



2014 – 2015 Annual Action Plan (DRAFT)



We Are Columbia

COMMUNITY DEVELOPMENT DEPARTMENT

**Community Development Block Grant (CDBG)
HOME Investment Partnership (HOME)
Housing Opportunities for Persons with AIDS (HOPWA)**

City of Columbia

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...together we will build a world-class city

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(Under Revision)

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I. Executive Summary – 91.220 (b)

A. We Are Columbia

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

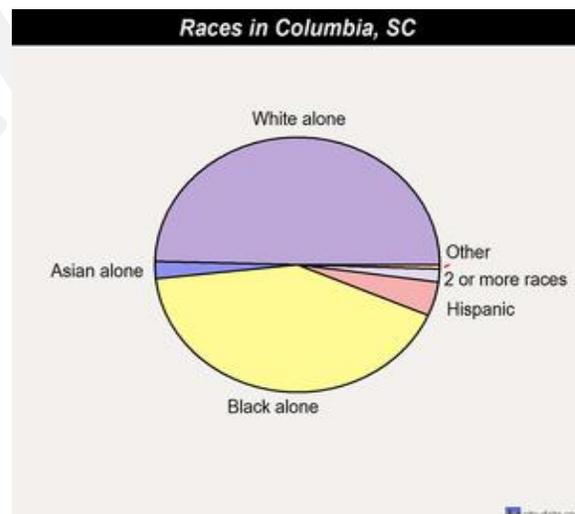
Community Development is the fuel that supports the local economy by providing resources and opportunities for growth. It administers federal, state and local funds and ensures compliance; increases homeownership and builds neighborhood capacity through excellent customer service. Partnerships with banks,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

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). Columbia is home to the University of South Carolina's flagship campus and the Army's Fort Jackson. Columbia offers a great combination of high quality of life, talented workforce, and business opportunities that make it a great location to do business, enjoy life, and raise a family. Originally rooted in textile manufacturing, our city is now a bustling metropolis with a diverse economy composed of advanced manufacturing, healthcare, technology, shared services, logistics, and energy.

B. Current Data Trends

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. The 2011 United States Census estimates put the city at 131,686.

Since 2001, the number of persons in the labor force in Columbia has increased each year, with the rate of growth outperforming both the State of South Carolina and Richland County. 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%.¹ 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.²



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

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

C. Action Plan Summary

The Annual Action Plan (one year update to the federally mandated Five year Consolidated Plan) facilitates a unified vision of housing, economic and other community development needs for Columbia Citizens and will be submitted to the US Dept. of Housing and Urban Development (HUD) on May 15, 2014. The FY 2014-2015 Action Plan is the fifth and final year of the City of Columbia five (5) year Consolidated Plan. The formula allocations anticipated for 2014-2015 from the U.S. Department of Housing and Urban Development (HUD) are as follows:

- ❑ Community Development Block Grant (**CDBG**) - \$950,277
- ❑ Home Investment Partnership Program (**HOME**) - \$502,473
- ❑ Housing Opportunities for Persons with HIV/AIDS (**HOPWA**) - \$1,413,369

The total estimated annual award of \$2,866,119 is less than one-half percent decrease from last year's award. Annual entitlement is leveraged with other funding sources facilitated by Community Development staff. These sources include the Housing Loan Pool (Leveraging over \$18 Million in private bank funds over five years), as well as program income generated from CDBG Revolving Loan Funds.

Over 95% of the total funds available will benefit underserved low-wealth neighborhoods and persons within the designated Neighborhood Revitalization Strategy Area (NRSA).

D. Specific Objectives

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

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

Additionally, specific objectives used for funding the 2014-2015 Annual Action Plan are based on HUD's three (3) national program objectives:

1. Benefiting low- and moderate- (L/M) income persons (80% of below AMI)
2. Addressing slum or blight;
3. Meeting a particular urgent community need

To achieve these objectives, activities that are listed below have gone through the Community Development Department CDBG Notice of Funds Available (NOFA) application process and have been recommended for funding by the Citizens Advisory Committee (CAC) for FY2014-2015.

E. FY2014-15 Proposed CDBG Activities - Allocation \$950,277

The anticipated **CDBG allocation of \$950,277** along with program income is recommended for a variety of programs and activities such as:

Housing Loan Purchases & Housing Rehabilitation

- City Lender I Home Loans
- Affordable Housing Loans
- Housing Rehabilitation/Emergency Assistance
- Demolition

Infrastructure Projects

- Street Paving Project for Lyon Street (Public Works Department)
- Bellfield Cultural Arts Center Improvements Phase II – ADA Compliance (P&R Department)

Public Service Projects

- Bank-on Program for low-mod income persons to become bankable.
- Meals, home health and personal care for elderly (Senior Resources)
- Assist Children’s Home residents with Transitional Housing for youth 18-24 years of age (Epworth Children’s Home)
- Fair Housing Initiative through training, forums, outreach (Greater Columbia Community Relations Council)
- Employment training for veterans (Fast Forward)
- Community Leadership for young women and Afterschool program for youth living within low-moderate target areas.

Economic Development Projects

- Façade Improvement Program (continued use of FY2013-14 funding)

CDBG Proposed Budget

CDBG Projects for Program Year 2014	2014 Funds Allocated
Total FY 2014-15 Entitlement	\$950,277.00
Total CDBG Program Income	\$317,932.00
FY2013-14 Carryover	
Total FY2013-14 CDBG Revenue	\$1,268,209.00
I. Fixed Program Cost (City Staff, operating to continue/add programs)	
A. Housing Rehab (Admin & Operations)	\$0.00
B. Administration	
1. General Administration (7 partially funded staff & operations)	\$139,537.00
2. Citizen Participation (1 partial funded staff – Tech. Assistance to CCN)	\$5,470.00
Community Liaison (1 partial funded staff -Technical assistance to CCN & Neighborhood development)	\$45,048.00
Sub-total Fixed Program Costs	\$190,055.00
II. Program Costs – Entitlement (Projects & Activities)	
A. Epworth Children’s Home (Homeless Prevention for Youth)	\$30,000.00

B. Senior Resources, Inc. (Home-delivered meals and home health/personal care provided to elderly clients throughout the City of Columbia)	\$43,297.50
C. Greater Columbia Community Relations Council -Fair housing Initiative - Forums/Training/Outreach	\$34,470.50
D. Columbia College (Center for Leadership Community Outreach Program serves young woman in the 29203 and 29204 area. Focus area is on health education, leadership. Free after-school program to students at Arden and Hyatt Park Elementary.)	\$20,750.00
E. Fast Forward (Operation Employment education program for homeless or at risk homeless veterans.)	\$15,000.00
F. COC Public Works Dept. (Lyon Street Neighborhood Infrastructure Improvements FM Young Ave, Liberty Hill Ave, Lady Street, and Youman St.)	\$250,000.00
G. COC Parks and Recreation Dept.(Bellfield Cultural Arts Center Improvements Phase II)	\$366,704.00
Sub-total Program costs (Projects & Activities)	\$760,222.00
Total FY 2014-15 Entitlement	\$950,277.00
III. Program Cost – CDBG Program Income (PI)	
A. Housing Rehab (Admin & Operations)	\$158,464.00
B. General Administration	\$108,606.00
C. Fair Housing Education (Information & Education)	\$5,000.00
D. Bank On Program - .75 FTE salary and operations	\$45,862.00
Total CDBG Program Income	\$317,932.00
Total FY2014-15 Entitlement & PI Expenses	\$1,268,209.00
Total FY2014-15 CDBG Budget Deficit	\$0.00

F. FY2014-15 Proposed HOME Activities – Allocation \$502,473

HOME funds address Affordable Housing needs and fifteen percent (15%) of the annual allocation is set-aside for Community Housing Development Organizations (CHDO). The **anticipated HOME allocation of \$502,473** which is a 1.7% increase over last year, along with estimated (\$250,000) is proposed to address affordable housing activities such as:

- CHDO set-aside for Affordable housing development (15%)
- Affordable/Home Loan Purchase Assistance In the form of City Lender Program and Homeownership Counseling
- Acquisition/Rehabilitation - Redevelopment Area Affordable Rental Housing
- New Construction Affordable Rental Housing

HOME Proposed Budget

New HOME Project for Program Year 2014	Total 2014 Funds to be Allocated (TBD)
Total FY2014-15 HOME Entitlement	\$502,473.00
Total FY2014-15 Estimated Program Income (PI)	\$250,000.00
Total FY2013-14 HOME Revenue	\$752,473.00
I. Fixed Program Cost (City Staff, operating to continue/add programs)	
A. HOME Administration (Admin & Operations) + Resource ID	\$50,247.00
B. CHDO Set Aside (15% of Entitlement)	\$75,371.00
Total Fixed Program Costs	\$125,618.00
II. Program Costs(Services & Suggested Projects/Activities)	
A. Affordable Housing Loans @ low interest 80% below AMI (PI)	\$400,000.00
B. Residential Acquisition/Rehabilitation/New Construction	\$226,855.00
Total Project & Activities Budget	\$626,855.00
Total FY2014-15 HOME Entitlement & PI Expenses	\$752,473.00
Total FY2014-15 HOME Budget Deficit	\$0.00

G. FY2014-15 Proposed HOPWA Activities – Allocation \$1,413,369

HOPWA funds exist to ensure that increased affordable housing options are available for persons living with HIV/AIDS. **Columbia anticipates \$1,413,369** in new allocation, an estimated \$52,279 in carryover from FY2013-2014, and \$846,094 is set-aside funds for a total of \$2,311,742 to address the following needs:

- Increase Affordable Housing Options for Persons with HIV/AIDS
- Permanent Housing Services
- Supportive Services
- Emergency Housing

The HOPWA funds are received for the HIV/AIDS population within **six (6) counties (Richland, Lexington, Calhoun, Kershaw, Fairfield and Saluda) along with the City of Columbia that make up the Columbia Eligible Metropolitan Statistical Area (EMSA)**. HOPWA Services listed below, are provided by six (6) sponsors (**Columbia Housing Authority, Palmetto Aides Life Support Services, Midlands Housing Alliance (Transitions), The Cooperative Ministry, Upper Savannah Care Services and the University of South Carolina**) listed below:

- Permanent Housing Acquisition
- Permanent Supportive Housing
- Permanent Housing Vouchers
- Emergency Housing Assistance
- Supportive Services

HOPWA funds are available to eligible beneficiaries (clients living with HIV/AIDS, residing in the Columbia EMSA, at or below 80% median income). All HOPWA funded sponsors are subject to HUD regulations 24 CFR 574.300 (eligible activities) and must comply with all City and HUD regulations and policies, including but not limited to OMB circulars A-110, A-122, environmental review, regulations, Davis Bacon Labor Standards, lead-based paint standards, and procurement. All HOPWA sponsors requested a renewal or continuation of funding must be in compliance with City and HUD regulations and policies before a new year of funding can be awarded.

