates services for Columbia's homeless. The all-volunteer organization consists of over sixty (60) private, public, nonprofit, city, state and federal agencies. These entities provide shelter, housing, and/or other assistance to the homeless and the indigent population and continue the MACH's vision "...to prevent homelessness, to compassionately serve people in crisis and to integrate homeless people into the community."



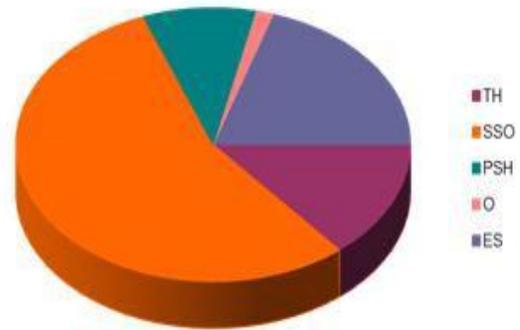
MACH's mission has been to collaborate with local organizations and stakeholders to address homelessness in central South Carolina. United Way of the Midlands (UWM) supports this effort by serving as the lead agency for MACH and has secured over \$18 million dollars in federal funding to support homeless service providers. UWM and MACH have always promoted the importance of needs and outcome measurement, and advances in both organizational capacity and technology over the past 20 years have supported improved methods of quantifying homelessness, services and case management. UWM understands that solving homelessness can only be done as a community; as data collection techniques advance, UWM has increased their commitment to report data and use them to inform planning and make changes intended to reduce the number of people experiencing homelessness in our state.

The Homeless Management Information System (HMIS), established in 2004 and currently operated by UWM, is the most comprehensive and informative data source available to MACH. This web-based client and bed reservation system collects information on clients served at over 45 different programs and agencies in 14 South Carolina counties. In addition to providing counts of individuals and families experiencing homelessness, HMIS collects demographic and biographical information. It also records information relevant to housing stability such as employment, benefit enrollment, and case management notes. HMIS data are collected for those who receive some type of service, thus it cannot provide a profile of people who are homeless who have not requested or received services from any HMIS agency.

Between January 2013 and January 2014 MACH served 6,034 homeless persons and 618 formerly homeless persons who now reside in HUD permanent supportive housing. Seventy six percent or 4,562 clients were literally homeless, while 1,472 were imminently at risk of becoming homeless. The table below indicates the type of service individuals received, while the corresponding pie chart visually represents the proportion of people receiving each service:

**Table 10:** Clients Served by Project Type

Project Type	Project Type Abbreviation	Client Count
Emergency Shelter	ES	1344
Transitional Housing	TH	935
Permanent Supportive Housing	PSH	618
Services Only Program	SSO	3701
Other	O	99
<b>Total</b>		<b>6652</b>



HUD Continuum of Care Program promotes community-wide commitment to the goal of ending homelessness; provides funding for efforts by nonprofit providers and State and local governments to quickly re-house homeless individuals and families to minimize trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness. Funding is available for the following three (3) programs:

- Supportive Housing Program (SHP) provides housing, including housing units and group quarters, that has a supportive environment and includes a planned service component.
- Shelter Plus Care (S+C) provides grants for rental assistance for homeless persons with disabilities through four component programs: Tenant, Sponsor, Project, and Single Room Occupancy (SRO) Rental Assistance.
- Single Room Occupancy (SRO) provides rental assistance on behalf of homeless individuals in connection with moderate rehabilitation of SRO dwellings.



MACH, the HUD lead agency for the homeless coalition and the United Way of the Midlands coordinated the submission of the 2013 HUD Continuum of Care, Supportive Housing Program (SHP) and Shelter Plus Care (S+C) grant application. This funding provides housing and services for the homeless in the Midlands. The City reviewed the proposals and provided the required certifications for the grant applications. The Columbia/Midlands CoC received over \$2.6 million in 2013 HUD CoC funding for 16 agencies within the MACH service area.

Additionally, ten (10) services agencies located within the MACH service area made application for the 2014 Emergency Solutions Grant (ESG) Program through the State of South Carolina Office of the Governor. ESG is authorized by subtitle B of title IV of the

McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371–11378) as amended by the HEART Act. The program authorizes the Department of Housing and Urban Development (HUD) to make grants to States, units of general purpose local government, and territories for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to

operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance.

All agencies eligible to apply for ESG funds must receive a certification from the unit of local government that services to the homeless and those at-risk of becoming homeless are consistent with the City of Columbia 5-year Consolidated Plan. The following nine (9) agencies received funding during the 2013 fiscal year: United Way of the Midlands, Alston Wilkes Society, The Family Shelter, The Women’s Shelter, The Salvation Army, Transitions: Midlands Housing Alliance, St. Lawrence Place, Sister Care, Inc. and Wateree Community Actions, Inc. See Table 10 below for amounts received and accomplishment data.

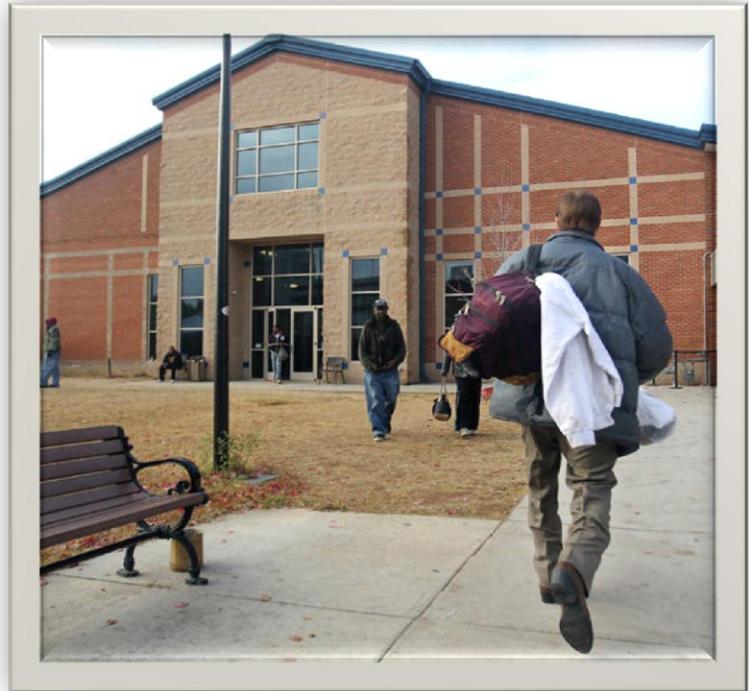


**Table 11: 2013 Emergency Solutions Grant Accomplishments**

Agency Name	Amount	Accomplishments
<b>United Way of the Midlands (1800 Main Street)</b>	\$50,000.00	Increase data collection and quality of the Homeless Management Information System (HMIS) and to fully implement the coordinated assessment system used in the 14-county area of the Midlands Area Consortium for the Homeless (MACH).
<b>Alston Wilkes Society 3519 Medical Drive</b>		Incomplete at this time
<b>The Family Shelter 2411 Two Notch Road</b>	\$48,250.00	Provided emergency shelter to homeless families: overnight security, utilities; kitchen and dining hall, childcare; served 154 persons and 56 households.
<b>The Women’s Shelter 3425 North Main Street</b>	\$46,750.00	Provided residential (emergency & transitional) shelter to 70 adults and Non-residential services to 1238 adults & children. Total served: 1308
<b>The Salvation Army 2001 Assembly Street</b>	\$50,542.00	Provided assistance to 25 households and 81 individuals moving from homelessness into stable housing.
<b>Transitions: Midlands Housing Alliance 2025 Main Street</b>		<b>Incomplete at this time</b>
St. Lawrence Place: Trinity Housing 2400 Waites Road	21,500.00	Provided shelter to 57 adults and 84 children Total Served: 141
<b>Sistercare, Inc. Address is confidential</b>	\$100,000.00	Provided emergency shelter and essential services to 507 women and children and 281 households.
<b>Wateree Community Action, Inc.</b>	350,000.00	Incomplete at this time
<b>Total Received</b>	<b>\$485,848.00</b>	

## Homelessness

HUD has defined four broad categories under which individuals and families may qualify as homeless and be eligible to receive HUD-sponsored assistance: 1) those who are literally homeless, meaning they lack a fixed, regular and adequate nighttime residence; 2) those who are at imminent risk of being homeless (i.e. they have received an eviction notice and have no alternative place to live); 3) those who are homeless under other federal statutes such as schoolchildren who qualify for McKinney-Vento services and 4) those who are fleeing or attempting to flee domestic violence.



MACH completed its one-day street count on January 23, 2014. This street count, or point-in-time (PIT) count, is conducted by trained volunteers who walk through assigned geographic territory and attempt to survey anyone who is sleeping outside. MACH identifies one or more county coordinators in each of its 14 counties, and these coordinators recruit and train volunteers, create a count schedule that spans multiple days ensuring each area is canvassed more than once, and assign volunteers a geographic area to survey. County coordinators also organize service events such as a hot breakfast in order to create additional opportunities to survey people who may have slept outside the night before.

After steadily increasing since 2009, MACH's PIT Count identified fewer people in 2014: 693 people spent the night in emergency shelters, 469 people stayed in transitional housing, and 426 people sleeping outside were surveyed. MACH's decrease followed statewide trends as the three remaining CoCs in SC also reported decreased numbers.