HOPWA Proposed Budget

New HOPWA Project for Program Year 2014	Total 2014 Funds Allocated
Total FY2014-15 HOPWA Entitlement	\$ 1,413,369.00
Total HOPWA Set A-side	\$ 846,094.00
Total FY2013-14 Carryover	\$ 52,279.00
Total FY2014-15 HOPWA Revenue	\$ 2,311,742.00
I. Fixed Program Cost (City Staff, operating to continue/add programs/training)	
A. HOPWA Administration (Admin & Operations)3%	\$ 42,401.00
B. Resource ID – Training/Support Cost	\$ 10,000.00
Sub-total Fixed Costs	\$ 52,401.00
II. Program Costs(Service & Suggested Program/Activities)	
A. Columbia Housing Authority	
• R-2 (CHA-1)Tenant-Based Rental – TBRA	\$ 524,818.00
• R-2 (CHA-2) TBRA Salary	\$ 27,462.00
• (CHA-3) Housing Operating Cost	\$ 85,900.00
• (CHA-4) Homeless (TBRA)	\$ 42,950.00
• R-2 (CHA-5) Acquisition of Permanent Housing	\$ 154,170.00
B. Midlands Housing Alliance-Transitions R-2 – (Supportive Services)	\$ 10,500.00
C. Palmetto AIDS Life Support Services (Support Services)**	\$ 613,480.00
D. The Cooperative Ministries – Short-term Emergency Housing	\$ 195,788.00
R-2 (TCM-2)– Short-term Emergency Housing	\$ 73,752.00
E. Upper Savannah Care Consortium (Supportive Services)	\$ 22,773.00
F. USC-Dept. of Medicine (Supportive Services/HIS/STRMU)	\$ 507,748.00
Sub-total Program Costs Sponsors Activities	\$ 2,259,341.00
III. Entitlement/Carryover/Set Aside/Unobligated Funds	
FY2014-15 HOPWA Entitlement	\$ 1,413,369.00
Total HOPWA Set Aside	\$ 846,094.00
FY2013-14 Carryover TBD after 3rd Quarter*	\$ 52,279.00
Sub-total Carryover/Set Aside/Unobligated Funds	\$2,311,742.00
Total FY2014-15 HOPWA Admin/Fixed & Program Expenses	\$2,311,742.00
Total FY2014-15 HOPWA Budget Deficit	\$0.00
*Estimated (3rd Quarter)	
**Recommendation for award is Pending	

E. Priority Needs

The City of Columbia assigned priorities based on the housing market analysis, housing needs assessment and community input with the overarching goal to provide affordable housing opportunities, revitalized neighborhoods, and economic stimulation. In addition, strategies and objectives were reviewed from various studies and development plans covering areas within its municipal limits. Based on the overall assessment, the City's seven (7) 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
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

F. Five Year Goals & Performance Outcomes

Goal 1: Improve quality of life for Columbia citizens		
Objective 1.1:	Increase access to affordable housing	Decent Housing
Objective 1.2:	Increase permanent housing stability for chronically homeless	Decent Housing
Objective 1.3:	Provide access to medical care, transportation, education, and job training	Suitable Living Environment
Objective 1.4:	Provide resources for life-long learning	Suitable Living Environment
Goal 2: Revitalize low income or blighted neighborhoods		
Objective 2.1:	Increase asset wealth of neighborhoods with infusion of capital	Suitable Living Environment
Objective 2.2:	Increase green spaces and parks	Suitable Living Environment
Objective 2.3:	Integrate economic development policy with a long term vision for Columbia	Economic Opportunity
Objective 2.4:	Improve and maintain streets, sidewalks, parks and green space	Suitable Living Environment
Objective 2.5:	Increase safety of neighborhoods	Suitable Living Environment
Objective 2.6:	Preserve stable housing in neighborhoods	Decent Housing
Goal 3: Increase housing stability for special needs populations, including persons living with HIV/AIDS		
Objective	Increase access to affordable housing	Decent Housing

3.1:		
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

G. 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.

CDBG, HOME and HOPWA funds are allocated to projects that benefit low and moderate income persons and/or areas. HOME funds are allocated to eligible beneficiaries (at or below 80% of area median income) throughout the corporate city limits. HOPWA funds are allocated throughout a six-county area. However, the City targets funds to those neighborhoods with the highest concentration of need for affordable housing, community and economic development: Eau Claire Redevelopment Area, King/Lyon Street Redevelopment Area, Booker Washington Heights Redevelopment Area, and Edisto Court Redevelopment Area. This also includes the City of Columbia Neighborhood Revitalization Strategy Area (NRSA).

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.

II. Citizen Participation – 91.200 and 91.200(b)

A. Managing the Process

The Mayor and City Council of the City of Columbia wish to provide for maximum citizen participation in the development and implementation of the Annual Action Plan in accordance with the objectives of the Housing and Community Development Act of 1974. The public notice was posted in the "State Newspaper" on March 6, 2014 and revised on April 1, 2014; the comment period began on March 10, 2014 and ended on May 6, 2014. In addition, the Annual Action Plan draft and Fair Housing Needs Assessment Surveys were available on the City's website and at the Community Development Office, at 1225 Lady Street. [Appendix 2A – Public Notice](#)

The City of Columbia has a Citizen Participation Plan in place that encourages participation of all residents, especially the low and moderate-income population. Formal and in formal approaches are used each year in the assessment process to provide adequate opportunities for citizens to participate in the development of the Consolidated Plan and the Annual Action

Plans. These actions include placing advertisements in the local newspapers, meetings with stakeholders, community forums, appointment of citizens to the Citizens Advisory Committee for Community Development, and public hearings at televised city council meetings.

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. **Appendix 1- Citizen Participation Plan**

The Citizens Advisory Committee meets on the third Thursday of each month to review and evaluate the effectiveness of the Citizen Participation Plan. Their responsibilities include an annual review of performance of federal programs, Community Development Block Grant (CDBG), HOME Investment Partnership Program, and Housing Opportunities for Persons with AIDS (HOPWA). These meetings are advertised to the public via postings at City buildings with high traffic and on the City's webpage. All meetings are held in accessible locations. **Appendix 2D - 2014 Meeting Schedule**

The City of Columbia has a genuine, dedicated grassroots involvement with its neighborhoods. The Columbia Council of Neighborhoods has grown into a large umbrella organization with over one hundred and sixteen (116) neighborhoods. The Community Development Department stresses the integral nature of these neighborhoods by assigning three staff as Community Liaisons, to assist with the dissemination of information regarding city services, addressing neighborhood and community priorities needs within the four (4) City Council Districts.

The following schedule of public meetings was held to solicit community input and comments to broaden public participation in the development of the Annual Action Plan:

- Comment period March 10 – May 6, 2014
- On-line Survey March 27, 2014 – May 6, 2014
- Public Information Session March 27, 2014
- Public Hearing April 16, 2014
- Citizens Advisory Committee Meetings February 20, March 20, April 17
- Public Hearing and City Council Review May 6, 2014

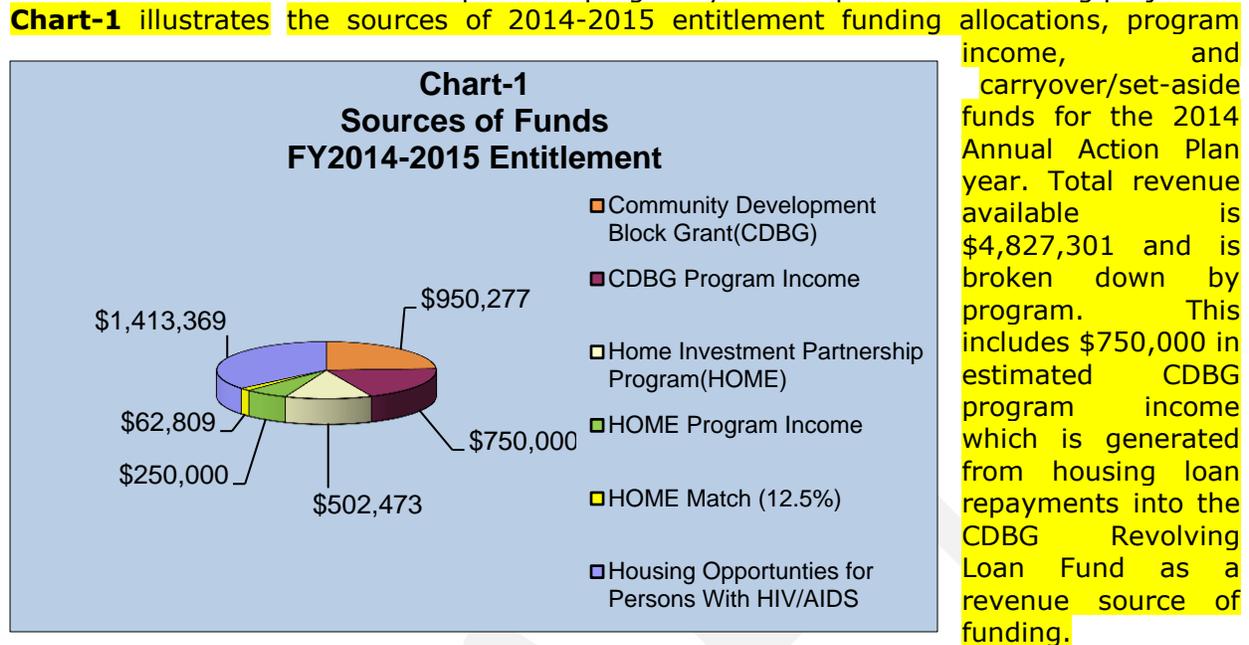
Notice of these meetings was published in The State newspaper, distributed by email to Columbia Council of Neighborhood members, posted on the City website www.columbiasc.net and on the city's building at 1225 Lady Street, Columbia, SC. In addition, a Fair Housing assessment survey was posted on the City's website to invite citizens throughout the City to comment on needs in their community and results are listed below. All public comments received are submitted to HUD as a part to the Annual Action Plan. The detailed survey is attached in **Appendix 2B –Fair Housing Assessment #1 and #2**

III. Resources – 91.200 (c) (1) and (c) (2)

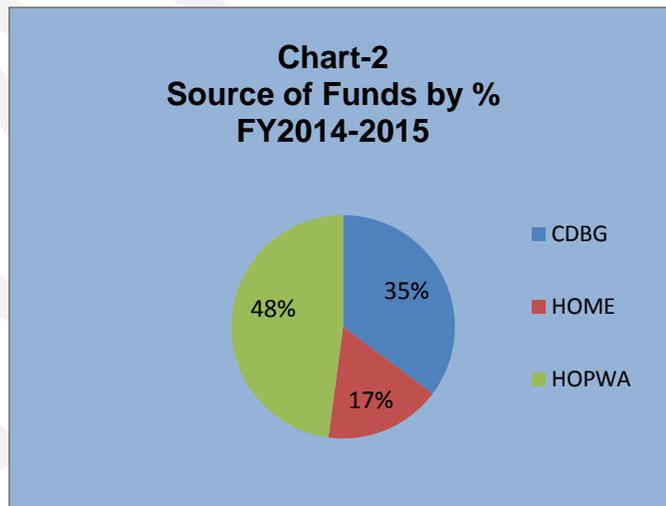
A. Federal Funds

Projects identified in the 2014 Action Plan will be implemented through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Housing Opportunities for Persons with Aids (HOPWA) programs. During program year 2014, the City of Columbia anticipates receiving \$950,277 in new allocation and \$750,000 in program income for CDBG, \$502,473 in HOME new allocation and \$250,000 in program

income, and \$1,413,369 in HOPWA new allocation plus utilizing \$52,279 in carryover from FY2013-2014 and \$846,094 in HOPWA set-aside funding. Set-side funds are HOPWA funds that have been carried over from previous program years for permanent housing projects.