MACH has identified several factors contributing to lower count results in 2014. The increased capacity to serve people who are homeless in Columbia has already been noted. Transitions and its 25 agency partners offer services such employment training, mental health counseling, legal assistance and general health services that are helping people move from the street into permanent housing.

Surveyors also observed that political climate contributed to a higher rate of refusal among people asked to complete the unsheltered survey this year. In general, people are reluctant to provide personal information to strangers regardless of the purpose. Homelessness has also been a politically charged topic in the Midlands this year, particularly in downtown Columbia due to proposed local plans to relocate people from downtown to a rural campus. People were less willing to provide personal or accurate information this year as a result.



**City of Columbia Emergency Winter Shelter**

The City of Columbia continues to participate in the planning efforts of the local HUD Continuum of Care, Midlands Area Consortium for the Homeless. The City takes to lead through its funding efforts of the emergency winter shelter with approximately \$750,000 in General Funds. During the reporting period the City of Columbia’s Emergency Shelter was in operation from November 1, 2013 through March 31, 2013 and then was extended until July 11, 2014. The shelter was open 24 hours 7 days a week. Christ Central a non-profit organization was contracted by the City for operational management of the facility. During the reporting period an approximate total of 1,300 persons registered for shelter services with 1,000 individuals staying at least one night. Over 95,000 meals were served and over 80,000 guest were provided transportation services to and from the shelter. 123 guest were placed in housing or services directly from the shelter. Christ Central collaborated with various service providers listed below to achieve this success:

MIRCI, Salvation Army, Alston Wilkes, Housing First, Dorn VA Medical Hospital, Central Midlands Transitional Retreat, Oliver Gospel Mission, Transitions, USC School of Medicine, Christ Central Winnsboro, Christ Central Allendale, Christ Central Bethel House, Christ Central Oaks, and Christ Central Hannah House.

**Housing First Program**

The City of Columbia provided General Funds (\$225,000) for the Housing First Program which serves the chronic homeless population. During the reporting period 38 clients were permanently housed which does not include 6 children and 2 spouses in a family unit. Housing First is an approach to ending homelessness that centers on providing homeless people with housing as quickly as possible – and then providing services as needed. This approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve. Housing First is the only program in the Midlands that houses people who have exhausted all other housing options. Examples may include homeless individuals with severe and persistent mental illness and/or severe chronic health conditions. These individuals often have no medical care, zero or limited income, limited social functioning and support, and a lack of access to basic benefits and living necessities. These clients are often not eligible to reside in local shelters and have been denied housing services elsewhere. Without Housing First intervention, they would most likely remain on the streets of Columbia.



**2013-2014 Housing First Accomplishments**

Clients served:	<b>38</b> (does not include 6 children and 2 spouses from family units)
Vacancies	<b>0</b>
<b>Total Housing Clients</b>	<b>38</b>

**Cost for Supportive Services (2013-14): \$14.14 per client/per day**

**Cumulative Totals from 2008**

**Housed in a Housing First Unit.....75**

**Average length of stay (discharged clients only).....579 days**

**Of the 75 clients:**

**Currently housed in HF unit.....36**

**Transitioned to other permanent housing.....23**

**Moved to transitional housing.....4**

**Passed away in housing.....3**

**Returned to homelessness.....7**

**Incarcerated.....2**

**Total placements via Housing First Outreach to programs other than HF.....90**

**Total placements via Housing First services.....165**

 **Supportive Services Prevents a Return to Homelessness:**

The Housing First team works to provide intensive case management to clients who are historically difficult to engage. The services provided are crucial in order for clients to avoid returning to homelessness. Housing First staff provides and facilitates medical adherence, mental health services, substance abuse treatment, and support groups. Comprehensive, outcome-focused case management allows for linkage to community resources including but not limited to primary medical care, Social Security benefits, SNAP benefits, dental care, vision care, and prescription assistance.

 **Who Receives Help?**

USC provides housing units in partnership with the Columbia Housing Authority for chronically homeless and disabled individuals and families, including persons living with HIV/AIDS.

 **Cost Effective:**

Housing First data shows a reduction in Emergency Department (ED) saturation and limits the strain on public resources. Through involving clients in primary health care, people who may have been a regular patient in the ED due to a lack of health insurance, will no longer utilize this as a primary care provider. In Housing First, the focus shifts from a triage approach to a preventative approach of addressing health needs. Clients without income apply for disability benefits and eventually obtain income and health coverage. Some clients have found work and 23 clients have transitioned from Housing First to independent housing, thus successfully integrating into stable, permanent housing. In addition to the 75 individuals and 2 families that have been housed through our Housing First program, 63 people have obtained alternative permanent or transitional housing through street Outreach Worker, who assisted homeless individuals locating a stable housing environment.

 **Client Development:**

Housing First strives for clients to integrate into the community, and also assists formerly homeless individuals become less dependent on the downtown service system. Clients are taught life skills and provided links to available resources to learn how to become self-sufficient. The most vulnerable homeless individuals in our community with no other available avenues to housing may burden downtown residents and businesses and be forced into surrounding communities to sleep. Housing First targets the population who have no alternative housing options, and works to promote independence.

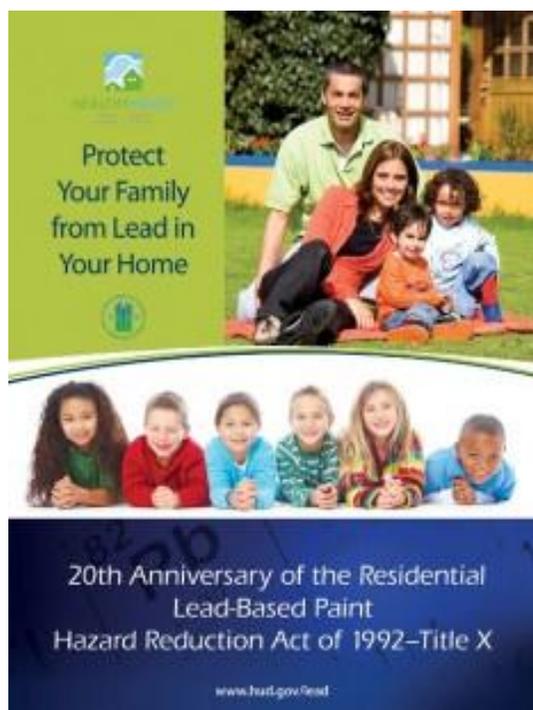
*Federal Guideline requires the City of Columbia to report on action plan taken to foster and maintain affordable housing.*

### **Housing with Lead-Based Paint Hazards**

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



During the reporting year, the Community Development Department 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.



According to the National Survey of Lead-based Paint in Housing<sup>3</sup>, there are no statistically significant differences in the prevalence of lead-based paint by type of housing, market value of the home, amount of rent payment, household income or geographic region. The following table includes data from the 2008 American Community Survey based on the year housing units throughout the city of Columbia were built. By applying the estimated national percentages of housing with lead-based paint somewhere in the building, the number of housing units in Columbia with lead-based paint can be estimated: approximately 22,940 housing units in Columbia may contain lead-based paint. The following table also estimates the units within the city of Columbia.

Lead can get into your body by breathing it in or eating it. Children are exposed when they either chew on painted surfaces, like window sills or crib rails that have been painted with lead-based paint or when there is deteriorating lead-based paint and they crawl on lead-containing dust and then put their hands into their mouths or breathe in lead-containing dust. In

most cases, adults are exposed to lead at work when they perform welding, renovation and remodeling activities, work in smelters, firing ranges, battery manufacture or disposal, and/or the repair/maintenance of water towers or bridges. Soil around your home can pick up lead from sources such as exterior paint and your drinking water can pick it up through plumbing.

<sup>3</sup> EPA, *National Survey of Lead-based Paint in Housing*, DocNo024EPA., June, 1995

**Table 12: Lead-Based Paint**

 <b>Number and Percent of Children Tested for Lead with Elevated Blood Lead Levels* (EBLL) by Age Group, 2010</b>				
<b>SC Regions</b> 	<b>Number<sup>^</sup> with EBL, Age &lt;36 months</b>	<b>Percent<sup>1</sup> with EBL, Age &lt;36 months</b>	<b>Number<sup>^</sup> with EBL, Age 36 - &lt;72 months</b>	<b>Percent<sup>1</sup> with EBL, Age 36 - &lt;72 months</b>
Upstate	6	0.1	18	0.4
Midlands	7	0.2	11	0.2
Pee Dee	5	0.1	26	0.6
Low Country	< 5	#	9	0.2
SC <sup>2</sup>	< 25	< 0.2	64	0.3

<sup>^</sup> Numbers are based on targeted screening results.  
<sup>1</sup> Percent = (total number of children tested with EBL / total number of children tested) x 100  
<sup>2</sup> SC total includes tests with unknown county information.  
 # Percent cannot be calculated.  
 Source: Bureau of Maternal and Child Health, S.C. DHEC; 2010 US Census

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 insure that lead based paint is addressed and has revised the policy addressing lead-based paint. During the previous reporting period (2012), the city contracted with a lead-based paint consultant to assess the need for mitigation or abatement for the housing programs and eighteen (18) homes were assessed for lead-based paint through the City’s Weatherization and Housing Rehabilitation Programs. During the 2013 reporting period, nine (9) homes were assessed through the CDBG Home Works, Inc. Repair Program for elderly and disabled homeowners.