Program income funds have been designated for City public-use projects and must be used prior to expending entitlement funds. Also, approximately \$250,000 in HOME program income is anticipated from repayment of loans from the HOME Loan Fund and various other projects to complete the proposed activities in the Annual Action Plan year. Over ninety-five (95%) percent of the funds are estimated to be expended within the targeted redevelopment areas. The city also anticipates leveraging a minimum of \$62,809 or 12.5% in private matching dollars for the required HOME match for the homebuyer assistance program.



As illustrated in **Chart-2**, CDBG funding makes up 35%, HOPWA makes 48% and HOME makes 17% of the overall source of entitlement funding available to the City of Columbia for the 2014-2015 fiscal year.

B. Additional Resources

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

FUND TITLE	SOURCE	BALANCE	USE	COMMITMENTS
Façade Loans	CDBG	\$ 300,802.12	Commercial Loans	Elimination of Slum/Blight
CDBG Housing/Rehab Revolving Loan Fund	CDBG	\$2,351,353.15	Residential Housing Rehab/ Loan Purchase	Housing Loan Purchase Program
Total		\$2,652,155.27		

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

A comprehensive Homelessness Advisory committee was established in FY 2013 to evaluate the full spectrum of homelessness and recommend solutions to community issues that address the causes of homelessness not the symptoms. In program year 2014, the City projects to spend over \$1 million of General Fund dollars for Homeless Services. Over the next year, City proposes to expand the Emergency Shelter to 24 hours, 7 days per week year-round facility. A Homeless Services Request for Information (RFI) Review Panel was established to collect information and make recommendations on how to accomplish funding and operating the new facility. The RFI Panel is recommending the City establish a full-time Homeless Coordinator position. Other focused areas of service are meals, case management, transportation, housing (to include shelter), intake or triage and employment. Additionally, no final decision has been made to support the Midlands Housing Alliance, Transitions or the Housing First Program with General Fund dollars in the FY2014-2015.

IV. Annual Objective – 91.220 (c) (3)

The Annual Action Plan for FY2014-2015 is the fifth and final year of the Five-Year Consolidated Plan for 2010-2014. The Consolidated Plan provides the priority needs, goals, objectives and strategies for improving the quality of life for the citizens of Columbia.

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

To improve the quality of life of all citizens in Columbia, the Community Development Department will address both the need for additional affordable homebuyer and rental

units. Because the lower income households are more heavily burdened with housing costs, rental housing will be developed. Elderly and low income homeowners will benefit from housing rehabilitation to improve housing quality.

Fulfilling its mission of providing a holistic approach to community development, the City will continue to engage community partners to provide access to job training for veterans and the underserved, afterschool and leadership programs for both youth and young adult women in low-wealth zip code areas, provide meals to the elderly, and street improve projects in a targeted redevelopment area.

The City will provide low-moderate income individuals and families the opportunity to increase personal wealth through banking access for the unbanked and underbanked; and for underserve citizens to experience a better quality of life through an ADA compliant public community center.

Citizen participation is strongly encouraged in Columbia Council of Neighborhood events such as National Night Out, National Community Development Week, Neighborhood Clean Up days, and neighborhood meetings. The City staff will develop and implement strategies to improve communication between the City and neighborhood citizens.

Businesses will attract more customers through the continuation of the business façade program and increase economic development through commercial loans to small businesses.

The City will continue to address the needs of eligible Columbia youth ages 18-24 that are transitioning out of State care and are in danger of becoming homeless. The five-year goals include strategies for housing the homeless.

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

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

The Annual Objectives for 2014-2015 area are based on the Five Year Goals and Objectives.

PRIORITY NEEDS AND (PROPOSED) ASSOCIATED STRATEGIES FOR 2014

The City's Priority Needs are:

- 1. Increase decent, safe and affordable housing for Columbia citizens**
 - a. Administer loan portfolio of 659 loans, including 70 new loans CDBG
 - b. Increase Fair Housing Education by 20% and 3 events CDBG
 - c. Preserve 15 existing units of stable housing CDBG
 - d. Provide 15 low interest loans for homebuyers HOME
 - e. Provide 10 rental housing units HOME
 - f. CHDO development of 1 rental housing HOME
 - g. Provide 12 homeowner-occupied rehabilitation units HOME
 - h. Provide 75 homebuyer education, 300 credit counseling, 10 safe housing inspections for low-mod persons HOME

- 2. Revitalize neighborhoods and improve quality of life**
 - a. Promote communication between city and CDBG

- Community – Community Liaison – 116 CCN groups
 - b. Increase citizen participation – 116 CCN groups CDBG
 - c. Provide financial literacy and access to banking CDBG
 - d. Infrastructure improvement for city streets CDBG
 - e. Provide effective and efficient administration CDBG
 - f. Provide 20 Neighborhood Beautification/Improvement Grants General Fund
 - g. Provide after school program for low-income youth CDBG
 - h. Improve community center with ADA access in target area CDBG
 - i. Provide financial education assistance to low-income households CDBG
 - j. Provide meals and access to healthy living for senior citizens CDBG
 - k. Provide access to leadership empowerment to young women in target area zip codes CDBG
- 3. Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless**
- a. Provide assistance for prevention of homelessness for 30 youth (18-24) CDBG
 - b. Continue to administer/operate the Emergency Shelter General Fund
- 4. Create jobs and business redevelopment to stimulate economic development**
- a. Improve 10 commercial building façade (Continued from 2013) CDBG
 - b. Provide commercial loans to small businesses CDBG
 - c. Explore a potential HUD 108 loan for business development in Redevelopment district CDBG
- 5. Provide permanent housing for persons living with HIV/AIDS**
- a. Provide 120 tenant rental subsidies HOPWA
 - b. Administer permanent housing placement program HOPWA
 - c. Resource identification to develop permanent housing HOPWA
- 6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS**
- a. Provide housing and utility financial assistance for 358 households HOPWA
- 7. Provide quality supportive services to assist clients with achieving and maintaining housing stability**
- a. Provide case management and access to medical care for 432 households HOPWA

PERFORMANCE 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 access to homeless prevention and rapid re-housing for housing stability (Decent Housing)
- Objective 1.3: Provide access to transportation, education, and job training (Suitable Living Environment)
- Objective 1.4: Provide resources for life-long learning (Suitable Living Environment)

Goal 2: Revitalize low income or blighted neighborhoods

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

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

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

HUD Table 3A
Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	*Outcome/Objective
	Rental Housing Objectives					
1.1.2	Provide technical assistance to CHDO's	HOME	CHDO contacts	2		DH-2
1.1.3	Acquisition and Rehabilitation of rental housing	HOME	Assisted units	10		DH-2
	Owner Housing Objectives					
1.1	Increase access to affordable housing	HOME CDBG	<input type="checkbox"/> homebuyer training courses; <input type="checkbox"/> credit counseling sessions; <input type="checkbox"/> homeownership workshops	80 300 4		DH-1
1.1	Increase access to affordable housing	HOME	Build new affordable owner occupied homes	12		DH-1
1.1.1	Provide low interest loans through City Living Initiative	HOME	Loan closing	70		DH-2
2.6	Rehab Owner-occupied housing	CDBG	Assisted houses	15		DH-3
	Provide home repair assistance to elderly	CDBG	Assisted houses	20		DH -1

	and disabled homeowners to					
	Homeless Objectives					
1.2	Increase access to homeless prevention and rapid re-housing for housing stability	General Funds	# of units	25		DH-1
3.4	Homeless prevention for youth 18-24.	CDBG	# of youth	30		DH-3
3.5	Increase organizational capacity of local service providers	CDBG HOPWA	# of TA sessions	5		SL-3
3.6	Increase program efficiencies by regional collaboration	CDBG HOPWA	# of MACH Mtgs # of Regional Gov. Mtgs	12 4		SL-3
	Special Needs Objectives					
3.1	Provide supportive permanent housing for persons living with HIV/AIDS	HOPWA	# of leased units	120		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	432		DH-3
3.3	Use HMIS to identify gaps in needed services and avoid duplication of services	HOPWA	# of clients entered into HMIS	75		
3.4	Provide short term housing and utility assistance to persons living with HIV/AIDS	HOPWA	# of clients with stable housing	358		DH-3
	Community Development Objectives					
1.1	Increase access to affordable housing	CDBG	Loan closings;	70		DH-2
2.5	Increase safety of neighborhoods	CDBG	# of CCN groups	116		SL-3
	Public Facilities Objectives					
2.2	Increase neighborhood stability	CDBG/ General Funds	# of grants	20		SL-3
	Public Services Objectives					
1.3	Provide banking access for underbanked and unbanked	CDBG General Fund	# of persons	2046		SL1;SL-2; SL-3; EO-1
	Provide meals and health access to senior citizens	CDBG	# of persons	69		SL1;SL-2; SL-3;

1.4	Provide afterschool program for youth	CDBG	# of persons	420		SL-3
2.1	Increase asset wealth of neighborhoods with infusion of capital	General Fund	# of neighborhoods	20		SL-3
1.3	Provide resources to address fair housing issues and concerns	CDBG	# of events	3		SL-1:SL-3
	Economic Develop. Objectives					
2.2	Provide resources to stimulate job creation	CDBG	# of loans	10		EO-3
2.3	Provides resource to stimulate small business growth.	CDBG	# of businesses	3		EO-1: EO-3

***Outcome/Objective Codes**

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

V. Description of Activities – 91-220 (d) and (e)

The City of Columbia’s CDBG, HOME and HOPWA programs provide funding for projects within the City limits. During the 2014 Program Year, the City will focus its CDBG funding efforts on decent and safe affordable housing, fair housing education, financial literacy, neighborhood revitalization and redevelopment through infrastructure improvements, public services for youth and senior citizens and economic opportunities for business to create jobs. The City will focus its HOME funding on neighborhood revitalization through homeowner and rental acquisition, rehabilitation, and new construction; rental housing development for Community Housing Development Organizations (CHDO), and homeownership through the CityLender Housing Loan Program. HOPWA funds will continue to address the priority needs for permanent housing and to increase housing stability for special needs populations, persons with HIV/AIDs. **See Map 2 - Proposed Projects Program Year 2014-2015 Activities**

A. Community Development Block Grant (CDBG)

The City of Columbia proposes to utilize the \$950,277 allocation and for the following activities for FY 2014-2015 listed in Table A. The proposed activities are recommended based on the input of citizen comments and the Citizen’s Advisory Committee (CAC) which has been instrumental throughout the Citizen Participation Process. The CDBG budget will not exceed the 20% (\$190,055) administrative cap or the 15% (\$142,541) public service cap.