**HOME Match Report**

HOME match is satisfied through private lenders contributions to the City’s affordable housing loan program for homebuyers. The City partners with six (6) local lenders that provide mortgage financing to eligible borrowers at reduced interest rates. The city partners are Security Federal Bank, Branch, Bank & Trust, South Carolina Bank & Trust, First Citizens, National Bank of South Carolina and Palmetto Citizens Federal Credit Union. During the 2013 reporting year, Palmetto Citizens was added to the partnership by committing funds to the City’s housing loan program. 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 25% of the amount drawn down for HOME projects during the Federal reporting period. The Match report reflects match for the 2013 fiscal year in which the

City contributed \$155,972. Total excess match carried over to the next federal fiscal year in reserve carry over is \$6,382,550.18. The HOME Match Report is located in **Appendix 6**.



## HOPWA CAPER Measuring Performance Outcomes Report and Beneficiary Verification Worksheet Information

HOPWA (CAPER) provides annual performance reporting on client outputs and outcomes that enables an assessment of grantee performance in achieving the housing stability outcome measure. The CAPER, in conjunction with the Integrated Disbursement Information System (IDIS), fulfills statutory and regulatory program reporting requirements and provides the grantee and HUD with the necessary information to assess the overall program performance and accomplishments against planned goals and objectives. HOPWA formula grantees are required to submit a CAPER, and complete annual performance information for all activities undertaken during each program year in the IDIS, demonstrating coordination with other Consolidated Plan resources. HUD uses the CAPER and IDIS data to obtain essential information on grant activities, project sponsors, housing sites, units and households, and beneficiaries (which includes racial and ethnic data on program participants). The Consolidated Plan Management Process tool (CPMP) provides an optional tool to integrate the reporting of HOPWA specific activities with other planning and reporting on Consolidated Plan activities. To see the HOPWA CAPER Measuring Performance Outcomes Report **Appendix 8**.

### Section 4: Projects and Program Accomplishments

The City of Columbia has assigned priorities in the expenditures of funds based on the housing market analysis, housing needs assessment and community input with the overarching goal to provide affordable housing opportunities, revitalize neighborhoods, and thriving economies. The Annual Plan for 2013-2014 continued to build on the foundation for of the Five-Year Consolidated Plan.

**Table 13: Housing Priority Needs**

Priority Housing Needs	5-Yr.	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Total	5-Yr.
	Goal	Goal	Goal	Goal	Goal	Goal	%
	Planned	Actual	Actual	Actual	Actual	Actual	Goal
		2010	2011	2012	2013		Completed
<b>CDBG/General Fund</b>							
Rental assistance (City General Fund)	125	25	25	32	38	120	96%
Rehabilitation of existing owner units	110	22	13	23	12	69	62%
<b>HOME</b>							

Acquisition of existing rental units	15	3	0	8	7	18	120%
Production of new rental units	2	0	8	4	0	12	600%
Rehabilitation of existing rental units	15	3	0	4	5	13	86%
Acquisition of existing owner units	75	15	0	9	4	28	37%
Rehabilitation of existing owner units	30	6	2	1	2	11	36%
<b>HOPWA</b>							
Rental assistance	475	95	98	95	96	383	80%
Short term rent/mortgage utility payments	1600	320	121	127	266	834	52%
Supportive services	2000	400	579	790	589	2358	117%

## Community Development Accomplishments



### Epworth Children's Home -Transitional Living Initiative

Epworth Children's Home implemented a successful program that provides transitional living services for students who are approaching the exit age and who have "aged out" of the children's home but do not have any other place to live. The program is open to young people between the ages of 16 to 25, an age range that has been identified nationally as a critical time to provide opportunities to engage youth in education, job training or entry level work to prevent homelessness and disengagement from the mainstream of society. Epworth was able to assist forty (40) young people during the year.

### City of Columbia Parks and Recreation

The City of Columbia Parks and Recreation provided an opportunity for youth ranging from ages 6 to 12 that would not have had such an opportunity to attend summer camp due to financial hardship. The Summer Enrichment Camp Program was held at Pinehurst and Lorick Parks from June 17 to August 9, 2013. \$4,750 CDBG funds were utilized from July 1st to August 9th for youth



to participate in reading, math and science enrichment, physical fitness, gardening, photography workshops, and sports activities. The summer camp experience was able to enrich and enhance the quality of life for forty-five (45) youth served in these communities.



### **City Year Columbia**

City Year Columbia utilized CDBG funding for their Whole School Whole Child (WSWC) Initiative Program at three schools, Hyatt Park Elementary, Heyward Gibbes Middle School and Sandhills Elementary School targeting student interventions toward students that are off track and in danger of dropping out of school. The WSWC Program is designed to improve student attendance rates, course performance in English and math and school climate and behavior. During the reporting period 236 students were assisted; 61% improved attendance, 64% improved behavior and 82% improved their English and Math MAP test scores. The total estimated cost for the program was \$565,402, with \$30,875 provided through CDBG

and \$534,527 by other agency contributions.

### **Greater Columbia Community Relations Council**

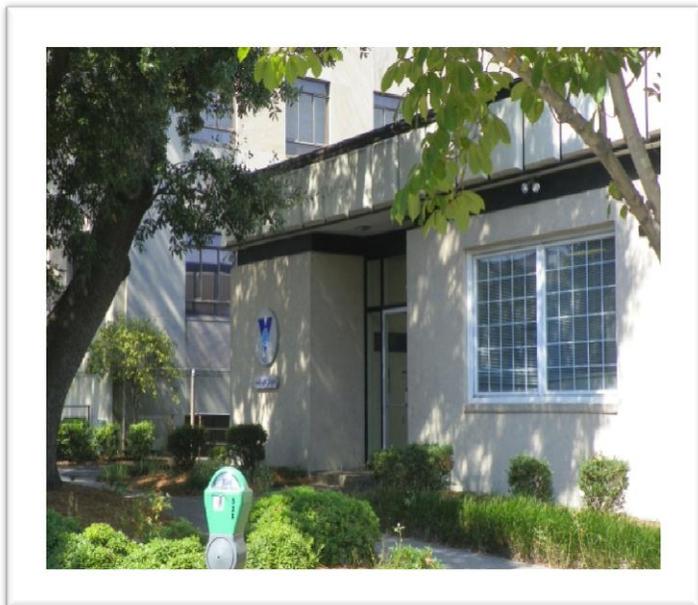
CDBG funding was used to supplement and expand the Greater Columbia Community Council's (CRC) existing program in the City to introduce Fair Housing Initiatives to 250 individuals in low and moderate income communities with households of \$35,000 and under. CRC conducted five (5) housing information workshops and related training to help educate and disseminate information and resources to individuals and families in target population areas. CRC hosted a career day and Fair Housing poster contest activity at these local Schools, Richland Northeast,



Roundtop Elementary and Sanders Middle School. The total cost of the project was \$45,445.98 with \$42,750 provided from CDBG and \$2,695.98 in agency contributions.

### **Columbia Empowerment Zone, Inc.**

CDBG funding was utilized for up-fitting of the Lady Street Suites project. The small business incubator is a 9,500 sq. ft. building located in the heart of Columbia's Downtown Business District to accommodate 5 to 10 independent small businesses. The project included funding to replace and repair



equipment in the Data Center and other critical renovations for ADA compliance. The entire space of the building will be used as rental office space. To date the Columbia Empowerment Zone (CEZ) has leased ten (10) of the eighteen (18) office spaces that were available. The total project cost of \$380,500 included \$104,500 from CDBG and \$276,000 from other agency contributions.

**Seminary Ridge Neighborhood Association (SRNA) – Safety Awareness**

This project was funded by CDBG as a Public Services Neighborhood Improvement Grant to provide crime prevention and safety awareness in the Seminary Ridge Neighborhood. SRNA utilized \$4,208 in CDBG funds to facilitate a National Night Out event designed to increase dialogue with neighbors, law enforcement, and first responders. Seventy-five (75) SRNA residents and guest attended the NNO celebration. CDBG funding was also used to create a website to bridge the gap in communication and make information more accessible. As the result of the website, regular meeting attendance has increased by 30% and special meeting by 100%.



**COC Public Works Department – Bailey Street Repair**

Funding for the infrastructure road improvement project to repair Bailey Street (between W. Beltline and Lester Drive) was completed in the 3<sup>rd</sup> Quarter of FY 2013-2014. Repairs included depth patching, milling and road resurfacing of the new road. Maintaining and improving streets throughout the City not only allows better access to residents and visitors but improves the service quality of other City services as well. A total of \$133,000 in CDBG and \$9,000 in City General Funds were invested for this capital improvement project. Bailey Street serves the North Pointe Estates formerly known as Bethel Bishop Chapelle Housing Development, the Colony and Bay Berry Mews communities which is home to over 1,470 low to extremely low persons.



## Home Works of America

The Home Works Columbia Repair Sessions project utilized CDBG funding to repair and preserve nine (9) homes for the elderly and disabled during the 2013 reporting period in the City. The program was focused in the targeted areas of Booker-Washington Heights, Eau Claire, and Edisto Court communities and will continue into the 2014 program year. Repairs included roof replacement, ramp construction, exterior painting, fascia/trim work and cleaning up homes and more.

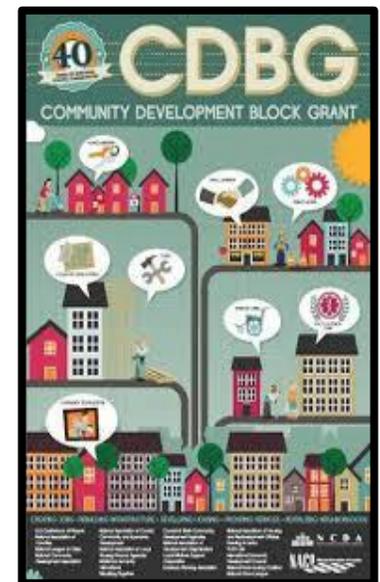


**Parks & Recreation Department – St. Anna’s Park (Phase II)**  
CDBG funding was provided for improvements and construction of new amenities within the St. Anna’s Park. Phase II funding totaled of \$104,500 in CDBG and \_\_\_\_\_ was leveraged from City resources. Construction included walking trails, a new shelter, fencing, signs, and landscaping beautification to the park. During the reporting period, the Lyons Street neighborhood had issue with the design of the new shelter that caused a delay in the completion of the project. The issue was resolved and the project will be completed in November 2014.

## Community Liaisons

The Community Liaisons continued to provide technical assistance to neighborhood organizations to promote better communication. Their mission is to provide opportunities for citizens and neighborhood organizations to access education and resources that enhance livability and sustainability and that promote a suitable living environment. Special emphasis has been given to new neighborhood organizations or neighborhoods wanting to organize. During FY13-14 the Community Liaisons organized and participated in several events that have become staple events for the Community Development Department. The Community

Development Department (CDD) celebrated the 2013 Community Development Week (CD Week) which celebrated 40 Years of CDBG with various events and activities such Access Columbia: Financial Literacy Workshop.



## Columbia Council of Neighborhoods

Community Liaisons continue to provide information to Columbia citizens at neighborhood meetings, and provide technical assistance and support to Columbia Council of Neighborhoods (CCN) by assisting CCN with organizing and notifying

communities of monthly meetings. Community Liaisons provide assistance to the residents of the City of Columbia as well as community partners, agencies, and businesses. Additionally, in working directly with the neighborhoods and CCN two (2) new neighborhood associations were organized and sixteen (16) neighborhoods received Neighborhood Action Grants. Community Development supports and encourages neighborhood organizations to build capacity, improve aesthetics and the quality of life within their perspectives areas. To assist with these goals the Community Development Department is planning to make available new programs that will directly benefit the communities. There are currently one-hundred and sixteen (116) organized neighborhoods in the City of Columbia.

### **Neighborhood Leadership Summit (NLS)**

The Neighborhood Leadership Summit (NLS) was held on Saturday, February 8, 2014 at Midlands Technical College (Beltline Campus) from 9:00 a.m. to 1:00 p.m. The NLS event focused on providing neighborhood leaders training sessions on a variety of capacity building strategies as well as sustainability. Training session provided for this event were Working w/Local Government & Organization, Setting Community Goals, Robert Rules of Order, Crime Prevention (Gang Violence) and Succession Planning. This year's NLS event had up to 200 participants. This event was a great success as it gave leaders insight on how to better

serve their neighborhoods. The success of this event has opened a larger venue by establishing partnerships with Midlands Technical College, City Year, Columbia Council of Neighborhoods and Panera's Bread for the 3rd Annual Neighborhood Leadership Summit. Through our collaborations with Panera's Bread, give-a-ways and refreshments were provided as an added benefit for participants.



### **The “OMG” of Homeownership**

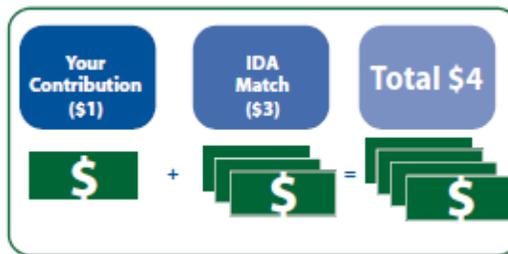
The Community Development Department also organized and held its 3rd Owning, Maintaining and Gardening “OMG” of Homeownership Workshop event on Saturday, June 21, 2014 to promote homeownership and maintenance plus address concerns in the Columbia housing market. The City expanded topics including buying a home, credit repair, landscaping tips, gardening, DIY (Do it Yourself) classes, home maintenance, affordable remodeling and crime prevention; additionally classes were added in taking charge of your health, avoiding housing scams, square foot gardening and eco-friendly lawn care. One-hundred and fifty (150) attended and participated in the event. This event was sponsored by SCBT (South Carolina Bank & Trust),

The Home Depot, Cool Care Heating & Air, Larry Lucas State Farm Insurance, Midlands Technical College and Sherwin Williams Paint. Vendors included South Carolina Housing, Eau Claire and Columbia Housing Development Corporations that provided information as well as prizes for give-a-

ways. The theme for the event was “Outdoor Space” and the prizes included a Yard Maintenance Package, a Charcoal Grill, a Patio Set and a Rumble Stone Fire Pit.

**Individual Development Account Program (IDA)**

The Community Development Department continues to manage the Individual Development Account Program (IDA) to encourage residents to utilize the savings grant program to purchase a home. An IDA is a [savings account](#) 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 a local financial institution (BB&T). Contributions by lower income participants (200% below poverty) are matched 3 to 1 using both private and public sources. All participants are required to receive economic literacy training that includes workshops for credit repair, setting up a budgeting and savings schedule, and other basics of money management. After presenting multiple informational sessions throughout the City forty-four (44) participants were enrolled into the program. On Thursday, June 27, 2014, the second IDA participant to graduate and first time homebuyer purchased a home by saving \$1,000 and the IDA program provided the closing cost in the amount of \$3,000.



Contributions by lower income participants (200% below poverty) are matched 3 to 1 using both private and public sources. All participants are required to receive economic literacy training that includes workshops for credit repair, setting up a budgeting and savings schedule, and other basics of money management. After presenting multiple informational sessions throughout the City forty-four (44) participants were enrolled into the program. On Thursday, June 27, 2014, the second IDA participant to graduate and first time homebuyer purchased a home by saving \$1,000 and the IDA program provided the closing cost in the amount of \$3,000.

**ACTION (Assisting Citizens to Improve Our Neighborhoods) Grant**

The Community Development Department Neighborhood Services Division launched the “ACTION” (Assisting Citizens to Improve Our Neighborhoods) Grant during the 2013 reporting year. Grant funds were used for the aesthetic enhancement of City neighborhoods. The Community Liaisons administered the funds and provided program and technical assistance to the neighborhoods. In the initial year, sixteen (16) neighborhoods listed below were awarded grant funds totaling \$17,575.29.

**Oakwood Court  
Northwood Hills  
Seminary Ridge  
Lyon St.  
Elmwood Park**

**St. Marks Wood  
Burton Heights/Standish Acres  
Old Shandon  
Windemere Springs  
Sherwood Forest**

**College Place  
Kilbourne Park  
Belmont  
Hollywood-Rose Hill  
Hyatt Park/Keenan Terrace  
Cottontown/Bellevue**



**Community Programs**

The City of Columbia Community Development Department partnered with the Columbia Urban League this summer to provide financial educational seminars for the Summer Work Experience Leadership Program (SWELP) participants. Members of the Community Development staff worked with students to encourage them to save and budget their income. The Summer Work Experience Leadership Program

helps students develop leadership skills and character building techniques. For more than 15 years, SWELP has been one of the best in its class to provide employment opportunities for teens.

### **Citizen Participation**

Through Citizen Participation technical assistance is provided to citizens, councils and other citizen-based groups such as the City Council appointed Citizens Advisory Committee, Economic and Community Development Committee, Arts and Historic Preservation Committee, Environment and Infrastructure Committee, and the Administrative Policy Committee. As a requirement of the Citizen Participation Plan for Community Development, during the reporting period, four (4) Public Hearings and three (3) Public Forums were held to engage the citizen's input with Community Development planning. Additionally, the Citizen's Advisory Committee held five (5) committee meetings during the fiscal year. Annually, the CDD makes available CDBG grant funding for neighborhood improvement, public service, capital improvements, and economic development programs and projects. The CDD conducts Notice of Funding Available (NOFA) Workshops to educate the public on the funding available as well as the process for applying for funding. During the reporting period two (2) NOFA workshops were held and attended by over 45 agencies and organizations. Fifteen (15) applications were submitted and ten (10) were funded.

The Community Liaisons also attended over 100 community and neighborhood meetings and continue to work with neighborhood within Districts to provide collaboration among neighborhood groups and organizations. The meetings are designed to help residents identify and focus on neighborhood challenges and concerns. The Liaisons maintains and updates CCN membership database of neighborhood presidents and continues to serve as City representative at the Richland County and CCN meetings.

### **2013 National Night Out**

The Community Liaisons served on the National Night Out Kick-Off organizing committee. The National Night Out Kick Off was held on Saturday, August 3, 2013 and is a community wide event held to kick-off individual neighborhood national night out events that focus on safety and crime, drug and violence prevention in the City. Each year proves to engage more citizen participation and national recognition of the efforts made by the City of Columbia. During this reporting period, forty-nine (49) neighborhood participated in the National Night Out Celebration that was held on Tuesday, August 6, 2013. Additionally, the Liaisons helped organize and attended the individual neighborhood events Citywide.



The Community Liaisons have actively partnered with other organizations to improve the quality of life in the City neighborhoods by serving on various committees and representing the City at several external events such as the Building Bridges Training, the SC Association of Community Development Corporation, Emergency Food and Shelter Program, Fast Forward, and Winter Shelter.