CDBG Neighborhood Improvement Grant applications are made as a part of the annual Community Development Notice For Funding Availability (NOFA) process which allows the Columbia Council of Neighborhoods, (CCN), neighborhoods association and organizations,

community based organizations, faith-based organizations, non and for-profit organizations to apply for funding. This process occurs once per year and is open to all eligible applicants. The CAC reviews all eligible application applications and makes recommendation for the annual entitlement allocation to Columbia City Council. However, the CAC does not review or make recommendations to City Council on projects or activities that will utilize projected CDBG program income generated from the CDBG Revolving Loan Funds. Program income is used to continue Housing Loan and Rehabilitation programs such as the CityLender and Affordable Housing Loan programs. It also makes funding available to support new housing initiatives such as the General Assistance Program (GAP) a partnership with the Federal Home Loan Bank of Atlanta, that will provide up to \$10,000 in either home repairs or downpayment assistance for qualified applicant or homeowners, or other City assigned projects as identified by City Administration.

Table A. CDBG Proposed Budget FY2014-2015 Allocation - \$950,277

CDBG Projects for Program Year 2014	2014 Funds Allocated
Total FY 2014-15 Entitlement	\$950,277.00
Total CDBG Program Income	\$317,932.00
FY2013-14 Carryover	
Total FY2013-14 CDBG Revenue	\$1,268,209.00
I. Fixed Program Cost (City Staff, operating to continue/add programs	
A. Housing Rehab (Admin & Operations)	\$0.00
B. Administration	
1. General Administration (7 partially funded staff & operations)	\$139,537.00
2. Citizen Participation (1 partial funded staff – Tech. Assistance to CCN)	\$5,470.00
Community Liaison (1 partial funded staff -Technical assistance to CCN & Neighborhood development)	\$45,048.00
Sub-total Fixed Program Costs	\$190,055.00
II. Program Costs – Entitlement (Projects & Activities)	
A. Epworth Children’s Home (Homeless Prevention for Youth)	\$30,000.00
B. Senior Resources, Inc. (Home-delivered meals and home health/personal care provided to elderly clients throughout the City of Columbia)	\$43,297.50
C. Greater Columbia Community Relations Council -Fair housing Initiative - Forums/Training/Outreach	\$34,470.50
D. Columbia College (Center for Leadership Community Outreach Program serves young woman in the 29203 and 29204 area. Focus area is on health education, leadership. Free after-school program to students at Arden and Hyatt Park Elementary.)	\$20,750.00
E. Fast Forward (Operation Employment education program for homeless or at risk homeless veterans.)	\$15,000.00

F. COC Public Works Dept. (Lyon Street Neighborhood Infrastructure Improvements FM Young Ave, Liberty Hill Ave, Lady Street, and Youman St.)	\$250,000.00
G. COC Parks and Recreation Dept.(Bellfield Cultural Arts Center Improvements Phase II)	\$366,704.00
Sub-total Program costs (Projects & Activities)	\$760,222.00
Total FY 2014-15 Entitlement	\$950,277.00
III. Program Cost – CDBG Program Income (PI)	
A. Housing Rehab (Admin & Operations)	\$158,464.00
B. General Administration	\$108,606.00
C. Fair Housing Education (Information & Education)	\$5,000.00
D. Bank On Program - .75 FTE salary and operations	\$45,862.00
Total CDBG Program Income	\$317,932.00
Total FY2014-15 Entitlement & PI Expenses	\$1,268,209.00
Total FY2014-15 CDBG Budget Deficit	\$0.00

Description of CDBG Activities Table 3C

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

Jurisdiction's Name City of Columbia



Priority Need

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

Project

City of Columbia, Community Development Department, Housing Rehab Administration

Activity

Housing Rehabilitation (Administration and Operations)

Description

Administration and operational funds to maintain existing loan portfolio of 659 with value of \$13,814,630. The staff has leveraged \$1 of private bank funds to \$8 of CDBG. 7 partial FTE's. Twenty-five (25) new housing loans will be closed during the year.

Objective category: ↑ Suitable Living Environment **X** Decent Housing ↑
Economic Opportunity

Outcome category: ↑ Availability/Accessibility **X** Affordability
Sustainability

Location/Target Area:

City wide/NSRA

(Street Address):

(City, State, Zip Code): Columbia, SC

Specific Objective Number 1.1	Project ID 01-CDBG
HUD Matrix Code 14H	CDBG Citation 570.202
Type of Recipient CD Housing Division	CDBG National Objective LMH 570.208(a)(3)
Start Dave (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator Housing loan closings	Annual Units 25
Local ID	Units Upon Completion 684

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
CDBG PI	<u>158,464.00</u>
Total	\$158,464.00

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

Jurisdiction's Name **City of Columbia**



Priority Need

2. Revitalize neighborhoods and improve quality of life

Project

City of Columbia, Community Development Department Administration

Activity

General Administration

Description

General administration, including oversight, management, planning and coordination of CDBG program. Funding will support 7 partial FTE's and operations.

Objective category: ↑ Suitable Living Environment Decent Housing **X** Economic Opportunity

Outcome category: ↑ Availability/Accessibility ↑ Affordability **X** Sustainability

Location/Target Area:

City wide/NSRA

(Street Address):

(City, State, Zip Code): Columbia, SC

Specific Objective Number 2.3	Project ID 03-CDBG
HUD Matrix Code 21A	CDBG Citation 570.206
Type of Recipient CD Department	CDBG National Objective N/A
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of People	Annual Units 122,895 (est. population)
Local ID	Units Upon Completion 122,895

Funding Sources:

CDBG	<u>139,537.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	<u>139,537.00</u>
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
CDBG PI	<u>108,606.00(PI)</u>
Total	\$248,143.00

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

Jurisdiction's Name **City of Columbia**



Priority Need

2. Revitalize neighborhoods and improve quality of life.

Project

City of Columbia, Community Development Department Administration

Activity

Citizen Participation

Description

Costs associated with technical assistance to citizens, committees, councils and other citizen-based groups. Funds support 1 partial FTE and operations. Staff will attend Columbia Council of Neighborhood meetings; update city of Columbia website with information; coordinate community events such as National Night Out, neighborhood clean-ups, Community Development Week special tours; and provide office space to Columbia Council of Neighborhoods with computer and copier access.

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

Location/Target Area:

City wide/NSRA

(Street Address):

(City, State, Zip Code): Columbia, SC

Specific Objective Number 2.5	Project ID 04-CDBG
HUD Matrix Code 21A	CDBG Citation 570.206
Type of Recipient Technical Assistance	CDBG National Objective LMH 570.208 (a) (3)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of CCN groups	Annual Units 115 CCN groups
Local ID	Units Upon Completion 115 CCN groups

Funding Sources:

CDBG	5,470.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	5,470.00
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$5,470.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

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



Project

City of Columbia, Community Development Department

Activity

Fair Housing Education

Description

Provide housing education and information to Columbia citizens. Funds will pay for educational material, including materials that are written in Spanish. Community Development Department staff will distribute information during all educational workshops, homebuyer counseling sessions, credit counseling sessions and community fairs.

Objective category: Suitable Living Environment Decent Housing ↑ Economic Opportunity

Outcome category: Availability/Accessibility ↓Affordability Sustainability

Location/Target Area:

City wide/NSRA

(Street Address):

(City, State, Zip Code): Columbia, SC

Specific Objective Number 1.1	Project ID 05-CDBG
HUD Matrix Code 21D	CDBG Citation 570.206
Type of Recipient Technical Assistance	CDBG National Objective LMA 570.201 (a) (1)
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator # of persons	Annual Units 4 workshops
Local ID	Units Upon Completion 4 workshops; 50 persons

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
CDBG PI	5,000.00(PI)
Total	\$5,000.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

2. Revitalize neighborhoods and improve quality of life



Project

City of Columbia, Community Development Department Administration

Activity

Bank On Program

Description

Funding will be used to create and launch Bank On Columbia, a first time effort to bring Columbia's estimated 20,465 unbanked and 45,361 unbanked households into the financial mainstream. The program will offer low to moderate income residents alternatives to check-cashing outlets and payday lenders by increasing the supply of starter bank and second chance accounts with easy, affordable ways to deposit paychecks, pay bills and save.

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

Location/Target Area:

City wide/NSRA

(Street Address):

(City, State, Zip Code): Columbia, SC

Specific Objective Number 1.4	Project ID 06-CDBG
HUD Matrix Code 05	CDBG Citation 570.201 (e)
Type of Recipient CD Department	CDBG National Objective LMA 570.208 a (1)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of individuals	Annual Units 20,468
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
CDBG(PI)	\$45,862.00
Other Funding	\$ _____
Total	\$45,862.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

7. Provide quality supportive services to assist clients with achieving and maintaining housing stability



Project

City of Columbia, Community Development Department, Economic Development

Activity

Senior Resources, Inc.

Description

This project will provide funding for Meals on Wheels, a hot nutritious meal delivered to elderly clients' homes, transportation to community centers for seniors who do not have their own means of transportations, and home personal care services for clients that need walkers, wheelchairs, and other assistive medical devices.

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

Location/Target Area:

Citywide

(Street Address): 2817 Millwood Avenue

(City, State, Zip Code): Columbia, SC 29205

Specific Objective Number 1.3	Project ID 07-CDBG
HUD Matrix Code 05A	CDBG Citation 570.201 (e)
Type of Recipient Non-Profit	CDBG National Objective LMJ 570.208 (2) (A)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of elderly	Annual Units 919
Local ID	Units Upon Completion 69

Funding Sources:

CDBG	43,297.50
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	43,297.50
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$43,297.50

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

Jurisdiction's Name **City of Columbia**



Priority Need

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

Project

City of Columbia, Community Development Department Public Service

Activity

Epworth Children's Home Transitional Living Home

Description

This project, located at 2900 Millwood Avenue, 29205, will include operational support to provide transitional living for students 16-25 years old who have aged out of the children's home and would otherwise be homeless. This project will provide support services as youth transition to adulthood through education and job training. The total project cost is \$366,274 with \$30,000 provided from CDBG, \$301,274 provided from the Epworth Children's Home, and \$35,000 raised in contributions.

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

Location/Target Area:

City wide/NRSA

(Street Address): 2800 Millwood Avenue

(City, State, Zip Code): Columbia, SC 29205

Specific Objective Number 1.1	Project ID 08-CDBG
HUD Matrix Code 03D	CDBG Citation 570.201 (e)
Type of Recipient Non-Profit	CDBG National Objective LMC 570.208 (a)(2)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of youth	Annual Units 30
Local ID	Units Upon Completion 30

Funding Sources:

CDBG	<u>30,000.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	<u>30,000.00</u>
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding (Agency)	<u>301,274.00</u>
Other Funding (Contrib)	<u>35,000.00</u>
Total	\$366,274.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

2. Revise neighborhood and improve quality of life



Project

City of Columbia, Community Development Department Public Service

Activity

Fast Forward

Description

This project will provide operational and support funding to Fast Forward, a program that will train and prepare low and moderate income citizens, specifically homeless veterans and veterans at risk for homelessness with employment preparation services.

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

Location/Target Area:

Citywide

(Street Address): 3223 Devine Street

(City, State, Zip Code): Columbia, SC 29205

Specific Objective Number 1.3	Project ID 09-CDBG
HUD Matrix Code 05H	CDBG Citation 570.201 (e)
Type of Recipient Non-Profit	CDBG National Objective LMCSV 570.208 (a) (2) (iv)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of persons	Annual Units 200
Local ID	Units Upon Completion 40

Funding Sources:

CDBG	<u>15,000.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	<u>15,000.00</u>
Prior Year Funds	_____
PHA	_____
Other Funding (In-Kind)	<u>25,000.00</u>
Other Funding (Agency)	<u>14,500.00</u>
Total	<u>\$54,500.00</u>

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

Jurisdiction's Name **City of Columbia**



Priority Need

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

Project

City of Columbia, Community Development Department Public Service

Activity

Greater Columbia Community Relations Council (CRC) – Fair Housing Initiative

Description

This project will supplement and expand CRC's existing program in the City to introduce Fair Housing Initiatives in low and moderate income communities. CRC will conduct housing information workshops and related training to help educate and disseminate current and useful information and resources to individuals and families in targeted population areas.

Objective category: Suitable Living Environment ↑ Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility ↑ Affordability Sustainability

Location/Target Area:

City wide/NSRA

(Street Address): 930 Richland Street

(City, State, Zip Code): Columbia, SC 29201

Specific Objective Number 1.1	Project ID 10-CDBG
HUD Matrix Code 05J	CDBG Citation 570.201 (e)
Type of Recipient Non-Profit	CDBG National Objective LMA 570.208 (a) (i)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # Units	Annual Units 400
Local ID	Units Upon Completion 400

Funding Sources:

CDBG	34,470.50
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	34,470.50
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding (Agency)	20,000.00
Total	\$54,470.50

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

Jurisdiction's Name **City of Columbia**



Priority Need

2. Revise neighborhood and improve quality of life

Project

City of Columbia, Community Development Department Public Service

Activity

Columbia College

Description

This project funding is to support Columbia College outreach programs. The Center for Leadership, a program that serves young women of all ages through a progressive series of focusing on self-identification as a leader and learning to work effectively with others. The outreach program Project LEAD, fuses essential sexual health education components with leadership skills to build courage, commitment, confidence and competence with a goal of decreasing teen pregnancy rates. Funds will also include support for Clubhouse, a daily afterschool program from 2pm to 6pm for children attending Arden and Hyatt Park Elementary Schools.

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

Location/Target Area:

Eau Claire Redevelopment
(Street Address): 1301 Columbia College Drive
(City, State, Zip Code): Columbia, SC 29201

Specific Objective Number 1.4	Project ID 11-CDBG
HUD Matrix Code 05D	CDBG Citation 570.201 (e)
Type of Recipient Non-Profit	CDBG National Objective LMA570.208(a)(1)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator #Of people	Annual Units 420
Local ID	Units Upon Completion 420

Funding Sources:

CDBG	<u>20,750.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	<u>20,750.00</u>
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding (Contrib)	<u>25,500.00</u>
Other Funding (Agency)	<u>23,000.00</u>
Total	\$69,250.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

2. Revise neighborhood and improve quality of life

Project

City of Columbia, Community Development Department, Public Facilities and Infrastructure Improvements



Activity

City of Columbia Public Works - Street Division – Lyon Street

Description

Funding provided for the street infrastructure improvements project to repair streets in the Lyon Street Neighborhood including Liberty Hill Avenue, McDuffie Avenue, Youman Street, Lady Street and FM Young Avenue. Repairs include variable milling and 1.5” resurfacing with Surface Type C Hot Mix. 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.

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

Location/Target Area:

King/Lyon Street

(Street Address): Lyon Street Neighborhood including FM Young Ave., Liberty Hill Ave., McDuffie Avenue, Lady St., and Youman St.

(City, State, Zip Code): Columbia, SC

Specific Objective Number 2.4	Project ID 12-CDBG
HUD Matrix Code 03K	CDBG Citation 570.201 (c)
Type of Recipient City Department	CDBG National Objective LMA 570.208(a)(1)
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator #Of people	Annual Units 757
Local ID	Units Upon Completion 757

Funding Sources:

CDBG	<u>250,000.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	<u>250,000.00</u>
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$250,000.00

B. Home Investment Partnership Program (HOME)

The City of Columbia proposes to utilize the \$502,473 HOME allocation for the following activities for FY 2014-2015 listed in Table B. The HOME budget will not exceed the 10% (\$50,247) administrative cap. HOME funds are proposed to address affordable housing needs and 15% (\$75,371) of the HOME allocation is set aside annually for Community Housing Development Organizations (CHDO) for technical and financial assistance in their efforts to provide affordable housing. The Community Development Housing Division will assist 80% or below median income households to purchase affordable housing by providing low-interest loans. The HOME match requirement will be satisfied by the 12.5% minimum (\$62,809) of non-federal bank commitments. Projected program income (\$250,000) for FY2014-15 will be used in conjunction with entitlement funds to the rental rehabilitation for the designated redevelopment areas.

Homeownership/Affordable Housing

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

The City of Columbia Community Development Department continues to prioritize the creation of quality, affordable housing as an integral component of its development programs. Over the last five years, the City created partnerships with several local banks (BB&T, Bank of America, Regions Bank, NBSC, Wachovia/Wells Fargo, First Citizens, South Carolina Bank and Trust and Carolina First Bank) to produce over \$18 million in financing. The City will continue this initiative and seek to develop new partnerships with local lenders for leveraged private dollars.

The City Lender I program requires a \$1,000 down payment and maximum loan of \$200,000 to purchase a single family home within the incorporated city limits. Additionally, the City Employee Lender program requires a \$500-\$1000 down payment and maximum loan of \$400,000 to purchase a single family home within the incorporated city limits. The H.E.L.P programs which targets owner occupants 62 years old and older or disabled that are 50% or less of area median income. This program provides the homeowner with a maximum loan amount of \$5,000 at 0% interest rate.

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

Development Corporations

The Columbia Housing Development Corporation (CHDC) develops affordable housing citywide, including the Lyon Street, Manning Street and Waites Road area, now known as Edgewood Place. The CHDC Lyons Street Redevelopment Project is phase one in which CHDC will construct six (6) affordable single-family homes for families with the total household income above 65% and less than 80% of HUD's area medium income (AMI). The contractor has been selected and the ground breaking press conference took place in April 2014. The master redevelopment plan for the Lyon Street Neighborhood will address a comprehensive approach to affordable housing and includes acquisition, demolition and new construction of affordable residential and rental housing. Proposed funding for phase I of this project is HOME funding.

The Eau Claire Development Corporation (ECDC) provides affordable housing in the Eau Claire\North Columbia area. ECDC will construct six (6) affordable single-family homes

for persons who's total household income is less than 80% of the area median income. This will complete the twenty-six (26) Burton Heights Development Project. The project will be completed during the 2014-15 fiscal year.

The Columbia Development Corporation (CDC) develops commercial and residential properties in South Columbia and Downtown/Vista areas. The CDC in partnership with the City of Columbia created a master plan to develop the Edisto Court Light Industrial Park for Sustainability (ECLIPS) in the Edisto Court Area. ECDC plans to utilize the adjacent blighted land to develop additional mixed income workforce housing to promote the redevelopment of the ECLIPSE industrial park. HOME funds could be used for acquisition, demolition and construction of housing.

Columbia Development Corporation has already assembled 5 parcels in the Edisto Court neighborhood for residential development and for Edisto Court Discovery Park. Preliminary land development plans show potential for 15 to 18 single family homes. A marketing study has been completed which includes a single conceptual site layout that shows existing infrastructure, potential lot configurations, vehicle access, environmental/physical constraints, house sizes, and house type mixtures that could be supported by the market feasibility study.

Table B. HOME Proposed Budget

New HOME Project for Program Year 2014	Total 2014 Funds to be Allocated (TBD)
Total FY2014-15 HOME Entitlement	\$502,473.00
Total FY2014-15 Estimated Program Income (PI)	\$250,000.00
Total FY2013-14 HOME Revenue	\$752,473.00
I. Fixed Program Cost (City Staff, operating to continue/add programs)	
A. HOME Administration (Admin & Operations) + Resource ID	\$50,247.00
B. CHDO Set Aside (15% of Entitlement)	\$75,371.00
Total Fixed Program Costs	\$125,618.00
II. Program Costs(Services & Suggested Projects/Activities)	
A. Affordable Housing Loans @ low interest 80% below AMI	\$376,855.00
B. Residential Acquisition/Rehabilitation/New Construction(PI)	\$250,000.00
Total Project & Activities Budget	\$626,855.00
Total FY2014-15 HOME Entitlement & PI Expenses	\$752,473.00
Total FY2014-15 HOME Budget Deficit	\$0.00

Table 3C- Description of HOME Activities

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

Jurisdiction's Name **City of Columbia**

Priority Need

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



Project

City of Columbia, Community Development Department

Activity

HOME: Program Administration

Description

This funding will provide monies to administer various components of the HOME program, including homebuyer education, credit counseling case management, safe housing inspections, and homeownership workshops.

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

Location/Target Area:

City wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number 1.1	Project ID 01-HOME
HUD Matrix Code 19A	CDBG Citation 92.207
Type of Recipient CD Department	CDBG National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator Deadline compliance	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	<u>50,247.00</u>
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$50,247.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

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



Project

City of Columbia, Community Development Department

Activity

Rental Housing Development – CHDO Set Aside

Description

This funding will provide monies to Community Housing Development Organizations to construct acquire and/or rehabilitate housing for rental to Columbia citizens whose incomes are equal to or less than 80% of Area Median Income.

Objective category: ↑Suitable Living Environment **X** Decent Housing ↑Economic Opportunity

Outcome category: ↑Availability/Accessibility **X** Affordability ↑Sustainability

Location/Target Area:

City wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number 1.1.3	Project ID 02-HOME
HUD Matrix Code 14B; 14G	CDBG Citation 92.205
Type of Recipient Non-Profit	CDBG National Objective
Start Dave (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of rental units complete	Annual Units 1
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	<u>75,371.00</u>
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$75,371.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

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



Project

City of Columbia, Community Development Department

Activity

Affordable Housing Loan Programs

Description

This funding will provide monies to provide affordable housing loans to Columbia citizens whose incomes are equal to or less than 80% of Area Median Income.

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

Location/Target Area:

City wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number 2.6	Project ID 03-HOME
HUD Matrix Code 14A	CDBG Citation 92.205
Type of Recipient CD Department	CDBG National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of units	Annual Units 7
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	<u>376,855.00</u>
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding (PI)	_____
Total	\$376,855.00

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

Jurisdiction's Name **City of Columbia**

Priority Need

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



Project

City of Columbia, Community Development Department

Activity

Residential Acquisition/Rehabilitation/New Construction

Description

This funding will provide monies to construct, acquire, and/or rehabilitate housing for rental to Columbia citizens whose incomes are equal to or less than 80% of Area Median Income.