## **Economic Development Accomplishments**

### **Façade Improvement Program**

The City of Columbia's Façade Improvement Program is aimed to improve the appearance of commercial corridors throughout the city that are significantly deteriorated. Through this



forgivable loan program, business owners are able to make improvements to the exterior portion of commercial buildings, visible from the public right-of-way. The Office of Business Opportunities (OBO) designated the North Main Street Corridor as the target area for FY 13-14. The City invested \$73,297.72 in public dollars along the North Main Street Corridor service area along with \$16,406 in private investment. Eighteen (18) forgivable loan projects were approved and nine (9) were completed during the reporting period.

✚ Public Investment (City)	\$ 73,297.72
✚ Private Invest. (Applicants)	+ \$ 16,406.00
✚ Total Public/Private Investment	\$ 89,703.72

### Commercial Revolving Loan Program

The City’s Commercial Revolving Loan Program provides GAP financing for borrowers with bank-financing of up to 25 years at below market rates. CRLF is dedicated toward assisting businesses that are located within the city limits of Columbia. Funds are used to facilitate the additional financing at low interest rates for small businesses that need to purchase or improve property, equipment, machinery, inventory, or just need working capital. The two main goals of the CRLF are to create or retain jobs and stimulate private lending through bank participation. Through the CRLF program one small business was assisted with CDBG funding with a loan totaling \$100,000 and leveraging \$4.8 million in private funding. The City of Columbia is dedicated to supporting the small business community in Columbia, and continues to focus additional resources on re-building the commercial and retail corridors within the City.

✚ London FNB LLC: This project is located at 1208 Washington Street is the restoration of the former First National Bank building to be used as a convention center for the Sheraton Hotel. The total investment in the project is \$4,921,183. The City of Columbia funded \$100,000 of the project, \$28,995 from CDBG funds and \$71,005 from CERF funds. Once completed in December 2014, the project will create ten (10) new full-time jobs and fifteen (15) new part-time jobs.



### Housing Accomplishments



With the tightening of credit market and the vulnerability of low-income and minority households to sub-prime loans and loan denials, the City of Columbia Community Development Department continues to prioritize the creation of quality, affordable housing as an integral component of its development programs. The City has created partnerships with local banks and will continue to increase local partnerships to leverage private dollars.

The City Lender I program offers a low down payment of \$1000 with a maximum loan of \$138,000. The City Lender II Program provides a great savings opportunity for prospective homebuyers by offering below market interest rates, NO private mortgage insurance and \$5000

down-payment assistance.

The CD Housing Credit Counseling program has been marketed to increase the number of qualified applicants who are ready to become homeowners. During the reporting year the Housing Loan department offered several credit Counseling and informational sessions to educate the public on the City's loan programs. The Housing Loan Officers provide Financial Management Workshops and Credit Counseling Sessions throughout the program year.



On Saturday April 5<sup>th</sup> 2014 the Community Development department sponsored its first annual ACCESS Columbia Financial Stability Conference. We partnered with several community organizations and financial institutions to provide a series of seminars. Classes ranged from budgeting to fair housing.

Classes were available for children and teens.

Participants were able to take up to two of the following classes:

- Give Credit When Credit is Due: Participants Learned how to read a credit report and new tools to improve credit scores.

- Creating Cash on a Budget: Participates learned to manage money by creating a spending plan and find ways to limit spending and increase income.

- Why it's Best to Invest: Participants learn about the benefits of the stock market and how it can help your income.

- Cash 4 College: Participants learn about 529 college savings plans, benefits

of the SC Educational Lottery and student loans.

- Teenagers and Money: Teens learned about money saving tools, while still having fun with friends. This class was intended for youth grades 7th-12th.
- Climbing the Money Tree: Children learned about money management, budgeting, savings and banking in a fun interactive class targeted for grades 1st-6th.
- The Search for Fair Housing: Participants learn about fair housing laws that prohibit discrimination in housing on the basis of race, religion, gender, ethnicity, disability and familial status.
- "Creating Cash on a Budget" was also offered in Spanish. There was an informational fair with vendors ranging from banks, financial institutions and more.



Our mission was to empower individuals of all ages to make better and sounder financial decisions that would economically impact their lives for the better. We were able to help 350 Columbia residents who overwhelmingly thought that the conference provided great information that they could take back home to apply to their everyday lives.

Throughout the program year, the Loan Officers provided one-on-one credit counseling to over three hundred (300) persons. Additional, Financial Literacy, Credit and Homebuyer Counseling, Fair Housing sessions were provided to the public and internal sessions were made available to City employees only. The Loan Officers also partnered with other agencies that held housing, homeownership, or financial literacy, events throughout the City to provide information to the general public as requested by other agencies and organizations.



The **General Assistance Program (G.A.P.)** was initiated in partnership with Federal Home Loan Bank of Atlanta and the City of City Community Development Department. By offering \$10,000 in down-payment assistance to all qualified applicants, this program encourages home ownership within the city limits of Columbia. Also, current homeowners in *select* City Of Columbia neighborhoods may apply for up to \$10,000 assistance for qualified repairs.

The Housing Division has several **Housing Loan Programs** available and during the program year closed forty-three (43) loans totaling approximately \$5,076,858.76 in total sales. The City leveraged \$3,763,401.01 (74%) in private funding from financial institutions with the City contributing approximately \$1,313,457.75 (26%) of the total amount of loans.

**Table 14: Performance Accomplishments- Affordable Housing**

Housing Programs	Number Closed	City Contribution	Amount Leveraged (Partner Banks)	Total Financed
Affordable Housing	3	288,500	0	288,500
City Lender I	12	251,595	939,505	1,191,100
City Lender II	25	732,467.75	2,823,896.01	3,556,363.76
HELP	2	7720	0	7720
General Rehab	1	33,175		33,175
<b>Totals</b>	<b>43</b>	<b>1,313,457.75</b>	<b>3,763,401.01</b>	<b>5,076,858.76</b>

The Community Development Housing Loan office has been diligently working with residents to encourage home ownership. The Loan Officers developed and implemented a Financial Literacy and Credit Counseling Workshop and Homeownership Course, as well as participating in various local events to educate the public on homeownership. They have provided the workshop courses and information sessions to over 300 participants. Additionally, CD staff works with Community Housing Development Organizations (CHDO) which are private nonprofit, community-based organization that has obtained or intends to obtain staff with the capacity to develop affordable housing for the community it serves as

defined at HOME Rule 24 CFR Part 92.2. Home Investment Partnership (HOME) funds are used to further the City's affordable housing priorities. See **Appendix 9** PR27 – HOME Status Report

Additionally, to provide **Fair Housing Education** and information to the citizens of Columbia, the Community Development Department held several Housing Education and Information sessions during the reporting year. Additionally, in conjunction with Community Development Week, celebrating 40 years of CDBG and Fair Housing Month, the Community Development Department sponsored the "Neighborhood Leadership Summit (NLS)" and Access Columbia: Financial Literacy Workshop". During both events citizens were provided an opportunity to meet with housing counselors, vendors, specialist, and other housing, financial, and community organizations to discuss fair housing options and gain information on fair housing rights. Fair Housing classes, written material and an interpreter were available for Spanish speaking participants during the Access Columbia workshop. NLS specifically, a workshop was conducted by the Executive Director of the Greater Columbia Community Relations Council (GCCRC). The City partnered with the GCCRC, 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 entitled "Creating Equal Opportunity in Fair Housing". Additionally, during several public hearings, information was also available to the citizens with regards to the Fair Housing Act and how to report housing discrimination.

## Housing Development Corporations

### Columbia Housing Development Corporation (CHDC)

CHDC has been committed to improving neighborhoods within the City of Columbia for the past thirty (30) years. CHDC has developed and rehabilitated over 300 homes, totaling \$23 million in various communities throughout the City of Columbia using HOME, CDBG and City general fund dollars providing over 100 loans to individuals and families with incomes within 50-150% of the HUD area median income. On April 10, 2014, a well attended ground breaking ceremony was held to unveil the construction design of six (6) new homes. During FY 2013-14, CHDC was awarded \$738,715 in HOME funds for the acquisition of land and construction to complete this project. Since there continues to be a lack of development by private investors in the Lyons Street Redevelopment Area, the hope is that these homes will be the catalyst to encourage further private and public development within the area. The contract with Metro Dwellings, LLC was signed on March 3, 2014 and construction is approximately 90% completed. The homes are up to 1,445 square feet, have three (3) bedrooms and



at least two (2) bathrooms. Each home has a different interior design and some will include a single-car garage. Homes are built Energy Star Version 3 Certified and use materials to reduce energy costs. Energy bills may be as low as \$1,200 per year with the upgrades.

### Eau Claire Development Corporation (ECDC)

The ECDC Burton Heights Affordable Housing Project Phase III is a continuation of the original Burton Heights development plan. In prior years, the project eliminated blighted property by demolition of Burton Elementary School on 7 acres of land off Farrow Road in 2004. The

initial plan included construction of twenty-six (26) homes, currently twenty (20) have been completed and the remaining six (6) homes are to be completed within the next 12 months in FY 2014-2015. Total cost of the remaining six (6) homes will use \$650,000 of HOME funds. The total redevelopment investment over the life of the project will be \$2.5 million. The homes will range from 1,300 – 1,600 square feet, which include 3 bedrooms, 2.5 baths, all major appliances and a one (1) car garage. On August 12, 2014, ECDC held a ribbon cutting ceremony that previewed three (3) new homes in the Burton Heights neighborhood.