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

Location/Target Area:

City wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number 1.1.3	Project ID 04-HOME
HUD Matrix Code 14B; 14G	CDBG Citation 92.205
Type of Recipient CD Department	CDBG National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of units	Annual Units 2
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
HOME (PI)	250,000.00
Total	\$250,000.00

C. Housing Opportunities for Persons With AIDS (HOPWA)

The City of Columbia proposes to utilize the \$1,413,369 HOPWA allocation for the following activities for FY 2014-2015 listed in Table C. HOPWA funds address the needs of low-income persons living with HIV/AIDS and their families by providing emergency and permanent housing assistance, supportive services, and related case management services. The City of Columbia HOPWA program serves six counties including Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda. The HOPWA budget will not exceed the 3% (\$42,401) administrative cap and program funds are sub-granted to six (6) project sponsors that will carry out the proposed activities. For 2014, the City of Columbia used a Request for Proposal process for a one-year period. Proposals were received in January 2014 and reviewed by a Community Review Panel including CD staff; and members of the Citizens Advisory Community (CAC) made recommendations for funding to City Council. A budget for 2014-2015 was submitted for approval in May 2014.

Table C - HOPWA Proposed Activities FY2014-2015 Allocation: \$1,413,369

New HOPWA Project for Program Year 2014	Total 2014 Funds Allocated
Total FY2014-15 HOPWA Entitlement	\$ 1,413,369.00
Total HOPWA Set A-side	\$ 846,094.00
Total FY2013-14 Carryover	\$ 52,279.00
Total FY2014-15 HOPWA Revenue	\$ 2,311,742.00
I. Fixed Program Cost (City Staff, operating to continue/add programs/training)	
A. HOPWA Administration (Admin & Operations)3%	\$ 42,401.00
B. Resource ID – Training/Support Cost	\$ 10,000.00
Sub-total Fixed Costs	\$ 52,401.00
II. Program Costs(Service & Suggested Program/Activities)	
A. Columbia Housing Authority	
• R-2 (CHA-1)Tenant-Based Rental – TBRA	\$ 524,818.00
• R-2 (CHA-2) TBRA Salary	\$ 27,462.00
• (CHA-3) Housing Operating Cost	\$ 85,900.00
• (CHA-4) Homeless (TBRA)	\$ 42,950.00
• R-2 (CHA-5) Acquisition of Permanent Housing	\$ 154,170.00
B. Midlands Housing Alliance-Transitions R-2 – (Supportive Services)	\$ 10,500.00
C. Palmetto AIDS Life Support Services (Support Services)**	\$ 613,480.00
D. The Cooperative Ministries – Short-term Emergency Housing	\$ 195,788.00
R-2 (TCM-2)– Short-term Emergency Housing	\$ 73,752.00
E. Upper Savannah Care Consortium (Supportive Services)	\$ 22,773.00
F. USC-Dept. of Medicine (Supportive Services/HIS/STRMU)	\$ 507,748.00
Sub-total Program Costs Sponsors Activities	\$ 2,259,341.00
III. Entitlement/Carryover/Set Aside/Unobligated Funds	

FY2014-15 HOPWA Entitlement	\$ 1,413,369.00
Total HOPWA Set Aside	\$ 846,094.00
FY2013-14 Carryover TBD after 3rd Quarter*	\$ 52,279.00
Sub-total Carryover/Set Aside/Unobligated Funds	\$2,311,742.00
Total FY2014-15 HOPWA Admin/Fixed & Program Expenses	\$2,311,742.00
Total FY2014-15 HOPWA Budget Deficit	\$0.00
*Estimated (3rd Quarter)	
**Recommendation for award is Pending	

HOPWA funds address the needs of low-income persons living with HIV/AIDS and their families by providing emergency and permanent housing assistance, supportive services, and related case management services as described in Table D. The following summary of activities is proposed for the 2014-2015 program year.

Table D - HOPWA Description of Services FY2014-2015

Agency	Description of Services
Columbia Housing Authority - 1	Proposes to continue housing voucher program for clients in Richland County Through Tenant-Based Rental Assistance (TBRA); 90 Vouchers
Columbia Housing Authority - 2	Salary for .50 FTE - Section 8 HOPWA Contract Specialist in Richland County for Tenant-Based Rental Assistance(TBRA)
Columbia Housing Authority - 3	Funding for maintenance repairs in Richland County for Housing Operating Cost
Columbia Housing Authority - 4	Housing Voucher program for Homeless Individuals (10) in Richland County for Tenant-Based Rental Assistance (TBRA)
Columbia Housing Authority - 5	Acquisition of Permanent Housing (3) units
Midlands Housing Alliance (Transitions)	Supportive Services- Case Management
USC, Dept. of Medicine	USCDOM proposes to continue STRMU & case management of clients living with HIV/AIDS residing in Calhoun, Fairfield, Kershaw, Lexington, and Richland counties. Supportive Services; Housing Info Services; Short-term rent, mortgage & utilities(STRMU) emergency payments
The Cooperative Ministry	TCM proposes to continue their Short-term Emergency housing assistance program for clients in the counties of Calhoun, Fairfield, Kershaw, Lexington, and Richland counties. Supportive Services; Short-term rent, mortgage & utilities(STRMU) emergency payments; Case management
Palmetto AIDS Life Support Services	PALSS proposes to continue case management of clients living with HIV/AIDS residing in the Columbia EMSA(Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties) Housing Info Services; Permanent Housing; Supportive Services; Permanent Housing Placement
Upper Savannah Care Consortium	USCC proposes to continue case management of clients living with HIV/AIDS residing in Saluda county. Supportive Services; Housing Info Services; Short-term rent, mortgage & utilities(STRMU) emergency payments

Table 3C- Description of HOPA Activities

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

Jurisdiction's Name	City of Columbia		
Priority Need	5. Provide permanent housing for persons living with HIV/AIDS		
Project	City of Columbia, Community Development Department, HOPWA		
Activity	COC -Program Administration and Resource Identification		
Description	This funding will provide monies for partial funding of salaries of three staff members to coordinate program delivery among the non-profit service providers and to identify solutions to permanent housing.		
Objective category:	↑ Suitable Living Environment	X Decent Housing†	Economic Opportunity
Outcome category:	X Availability/Accessibility	Affordability	↑ Sustainability
Location/Target Area:	6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties		
(Street Address):			
(City, State, Zip Code):			



Specific Objective Number 3.1	Project ID 01-HOPWA
HUD Matrix Code 31B	HOPW Citation
Type of Recipient CD Department	HOPWA National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	<u>52,401</u>
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$52,401

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

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

Jurisdiction's Name **City of Columbia**

Priority Need

5. Provide permanent housing for persons living with HIV/AIDS

Project

Columbia Housing Authority

Activity

CHA – Tenant-Based Rental Assistance (TBRA), Program Administration, and Housing Operating Costs

Description

This funding will provide monies to Columbia Housing Authority to provide rental vouchers for persons living with HIV/AIDS and their families, as well as Homeless individuals with HIV/AIDS; salary cost for program administration, and maintenance for housing operating cost for HOPWA units.

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

Location/Target Area:

2-county area of Lexington & Richland Counties

(Street Address):

(City, State, Zip Code):



Specific Objective Number 3.1	Project ID 02-HOPWA
HUD Matrix Code 31C	HOPWA Citation
Type of Recipient PHA	HOPWA National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of units	Annual Units 120
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	<u>125,850.00</u>
Total Formula	_____
Prior Year Funds	<u>706,450.00</u>
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$835,300.00

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

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

Jurisdiction's Name **City of Columbia**

Priority Need

6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS



Project

The Cooperative Ministry

Activity

TCM-Short term Rent, Mortgage and Utility Assistance

Description

This funding will fund non-profit service providers (The Cooperative Ministry) who will provide housing and utility financial assistance to 320 households for them to maintain housing stability.

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

Location/Target Area:

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

(Street Address):

(City, State, Zip Code):

Specific Objective Number 3.4	Project ID 03-HOPWA
HUD Matrix Code 31C	HOPWA Citation
Type of Recipient Non-Profit	HOPWA National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of households	Annual Units 320
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	<u>195,788.00</u>
Total Formula	_____
Prior Year Funds	<u>73,752.00(Set Aside)</u>
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$269,540.00

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

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

Jurisdiction's Name **City of Columbia**

Priority Need

7. Provide quality supportive services to assist clients with achieving and maintaining housing stability



Project

Midlands Housing Alliance (Transitions)

Activity

Transitions – Supportive Services(Case Management)

Description

This funding will provide case management to 150 homeless individual to obtain services to secure and sustain housing.

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

Location/Target Area:

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

(Street Address):

(City, State, Zip Code):

Specific Objective Number 3.2	Project ID 04-HOPWA
HUD Matrix Code 05	HOPWA Citation
Type of Recipient Non-Profit	HOPWA National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of Households	Annual Units 150
Local ID	Units Upon Completion

Funding Sources:

CDBG _____
 ESG _____
 HOME _____
 HOPWA _____
 Total Formula _____
 Prior Year Funds \$10,500 (Set Aside)
 Assisted Housing _____
 PHA _____
 Other Funding _____
Total \$10,500.00

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

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

Jurisdiction's Name **City of Columbia**

Priority Need

7. Provide quality supportive services to assist clients with achieving and maintaining housing stability



Project

Palmetto Aids Life Support Services (PALSS)

Activity

PALSS - Support Services & Case Management

Description

This funding will provide supportive services and case management to **150** households for them to maintain housing stability.

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

Location/Target Area:

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

(Street Address):

(City, State, Zip Code):

Specific Objective Number 3.2	Project ID 05-HOPWA
HUD Matrix Code 05	HOPWA Citation
Type of Recipient Non-Profit	HOPWA National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of Households	Annual Units 150
Local ID	Units Upon Completion

Funding Sources:

CDBG _____
 ESG _____
 HOME _____
HOPWA _____
 Total Formula _____
 Prior Year Funds _____
 Assisted Housing _____
 PHA _____
 Other Funding _____
Total

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

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

Jurisdiction's Name **City of Columbia**

Priority Need

7. Provide quality supportive services to assist clients with achieving and maintaining housing stability



Project

Upper Savannah Care Consortium

Activity

USCC - Support Services & Case Management

Description

This funding will provide resources for supportive services and case management to 8 households for them to maintain housing stability.

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

Location/Target Area:

Saluda County

(Street Address):

(City, State, Zip Code):

Specific Objective Number 3.2	Project ID 06-HOPWA
HUD Matrix Code 05	HOPWA Citation
Type of Recipient Non-Profit	HOPWA National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of Households	Annual Units 8
Local ID	Units Upon Completion

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	<u>22,773.00</u>
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$22,773.00

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

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

Jurisdiction's Name **City of Columbia**

Priority Need

7. Provide quality supportive services to assist clients with achieving and maintaining housing stability



Project

USC, School of Medicine

Activity

USC - Supportive Services , Case Management, Emergency Assistance

Description

This funding will provide supportive services and case management to 275 households for them to maintain housing stability.

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

Location/Target Area:

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

(Street Address):

(City, State, Zip Code):

Specific Objective Number 3.2	Project ID 04-HOPWA
HUD Matrix Code 05	HOPWA Citation
Type of Recipient Educ. Institution	HOPWA National Objective
Start Date (mm/dd/yyyy) 07/01/2014	Completion Date (mm/dd/yyyy) 06/30/2015
Performance Indicator # of households	Annual Units 275
Local ID	Units Upon Completion

Funding Sources: _____

CDBG	_____
ESG	_____
HOME	_____
HOPWA	<u>507,748.00</u>
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$507,748.00

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

VI. Geographic Distribution – 91.220(d) (f)

The City of Columbia’s primary geographic distribution is citywide. However, the City will target funds to those neighborhoods with the highest concentration of need for affordable housing and economic development: Eau Claire Redevelopment Area, King/Lyon Street Redevelopment Area, Booker Washington Heights Redevelopment Area and Edisto Court Redevelopment Area. The City has designated a Neighborhood Revitalization Strategy Area (NRSA). *See Appendix 4- Maps*

Map 2 - Illustrates the location of current and proposed CDBG, HOME and HOPWA projects for 2013 Program Year.

Map 3 - Neighborhood Revitalization Strategy Area

Map 4 - Target Redevelopment Area Maps

The City of Columbia proposes that the previously HUD-approved Empowerment Zone area - comprised of contiguous Census Tracts 2, 5, 8, 9-10, 13-16, 18, 20.02, 28, 106, and 109 - will continue to be designated by HUD as a Neighborhood Revitalization Strategy Area (NRSA) for the term of this Consolidated Plan to ensure continued revitalization and community development efforts.

VII. Annual Affordable Housing Goals – 91.220 (g)

The table on next page summarizes the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available by the City of Columbia.

Table 3B Annual Housing Completion Goals

(Insert Table)

VIII. Public Housing -91.220 (h)

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

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

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

Table E – Columbia Housing Authority Public Housing Inventory

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

Some 10.2 percent of the Columbia Housing Authority’s (CHA) existing inventory is in 0 bedroom (efficiency) units, 29.1 percent in one bedroom units, 31.4 percent in 2 bedroom units, 21.5 percent in 3 bedroom units, 6.3 percent in 4 bedroom units and 1.3 percent in 5 bedroom units.

The Authority also manages 3,100 vouchers in the Section 8 Assisted Housing Program. These numbers include:

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

IX. Homeless and Special Needs -91.220 (i)

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

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

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

A comprehensive Homelessness Advisory committee was established in FY 2013 to evaluate the full spectrum of homelessness and recommend solutions to community issues that address the causes of homelessness not the symptoms. In program year 2014, the City projects to spend over \$1 million of General Fund dollars for Homeless Services.

The City of Columbia, in partnership with area non-profit sponsors, will use HOPWA funds to provide vouchers for permanent housing, short term rental and utility assistance and case management supportive services to persons living with HIV/AIDS. The City of Columbia will use CDBG funds to repair and rehabilitate owner-occupied housing, a portion of which may be owned by persons who are elderly or disabled.

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



MACH, a nonprofit corporation, is comprised of over 50 agencies and led by a board of directors to fulfill a single purpose: to end homelessness by making a difference in the

lives of people who are experiencing homelessness. MACH addresses this cause by promoting collaboration and planning among state and local governments, corporate and nonprofit organizations and faith-based entities that support individuals and families in their quest to move from homelessness to housing.

Every two years MACH conducts a point in time (PIT) count of homeless persons and an inventory of available housing. The most recent count was conducted on January 23, 2014, however results have not yet been released.

According to the data from the 2011 PIT, the MACH Housing Inventory Chart, seven (7) emergency shelters with 236 beds year round beds, 10 transitional housing programs with 335 year-round beds are located within the City of Columbia, for a total of 571 year-round beds. The Winter Shelter in Columbia has 240 seasonal beds. All beds within Richland County are also within the City of Columbia and, consequently, all sheltered homeless in Richland County are within the City of Columbia.

In the 2011 Homeless Count, 1,621 people in the 14 counties of MACH were identified as homeless using the narrow HUD definition, which does not include people who are 'doubled-up'. This reflects an overall increase of 16% from one-day count conducted in 2009. The 2011 'count' identified people as homeless if they were in the following conditions on January 27, 2011:

- currently living on the street
- staying in emergency or transitional shelter
- temporarily in a hospital or psychiatric hospital that will have nowhere to live upon release

Note that the following living conditions also fall into the HUD definition of homelessness, but few if any people were identified due to various challenges with these types of locations:

- living in substandard housing or housing not fit for human habitation such as housing without running water or electricity
- temporarily living in a hotel or motel paid by someone else (voucher)

Of the 1,621 people reported identified as homeless:

- 78.4% of those responding reported living in a MACH county when they become homeless
- 1 in 4 adults reported having a disability (26.6%)
- 1 in 5 homeless adults were veterans (19.3%)
- 1 in 4 were people living in families (24.9%)
- 16% of the homeless population was under the age of 18 including 138 children under the age of five years old.
- Of adults, 68.7% were male and 30.8% were female.
- Homelessness increased in the Midlands by 17% in the last two years
- Of the four homeless coalitions in South Carolina, MACH reported the highest numbers of homeless people during the 2011 point-in-time count:

Coalition	Area Covered	2011 Count Total
Low Country Consortium	Charleston and surrounding areas	647
Eastern Carolina Homeless Consortium (ECHO)	Florence, Sumter, Myrtle Beach and surrounding areas.	1,160
Upstate Coalition	Greenville, Spartanburg, and surrounding areas	1,389
Midlands Area Consortium for the Homeless (MACH)	York, Midlands, to Aiken	1,621

X. Barriers to Affordable Housing – 91-220(j)

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

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

XI. Other Actions 91-220(k)

A. Obstacles to Meeting Underserved Needs

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

B. Foster and Maintain Affordable Housing

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

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

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

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

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

- Housing and neighborhood improvement needs and activities are described 2010-14 Consolidated Plan Strategic plan.
- Provide HOME and CHDO funding to a non-profit organization designated as a Community Housing Development Organization (CHDO) to undertake an eligible HOME activity.
- Housing assistance for AIDS victims in Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties in support of the HOPWA Program.
- Assistance to the homeless is provided through the ESG Program and various federally-funded SHP Programs through the Continuum of Care.

C. Evaluate and Reduce Housing Units Containing Lead-based Paint

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

D. Anti-Poverty Strategy

According to the most recent Census data, 23 of the 54 census tracts in the City of Columbia have more than 20% of the population living in poverty. The poverty rate for the City of Columbia is 16.03%, higher than the metro suburbs outside the City (9.5%).

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

E. Develop Institutional Structure

The City of Columbia operates under a city manager-council form of government. The City Council consists of seven members, four elected from single-member districts and three at-large members (including the Mayor), for four-year terms. Under this structure, the City Council employs a city manager who is responsible for administrative oversight of all city departments over which Council has authority. However, there have been several public forums that intended to explore the possibility of the Strong-Mayor form of Government.

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

F. Enhance Coordination between Public and Private Agencies

The City of Columbia has strong intergovernmental cooperation with agencies. The City coordinates with Richland and Lexington Counties, the Columbia Housing Authority, local municipalities and neighboring jurisdictions on matters related to housing, economic and

community development. Collaboration is ongoing with community stakeholders and partners including neighborhood associations, non-profit agencies and service providers, state and federal agencies, the Faith-based community, Universities and Colleges, Richland 1 School District, and Health Institutions.

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

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

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

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

G. Access to Public Transportation

(Under Revision)

The COMET is a new transit system with new energy and new leadership. And from mechanics to drivers and from planners to board members, we don't believe in running a public transit system that's boring and stale. Transportation links are an essential component to successful fair housing. Residents who do not



have access to commercial areas are limited in where they can shop for goods and services, as well as seek employment. The converse is true as well. Inadequate transportation routes limit the selection of housing to neighborhoods within transportation service areas. Convenient roads in good repair are as important for those who rely on their own vehicles for transportation as they are for those who rely on public transportation provided by the Central Midlands Regional Transit Authority (COMET).

XII. Program Specific Requirements

A. CDBG – 91.220(I)(1)

The CDBG revolving loan fund is expected to generate approximately \$750,000 in program income during 2013-2014. All program income received in this program year will be included in this action plan for next year. The City estimates that 95% of CDBG funds will be used for activities that benefit persons of low and moderate income.

Table G – HUD Income Limits for Columbia MSA (Richland and Lexington Counties)

# Of Persons in Household	1	2	3	4	5	6	7	8
80% Limits	32,700	37,350	42,000	46,650	50,400	54,150	57,850	61,600
50% Limits	20,450	23,350	26,250	29,150	31,500	33,850	36,150	38,500
30% Limits	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100

B. Low and Moderate Income

As illustrated in the two maps below, there is a discernible correlation between the census tracts where the minority population is located and those where the low and moderate income households are located. Specifically the areas in the extreme northwestern extension of the city, near Irmo, have both a relatively high concentration of minority populations and tend to be moderate income, at best. In the most extreme portion of that area, there is both a concentration of low income households and between 60 and 80 percent minority population evident. Around the northern edges of the Fort Jackson area, there are areas of low income populations and the highest concentration of minority population, more than 80 percent.

Generally speaking, the entire Fort Jackson area has a relatively high minority population, while the base area itself tends to be more middle income, reflecting the race-neutral policies of military advancement relative to the larger society.