### **Columbia Development Corporation (CDC)**

CDC completed an Environmental Assessment for South Edisto Housing redevelopment project along with a market study of housing demands for South Edisto Street Community areas located in the Rosewood Community in 2013. The purpose of the market feasibility study was to help determine the specific housing product (i.e., single-family, duplex/triplex, townhomes, apartment, rental/sales units, etc.) and product square footage, cost range, and other pertinent factors that would serve as a basis for the layout of future proposed development in the community. The recommendations based on the market feasibility study were to design a product: 1) inclusive of single-family detached product would be most consistent with the project area, and (2) a single story single-family product that can be designed to meet the documented space needs of potential buyers, as well as “price points” set by the marketplace. There has been no further development on this project and no CDBG or HOME funds have been expended during the 2013 reporting period.

## **Homeless & Special Needs**

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### **Homeless Services**

The City of Columbia continues to participate in planning efforts of the local HUD Continuum of Care, Midlands Area Consortium for the Homeless and has coordinated funding efforts of the Emergency Winter Shelter with The Cooperative Ministry and the Housing First Program.

The Community Development Department remains concerned with addressing the growing issue of homelessness in Columbia and providing services that directly benefit those individuals.

The Community Liaisons served as the department’s representative by participating in various homeless services activities, programs and collaborating with organizations that directly serve the Homeless population by:

- ✦ Attending the planning meetings to help develop guidelines and procedures for operation of the Winter Homeless Shelter.
- ✦ Participating in Project Challenge/Homeless Summit at the Dorn VA Center.
- ✦ Collaborating with other homeless service agencies to assist with the Winter Shelter
- ✦ Educating neighborhoods with services available to the homeless populations.
- ✦ Participated in meetings and discussions with Transitions Homeless Center, The Cooperative Ministries, Columbia Housing Authority, Christ Central Ministries, Catholic Charities, Richland County, MACH (Midlands Area Consortium for Homeless) and the Salvation Army.
- ✦ Attending and participating in four (4) quarterly MACH meetings throughout the reporting period.

### **Housing Opportunities for Persons With HIV/AIDS (HOPWA)**

The Housing Opportunities for Persons With HIV/AIDS (HOPWA) services currently funded through the City of Columbia include: Supportive Services to assist clients in maintaining stable housing, Short-term Emergency Rent, Mortgage, and Utility Assistance (STRMU), and Permanent Housing through two voucher programs for persons living with HIV/AIDS. The City was awarded \$1,421,084.00 in HOPWA funds for Program Year 2013 services.

These services are available to clients residing in all six counties of the Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda). Supportive Services are 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 are 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) provides STRMU services in partnership with USCDOM and PALSS. The housing voucher programs, similar to Section 8 housing vouchers, are provided in Richland and Lexington counties through the Columbia Housing Authority.

### **Palmetto AIDS Life Support Services (PALSS)**

In FY 2013-14, the HOPWA program was reorganized at PALSS to ensure that the clients served received the benefit of all services that were available to them including essential housing services. The current Housing Opportunities Promoting Empowerment (HOPE) program evolved as a means to meet the ever-changing landscape of client needs. As a result of this reorganization, positions were recreated to more directly provide a client-centered approach to services. The Intake Coordinator position was created to ensure that clients were linked to all services that they might be eligible for, including medical care. The Intake Coordinator is assisted by the Intake Specialist and Program Assistant/Food Bank Coordinator.



Additionally, the Housing Case Manager position was revised to include a more comprehensive approach to case management services. The 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 also completes applications for HOPWA housing services to include short-term rent, mortgage and utility assistance (STRMU). The Housing Case Manager also maintains contact with clients at specified intervals guaranteeing compliance with all HOPWA program requirements. 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 HOPE program provided services to 326 individuals through its HOPWA funds in FY 13-14. These services included meeting nutritional needs through the Emergency Food Pantry housed at PALSS in coordination with Harvest Hope Food Bank. Of the 326 individuals, roughly 18% of unduplicated clients accessed STRMU assistance. The overall percentage of clients accessing STRMU was 39% with the average receiving assistance 1.45 times a year. Currently, 85% of clients engaged in case management services at PALSS report being permanently housed. The remaining 15% report they are either living with relatives, friends, transitional housing, shelters or surviving on the streets. PALSS' goal is to move as many of the remaining 15% from their temporary living situations to permanent housing. The challenge has been to keep clients aware of ever changing services that benefit them and assisting them in accessing these services. To accomplish this, PALSS staff provides an array of services and supports to benefit those infected, affected and at-risk for HIV/AIDS. In order to increase effectiveness of all programs, PALSS staff is cross-trained, meets monthly in a multi-disciplinary team for case consultation, and coordinates services both within the agency and community.

PALSS remains committed to the outcomes as set forth by the City of Columbia and the Department of Housing and Urban Development which are to increase housing stability, increase access to medical care,

and support services and to reduce client's risk of homelessness. Clients are provided with the necessary information and assistance to access community resources, including STRMU, employment and other job training opportunities, and access and adherence to medical care. PALSS staff is also committed to ensuring that clients remain permanently housed so as to meet the eligibility requirements for services under the HOPWA program. The ultimate goal is to reduce client's reliance on STRMU and other community assistance programs in order that they may become more self-sufficient.

Common barriers which prevent clients from maintaining permanent housing include mental illness, disability due to addiction, frequent hospitalization, unstable employment, under unemployment, incarceration and failure to comply with rental regulations, e.g. not paying rent on time, or adding unauthorized tenants. Case management services provided by highly trained, skilled and experienced case managers are vital to the success and improved quality of life for those infected by HIV and their families. Currently 90% of clients engaged in case management services at PALSS report being permanently housed. The remainder report living in transitional housing, residing in shelters, or surviving on the streets. The case management program at PALSS attempts to increase stability of clients and decrease client dependence on financial services. This is accomplished by meeting with clients to discuss overall medical, social, psychological and daily living needs; developing an individualized, comprehensive services plan (to include housing) based on the client's identified needs, both within the agency and the community; and monitoring and making necessary adjustments to the initial services plan in coordination with other providers as the needs of the clients change or evolve. PALSS provides an array of services and supports to benefit those infected, affected and at-risk for HIV/AIDS. In order to increase effectiveness of all programs, PALSS staff is cross-trained, meet as multi-disciplinary teams, and coordinates services both within the agency and within the community.

PALSS remains committed to assisting the City of Columbia and HUD in meeting the outcomes set forth for increased housing stability, increase access to care and support services and to reduce the risk of homelessness. PALSS significantly exceeded the deliverables for the grant year by serving 326 eligible individuals. As we say at PALSS, "housing is health care."

### **University of South Carolina (USC)**

The University Of South Carolina School Of Medicine, Department of Internal Medicine provides the largest proportion in the state to uninsured and underinsured persons living with HIV/AIDS. Since its inception in 2004, Supportive Housing Services (SHS) has expanded from a single case management program to our current operation which provides intensive case management, including mental health & substance abuse counseling, as well as medical adherence services on site. We provide supportive services to the homeless and/or precariously housed population, living with HIV/AIDS in Columbia's EMSA. We also work with individuals who are chronically homeless as defined by UD, as well as homeless families. SHS's services include comprehensive case management, including home based services, mental health & substance abuse counseling, client advocacy, and employment support. USC prioritizes medical appointment and medication adherence, including obtaining primary care physicians for all clients. Kristen Connors, Director is the contact for all HOPWA matters.



During FY2014, USC served 260 clients by HOPWA. This includes 8 clients enrolled in HOPWA case management who transitioned into permanent housing utilizing PHP funds. This exceeds the grant year goal of 5 individuals. Additionally, 15 clients were assisted with STRMU funds, thus stabilizing their current housing and preventing homelessness. Stable housing continues to result in clients' increased

linkage to medical care, mental health and substance abuse services, as well as increasing sustainable income sources. These factors provide a positive impact in the community. Clients engaging in HOPWA funded services are more likely to maintain employment, health care and successful living environments.

SHS has developed a partnership with over 20 agencies that plan and deliver care across an eight county area. These agencies include but are not limited to TN Development, The Cooperative Ministry and the Columbia Housing Authority (CHA). HOPWA Case Management has continued its formal partnership with CHA to provide supportive services for persons living with HIV who are placed in units obtained by the CHA through funding from the City of Columbia HOPWA funds. These five one bedroom units provide persons living with HIV increased access to safe, affordable, and independent housing. Each client living in a HOPWA unit receives one home visit per month for a housing assessment along with a monthly office visit to allow for more intensive case management. Referrals are also made to and from other programs within SHS which may provide housing and more intensive case management services.

Many clients receiving supportive services from this program have a criminal history. In many instances, this history does not allow access to housing opportunities outside of this office. There are resources in this area that offer assistance with civil court matters but very few that provide assistance as it relates to criminal matters. Unfortunately, these criminal matters directly affect an individual's ability to access services and housing. Because this barrier has been facing our clients for a long period of time, this office attempts to base referrals on the totality of circumstances rather than just criminal history.

This office has also encountered the issue of housing affordability. This office works diligently with each client to ensure that housing is obtained that fits within each client's budget. Clients complete a budget with their case manager during their intake/assessment, and whenever there is a change in income (or no less than annually if income remains stable) to ensure appropriate housing is obtained and retained.

SHS has worked to expand mental health and substance abuse related services as well as access to permanent housing. These services are implemented to assist clients in establishing and maintaining stable, permanent housing, develop job skills and access mainstream resources. These services are monitored through a client's action plan to allow for appropriate follow-up on each referral.

### **Columbia Housing Authority (CHA-CCHAP)**

The CCHAP Program has been providing rental assistance to 86 HOPWA families this fiscal year. The Columbia Housing Authority will continue to maintain the allocated number for the leasing capacity. The CCHAP caseload at this time is leased up and not accepting new clients. However, we have a waiting list and if additional files are needed the HOPWA caseworker will send an interoffice Memorandum to the Occupancy Specialist. We have 61 families on the waiting list at this time waiting for the CCHAP program. The collaboration with PALSS and USC has been operative and the CHA has advised the Case Managers to continue and process the families. The program has operated efficiently and we are so excited for the families. We have accomplished the maximum lease up which is a major accomplishment for the Columbia Housing Authority. We have adhered to all HUD policy and procedures outlined for the CCHAP program. With additional funding, we will be able to serve more eligible families on the waiting list.



The program continues to operate efficiently from the funds allocated from the City of Columbia. One our goals at this time will be to keep the program operating as smooth as possible and leased up. We are still extremely grateful to be the operating agency chosen to administer the funds for the CCHAP

program. CCHAP continued to provide rental assistance through HOPWA vouchers in coordination with PALSS, TCM, and USC.

- ❑ Provided Tenant-Based Rental Assistance to 86 persons
- ❑ Provided housing assistance to 10 persons through Housing First Program.

The collaboration between PALSS, CHA, and USC has been a working relationship and we will continue operating as a team to assist the clients. At this time there are no problems.

### **Columbia Housing Authority (CHA) HOPWA/Housing First**

The Columbia Housing Authority's wait period to obtain housing increased significantly for the HOPWA program. Therefore, in 2012 the CHA applied for a special allocation of housing—10 units—under the Housing First Program. Referred to as Housing First for HOPWA, the program looked to house persons that were either homeless or living in a shelter. In partnership with the USC School of Medicine, Supportive Housing Program, the CHA identifies and leases the housing for 10 individuals. Supportive services are then provided by USC SOM. The program, in its initial two years (July 1, 2012 – June 30 2014), has been a tremendous success. We reached 100% occupancy within 4 months and have remained full since that date. The CHA has decided to expand the program based on the tremendous need for housing for persons with AIDS, the need for medical treatment while living on the street, and the fact that the CHA has closed all of its other waiting lists for housing.

All housing in the Housing First HOPWA Program is spread throughout Richland County. In the first two years, CHA housed 12 clients (2 left the program; 1 went back to the streets; and 1 went into Adult Protection Services custody). The greatest challenge to the program was identifying one bedroom units that were either close to medical facilities or on the bus lines. Additionally, locating housing that meets the Columbia FMR (\$699) including utilities was very difficult. CHA must compete with college students looking for affordable housing (USC, Benedict College, Allen University, Columbia College, Midlands Technical College). An additional factor is that the housing must meet housing quality standards and many landlords do not want to make the required improvements.

### **The Cooperative Ministry (TCM)**

The Cooperative Ministry (TCM) exists to increase the economic self-sufficiency of people experiencing poverty in the Midlands through crisis assistance and sustainability programs (mission). It began in 1982 with five congregations from downtown Columbia coming together to establish a collaborative method of administering assistance to those in need, while also preventing duplication of services. Since then TCM has grown to encompass congregations of all faiths, over 120 partnering agencies, and countless civic and social organizations, foundations, businesses and individuals. We believe in the honor of all work, we show individuals the respect they deserve and provide them with assistance needed to maintain housing.

Program Contacts: Lauren Wilkie, LMSW is the Director of Programs. Gerri Kenney is the Data Assistant. Wanda Pearson is the Strategy and Impact Officer and Beth Irick, new Chief Executive Officer of The Cooperative Ministry. The Cooperative Ministry has several programs to help it achieve its mission.

During the 2013 program year, TCM has verified the need and eligibility of ninety-two (92) HOPWA STRMU applications. In addition to the ninety-two (128) eligible individuals, there are four (4) who received mortgage only assistance, three (3) who received mortgage and utility assistance, fifty-five (69) who received rental only assistance, eleven (20) who received rental and utility assistance and nineteen (32) who received utility only assistance.

The Cooperative Ministry also partners with the United Way of the Midlands Financing your Future a program offering free tax preparation for Midlands' residents with a household income of less than

\$52,000. In 2013, the Volunteer Income Tax Assistance (VITA) program filed over 3,100 tax returns which in turn brought back over \$2.5 million dollars back to families in South Carolina in the form of tax refunds. The program has reintroduced bi-weekly free budgeting classes offered for free to our clients.

The Cooperative Ministry has a C.A.R. (Community Auto Repository) Program that can offer up to a fair market value tax deduction for an automobile. More importantly the C.A.R. program recycles donated used vehicles to help keep hardworking people in jobs by providing them with the transportation they need to retain employment, or to young adults aging out of foster care who have enrolled in school full-time. The program also offers affordable car repair services.

The Crisis Assistance program and Clothing/Furniture Bank assists individuals with emergency financial assistance (utility and rent mostly), clothing assistance and food vouchers in partnership with neighboring churches. The Crisis Assistance program also assists with formula and diapers, hygiene bags, emergency food pantry and furniture for the homeless and benefit bank counseling. This program served 102 Household, 115 clients giving away 579 pieces of clothing and 40 pieces of furniture during this grant period to HOPWA clients.

We supported client signing up with open enrollment for the Affordable Care Act for insurance. We also have a program that may for clients to qualify for help paying their monthly health insurance premiums. Clients must be a resident of Richland, Lexington or Fairfield County, enrolled in a Silver Plan through the Health Insurance Marketplace (Healthcare.gov), qualified for advance premium tax credits and meet applicable guidelines for household income.

### **Upper Savannah Care Consortium**

Upper Savannah Care Consortium continues to provide the best in housing services and opportunities for persons living with HIV/AIDS in Saluda County. Due to the very effective case management skills of our HOPWA case managers, we have had a decrease in HOPWA payments. It is because of the effective and creative case management skills of staff that there was a slight decrease in STRMU request during this period. We view this as a success more so than a barrier, but do not want our efficiency to be a “strike” against Upper Savannah Care Consortium when it comes to funding consideration in the future.



Upper Savannah Care Consortium has continued to provide exceptional HOPWA Case Management. USCS provided 3 households with HOPWA Supportive Services/ Case Management and provided 6 individuals. USCS continues to identify other Saluda clients with housing needs.

USCC case managers assess each client at intake, midyear and reassessment to identify any housing issues. When a client has housing issues the necessary HOPWA case management steps are taken. USCS’s Saluda population has been very self-sufficient over the past years. The STRMU request has been low due to the very effective HOPWA case management and support services performance.

USCC currently coordinates with Fort Hill Housing to ensure that clients access the HOPWA and TBRA services that are available to them. USCC’s Saluda client currently do not report any for the barriers listed below. Over the past years Saluda clients has been very successful in maintaining housing. Upper Savannah Care Consortium HOPWA case managers strive to insure that this population is aware that the services are available at every assessment and reassessment. USCC has not currently developed any

studies that are available to the public; however, monthly HOPWA and/or housing reports can be established for the public.



**Table 15:** HOPWA Sources of Leveraging

[1] Source of Leveraging	[2] Amount of Leveraged Funds
<b>Public Funding</b>	
<b>Ryan White-Housing Assistance</b>	
<b>Ryan White-Other TCM/USC</b>	921,597
<b>Housing Choice Voucher Program</b>	
<b>Low Income Housing Tax Credit</b>	
<b>HOME</b>	
<b>Other Public: CHA Programs</b>	20,000
<b>Other Public: CHA Operations</b>	80,000
<b>Other Public: SC DHEC HOPWA</b>	103,399
<b>Other Public: SC DHEC SAF Funds</b>	30,494
<b>Other Public: City of Greenville</b>	28,619
<b>Other Public: 3406 Drug Rebates</b>	175,000
<b>Other Public: City of Columbia</b>	225,000
<b>Private Funding</b>	
<b>Grants</b>	
<b>In-kind Resources</b>	
<b>Other Private:</b>	
<b>Other Private:</b>	
<b>Other Funding</b>	
<b>Grantee/Project Sponsor/Subrecipient (Agency) Cash</b>	
<b>Resident Rent Payments by Client to Private Landlord</b>	135,953
<b>TOTAL (Sum of all Rows)</b>	<b>\$1,720,062.00</b>

## Section 5: Fair Housing

### Affirmatively Furthering Fair Housing Report

To ensure the prevention and elimination of housing discrimination, and housing segregation as it pertains to fair housing choice, HUD requires all entitlements or jurisdictions directly receiving any of the four HUD formula grant programs, Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Housing Opportunities for Persons With AIDS (HOPWA), to certify that the jurisdiction will “affirmatively further fair housing choice” within their area of authority. This requirement is codified in the Consolidated Planning process requirements under 24 Code of Federal Regulations (CFR) 91.225. “Affirmatively furthering fair housing choice” is defined by HUD as requiring a local jurisdiction to conduct an analysis to identify impediments to fair housing choice within the jurisdiction; take appropriate actions to overcome the effects of any impediments identified through the analysis; and to maintain records reflecting the AI and actions taken in this regard.



The City of Columbia annually executes a fair housing proclamation for Fair Housing Month in April and “affirmatively furthers fair housing choice”. Additionally, for the last three funding years, the city has allocated over \$15,000 in CDBG funding to provide Fair Housing Education and information to the citizens of Columbia. The Community Development Department held several Housing Education and Information sessions during the reporting year. In conjunction with Community Development Week and Fair Housing Month, the Community Development Department sponsored the “Neighborhood Leadership Summit (NLS) and the “OMG” of Homeownership. During 2013 the City’ focus on financial literacy has gave birth to 2 new initiatives designed to enhance and educate those that least likely to apply for homeownership and making sound fair housing choices, Access Columbia: Financial Literacy Workshop and “Bank On” Columbia. Both events, citizens were provided an opportunity to meet with housing counselors, vendors, specialist, and other housing, financial, and community organizations to discuss fair housing options and gain information on fair housing rights. During NLS specifically, a workshop was conducted by Ms. Henretta Baskins, Executive Director of the Columbia Community Relations Council. During several public hearings, information was also provided to the citizens with regards to the Fair Housing Act and how to report housing discrimination. To view Fair Housing reports go to **Appendix 10**.

### Analysis of Impediments to Fair Housing (AI) Update

Analysis of Impediments (AI) is a review of impediments or barriers that affect the rights of fair housing choice. It 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. Conducting an analysis of impediments is a required component of certification and involves the following:

- An extensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing;
- An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes; and

- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Progress on the City's AI is reported on annually basis. Therefore we are reporting on actions taken in FY 2013-2014 on the following three (3) identified impediments to Fair Housing Choice in Columbia.

**1) Need for financial education and literacy in Homeownership and Rental housing in Columbia and on a Regional Basis.**

A. The Community Development Housing Division staff has certified credit counselors that provide credit counseling on individualized credit issues and continues to educate all our citizens on the need for good credit as their minimal basis for obtaining housing loans. During FY 13-14, the Housing Division loan officers provided:

1. One-on-one credit counseling to over three hundred (300) persons.
2. Twenty-seven (27) Financial Literacy, Credit and Homebuyer Counseling, Fair Housing sessions were provided to the public and internal sessions were made available to City employees.
3. The City partnered with 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.
4. The Community Development Department launched the GAP (General Assistance Program) in partnership with the Federal Home Loan Bank of Atlanta for qualified homeowners or homebuyers that are 80% or below AMI. Brochures and flyers were crated and distributed at all forums, workshops, and to all partner banks along with other bank institutions that service the metro reign.



**2) Non-representative, i.e., low number and percent of loans originating in census tracts with greater than 50% minority population, is also an impediment to fair housing choice.**

A. One of the goals of the Annual Fair Housing Action Plan is to educate people on Fair Housing laws. To address this impediment, during FY2013-14 an assessment was completed in which the City of Columbia solicited comments during the public forums and through a fair housing survey. One Hundred (100%) of the respondents stated that they were aware of the basic Fair Housing requirements. This is a twelve (12%) increase in awareness since the last survey in 2012. Fifty percent (50%) of the respondents to the survey stated that they were aware of Fair Housing complaints. This is a thirty-three (33%) increase from the 2012 survey. Seventy-five (75%) of the respondents stated that if encountered with discrimination, they would report it. The survey summary is located in Appendix 1. Although we receive no written responses to the survey, the most common responses by those who completed the survey in 2013 indicated that to the major problems inhibiting Fair Housing choice were:

1. Lack of decent, affordable housing in safe neighborhoods, and
2. Lack of income to sustain housing.

When asked for solutions to the problems, people most replied:

1. More education,
2. More affordable housing, and
3. Continue monitoring.

- B. During FY 2013, Community Development updated Fair Housing plan and continued to offer updated fair housing information posted on the City's website. In addition, Fair Housing information was available at all Action Plan public hearings and forums. On April 11, 2014, the City partnered with several agencies to bring a fair housing forum for open discussion Fair Housing and Equal Opportunity Director, Ms. Patricia Green who served as panelists. Also, the Community Development Department sponsored the "Neighborhood Leadership Summit (NLS)" and offered Fair Housing Choice class that was taught by Ms. Henrietta Baskins, Executive Director of the Greater Columbia Community Relations Council. The GCCRC also celebrated 50 years of service during this reporting period. Additionally, in conjunction with Community Development Week and Fair Housing Month, the City launch Access Columbia: Financial Literacy Conference in which nearly 300 citizens were provided an opportunity to meet with housing counselors, vendors, specialist, and other housing, financial, and community organizations to discuss fair housing options and gain information on fair housing rights. During NLS specifically, a workshop was conducted by Ms. Henretta Baskins, Executive Director of the Community Relations Council. In addition, during each one-on-one homeownership counseling session, fair housing information is provided to individuals that are interested in homeownership. During FY2013-2014, the housing loan officers provided fair housing information to over three hundred (300) individuals during one-on-one counseling sessions.
- C. With success of the Individual Development Account Program (IDA), the Community Development Department continued to encourage residents to utilize the savings grant program to purchase a home. Individual Development Accounts 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 a local financial institution (BB&T). Contributions by lower income participants (200% below poverty) are matched (3 to1) using both private and public sources. All participants receive economic literacy training that includes workshops for credit repair, setting up a budgeting and savings schedule, and other basics of money management. After holding several informational sessions throughout the City, forty-four (44) participants have enrolled into the program to-date.

**3) Need to review HMDA data to clarify standards that identify the effect of poor credit and income issues on the protected classes and may be impediments to fair housing choice.**

- A. This impediment is being addressed internally by the City's Housing division to ensure that City loan programs are being properly documented. The loan division instituted the automated underwriting system for the loan officers. The Calex System will help ensure that all loan application are approved or denied with consistency. This system has the ability to generate reports and is vital to the standard loan application approval/denial process. During FY2013-14, the loan officers reported 230 individuals through the Calex system. Also, reported is the demographic data that is used for Fair Housing and HMDA.

In 2013-2014 the Annual Fair Housing Action Plan for the City of Columbia was addressed as follows:

**Goal I: Educate more people on Fair Housing Laws**

**Goal I Performance Outcomes:**

- ✚ Fair Housing information was updated on the City's website
- ✚ Fair Housing information was provided at each monthly (12) Columbia Council of Neighborhoods

- ✚ Fair Housing Month was proclaimed by City on April 16<sup>th</sup> at Columbia City Council and celebrated during Fair Housing Forum Partnership on April 11<sup>th</sup>.
- ✚ Partnered with SC Human Affairs Commission and SC Consumers Affairs Office to create Fair Housing Forum, April 11<sup>th</sup>.
- ✚ Community Development sponsored two Fair Housing events:
  1. Neighborhood Leadership Summit which included Ms. Henrietta Baskins, Executive Director of the Greater Columbia Community Relations Council. Over 50 persons attend the session.
  2. Developed program ACCESS Columbia a Financial Literacy Program and held first ACCESS Columbia Conference where over 350 individuals attended and classes were held in Spanish.
  3. All housing information was offered in Spanish.

## **Goal II: Meet the requirements established by HUD relevant to Fair Housing**

### **Goal II Performance Outcomes:**

- ✚ 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.
- ✚ All marketing material available in Spanish.

The City continues to take the following actions to address the disparity and inequality in obtaining mortgage financing:

- ✚ Examine impact fees and building code restrictions to determine what changes are necessary to provide access to affordable housing
- ✚ Establishing a plan to bridge gaps in loan financing by race, gender, and census tracts
- ✚ Assessing the effectiveness of incentive tools such as low down payment and low interest loans

The City will continue to enforce the Fair Housing Ordinance and work toward a regional Fair Housing Ordinance with Richland and Lexington Counties. The City will continue to strive to produce loans that mirror the City's demographic composition. The City will continue to make clients loan-ready via well-publicized home buyer workshops, and individual credit counseling. The City will continue to provide affordable housing to low-moderate income families in target neighborhoods which are predominately low-income minority communities. The City maintains Fair Housing report reports. **See Appendix 10.**

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. During the reporting period, the City introduced its financial literacy kickoff by sponsoring ACCESS Columbia: Financial Literacy Conference in which over 350 participants were able to access information to help them navigate the world of finances to enhance their quality of live. Additionally, the "Bank On" Columbia initiative was launch to create opportunity for the unbanked or under-banked to gain access to better banking choices and a better quality of life.

The City will continue to partner with local financial institutions to secure funding for low-income persons who are interested in becoming homeowners. During the last reporting period, the City received \$20 million in financial commitments for the next 3-5 years from local lenders to include First Citizens, Security Federal Bank, South Carolina Bank and Trust (SCBT), Branch, Bank & Trust (BB&T), and

National Bank of South Carolina (NBSC). During the 2013-14 reporting period, Palmetto Federal Credit Union (PFCU) came on board as a city partner adding another \$1 million in financial commitments for three (3) years to the CityLender Program. Total commitment of local funding is \$ 21 million over the next 3-5 years.

The CityLender I program provides funds to assist low-moderate income families (up to 80% AMI) throughout the city. Additionally, CityLender II provides loan assistance for higher income families (up to 150% AMI) 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. Each client is required to received homeownership education prior to purchase.

The City receives HOPWA funds to assist persons living with HIV/AIDS. The HOPWA funds provide housing assistance and supportive services throughout Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties. Case managers trained in housing placement maintain lists of landlords who will accept clients as tenants who might otherwise face barriers to obtaining housing.

The City of Columbia advocates income and racial diversity for all neighborhoods and will continue to make quality housing available to all eligible loan applicants and continue to further fair housing choice.



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