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

Table H- Income Classification by Census Tract

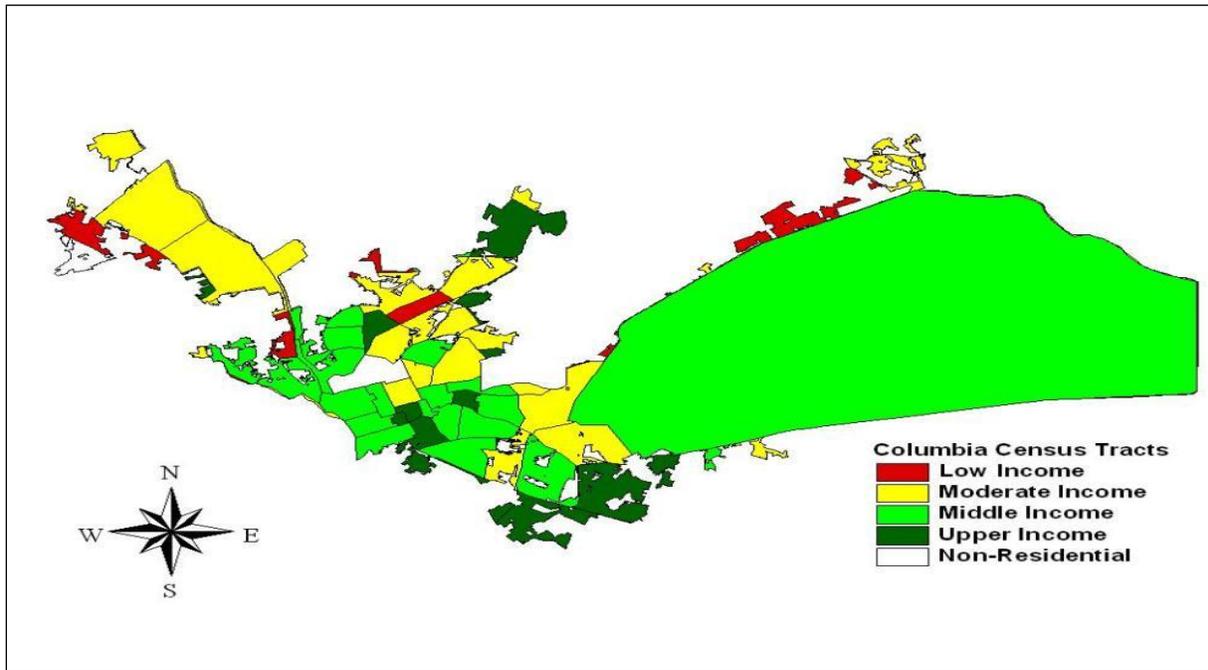
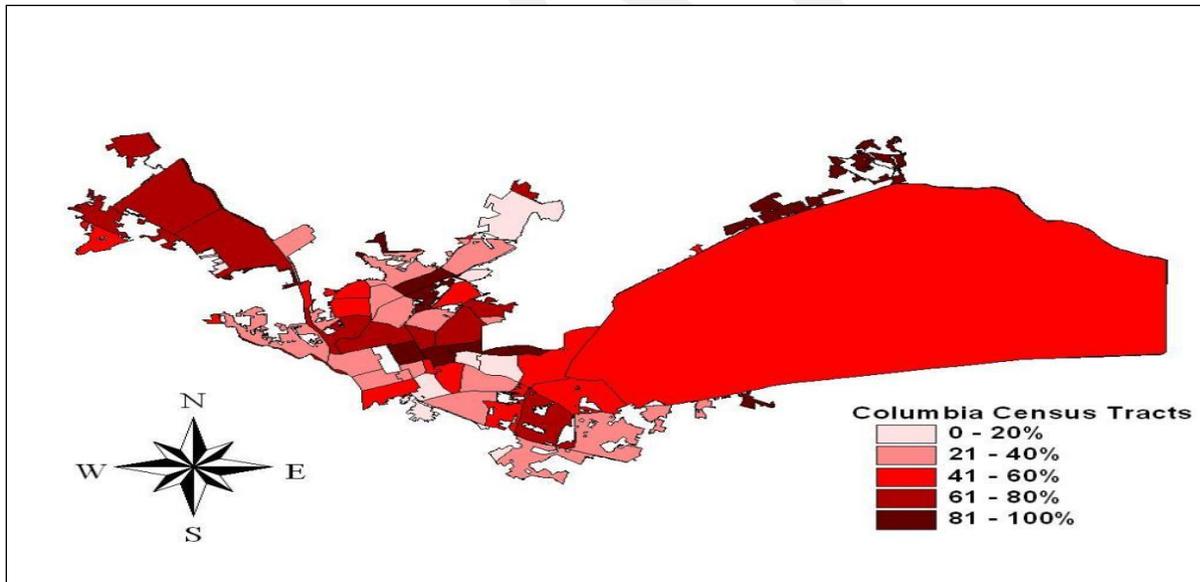


Table I- Minority Population by Census Tract



C. HOME – 91.220(I)(1)

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

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

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

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

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

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

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

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

The City will not refinance existing debt on multi-family projects. The City will not use HOME funds for tenant-based rental assistance. The City does not plan to use any forms of investment other than those listed in 24 CFR 92.205(b).

The HOME match requirement is satisfied through private lenders' contributions to the City's affordable housing loan program for homebuyers. The banks the City partners with provide mortgage financing to eligible borrowers at reduced interest rates. The City calculates the 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 the match requirement.

Affirmative Marketing: The Affirmative Fair Housing Marketing Plan (AFHMP) is a marketing strategy designed to attract renters and buyers of all majority and minority groups, regardless of sex, handicap and familial status to assisted rental units and sales of dwellings that are being marketed. The City of Columbia, Community Development Department, and project owners must adopt affirmative marketing procedures and requirements for any housing with five or more Home-assisted units, Tenant-Based Rental Assistance (TBRA), and down payment assistance programs. Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities.

The City of Columbia will market all programs in accordance with federal fair housing laws. Realtors, builders and individuals seeking housing opportunities will be targeted to receive information on Columbia’s housing programs. The City will interact with Greater Columbia Community Relations Council, Columbia Board of Realtors, and Columbia Council of Neighborhoods to distribute information on Columbia housing programs. Commercials on the City Information Cable Channel 2 and advertisements in the State newspaper, Free Times and Black News will inform individuals of available housing programs. The City’s marketing plan includes direct marketing to large employers with distribution of informational posters and informational sessions with employees. **(See Appendix ____)**

Minority Outreach: The City’s minority outreach program will ensure the inclusion, to the maximum extent possible, of minorities and women, and entities owned by minorities and women, including, without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities to provide affordable housing authorized under the Fair Housing Act or any other applicable Federal housing law. The city will also assure that minority business enterprises and women business enterprises receive equal access to all resources available to others.

The Mentor Protégé Program (MPP) pairs small, minority, and women-owned business enterprises with corporations and/or prime contractors. The program is designed to motivate and encourage more prime contractors and construction firms to provide mutually beneficial development assistance to small businesses.

D. HOPWA – 91.220(I)(3)

The one-year goals for the City of Columbia grant are as follows:

Type of Assistance	Output Goals
Rental Vouchers for permanent housing	120 households each year
Short Term Emergency Housing/Utilities Assistance	320 households each year
Case Management and Supportive Services	420 households each year

XIII. Analysis of Impediments to Fair Housing

The City of Columbia is including a copy of the Analysis of Impediments (AI) to Fair Housing as an attachment in this document. **(See Appendix 3- AI)** Recommendations in the AI include the following:

Regional and City "Private-Public Stakeholders" should work in partnership in the following:

- Make fair housing materials available to the Public.
- Provided down-payment assistance and closing costs assistance to low and moderate-income and/or protected class homebuyers using public and other funds.
- Referred potential first-time homebuyers for housing counseling to certified housing counselors and financial institutions.
- Increased and maintained affordable owner-occupied housing stock through the City's (and Regional) existing housing rehabilitation loan programs.
- Rehabilitate homes of disabled and elderly households to make the houses more accessible based on their physical limitations, thereby, enabling them to continue to reside in their homes.
- Referred landlords and eligible potential tenants to Regional Housing Authorities to obtain rental assistance through the Section 8 Housing Choice Program.
- Work with Regional REALTORS to confirm their use of Fair Housing practices.
- Launch Housing Loan Marketing campaign designed to promote diversity and promote fair using the universal fair housing symbol and City/Regional adherence to this policy.

The **2014-2015 Annual Fair Housing Action Plan** for the City of Columbia is as follows:

Goal I: Educate more people on Fair Housing Laws

Strategy 1.1 Continuously update Fair Housing information on City of Columbia's web page.

- Outcome 1.1.1 Link 4 articles on the website regarding Fair Housing.

Strategy 1.2 Distribute Fair Housing materials in Columbia Council of Neighborhoods quarterly mail outs.

- Outcome 1.2.1 Four articles in the mail to 116 neighborhood presidents

Strategy 1.3 Educate neighborhoods on Fair Housing laws.

- Outcome 1.3.1 Attend 20 neighborhood meetings
- Outcome 1.3.2 Designate Fair Housing Month

Strategy 1.4 Develop a programmatic agreement with SC Human Affairs Commission and SC Consumer Affairs

- Outcome 1.4.1 Sponsor 2 Fair Housing programs

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

Strategy 2.1 Revise AI and Identify Impediments and outline solutions.

Strategy 2.2 Meet Limited English Proficiency (LEP) requirements.

- Outcome 2.1.1 Draft an LEP plan
- Outcome 2.1.2 Outreach materials will be translated into Spanish

Strategy 2.2 Meet Section 3 requirements.

- Outcome 2.2.1 Develop Section 3 plan.
- Outcome 2.2.2 Develop marketing plan to add Section 3 businesses to

City of Columbia's Contractor's List

Strategy 2.3 Market housing programs to individuals that would not have access to them.

- Outcome 2.3.1 Deliver outreach materials to agencies that work directly with protected classes.

In addition to the strategies listed in the Annual Fair Housing Action Plan, the City of Columbia continually monitors its activities in relation to the recommendations and conclusions in the AI.

Over the last four years, the City has taken the following actions to address the disparity and inequality in obtaining mortgage financing:

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

The City will continue to

- Enforce the Fair Housing Ordinance and consider the possibility of a regional Fair Housing Ordinance with Richland and Lexington Counties.
- Strive to produce loans that mirror the City's demographic composition.
- Make clients loan-ready via well-publicized home buyer workshops, and individual credit counseling.
- Provide affordable housing opportunities for low to moderate income families in neighborhoods that are not predominately low-income minority communities.
- Maintain a Fair Housing Report Log on all activities and has a budget for marketing materials.

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

The City will continue to partner with local financial institutions to secure funding for low-income persons who are interested in becoming homeowners. Over the last five years, the City received \$18 million in leveraged funding from five (5) local lending institutions. The City will negotiate this year for future financial commitments from local lenders. The City's City Lender I program provides funds to assist low income families throughout the city. City Lender II provides loan assistance for higher income families to live in lower income target areas. The lending institutions who participate in the City's programs attempt to verify credit through alternative methods if potential homebuyers do not have a credit history. The city also provides housing counseling services to address debt reconciliation and responsibilities of homeownership.

The City 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 regardless of race, color, national origin, religion, sex, familial status, LGBT, or disability.

XIV. Monitoring and Compliance

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

Columbia has financial and programmatic processes in place to ensure that sub-recipients and contractors are in compliance and that activity and procedures can be tracked accordingly. This includes contract provisions that address affirmatively marketing for fair housing, and procurement procedures to ensure minority participation. The City will also address compliance with program requirements including public service caps and timely expenditure of federal funds. A higher emphasis is given to project type and projects that require quicker expenditures with a larger impact on the budget.

A. Monitoring Strategy

The City of Columbia has developed a comprehensive monitoring strategy inclusive of all entitlement programs for the 2014 program year. A team including program, financial and construction personnel will conduct the monitoring. The schedule provides for all HUD funded departments and sub-recipients to be monitored bi-annually at a minimum.

Quarterly reports are currently required and are used as a method to detect areas of deficiencies, to customize technical assistance and to monitor if goals and objectives are being met. For those subrecipients, monitoring will be provided more frequently to ensure compliance. Complete files with all HUD related documentation will be maintained on each monitored subrecipient. This will include a HUD Program Checklist, Risk Analysis and supportive documentation from reviewed files. During the fiscal year remote monitoring will take place for all subrecipients, project sponsors and CHDOs. Remote monitoring will be conducted by evaluating in house materials such as: applications for funding, written agreements, progress reports, drawdown requests, previous monitoring documentation and audits.

The City of Columbia will provide the subrecipients with an on-site review summary within 60 days of the completed review. All findings, concerns, and recommendations will be documented and tracked with complete HUD compliance as the goal. (See Appendix ___).

B. Anti-Displacement Plan

The City of Columbia will make reasonable effort to ensure that activities undertaken with CDBG, HOME and HOPWA Program funds will not cause unnecessary displacement. Displacement of any nature shall be reserved as a last resort action necessitated only when

no other alternative is necessary. The City will adhere to all requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and amendments – the “Uniform Act” or the Residential Anti-displacement and Relocation Assistance Plan under Section 104 (d).

In implementing projects and activities, the city seeks to minimize potential displacement. In the event any CDBG or other federally funded assisted activity should cause displacement, the City has a Residential Anti-Displacement and Relocation Plan. A copy of this plan and a statement of the steps and actions to be taken to minimize the impact of displacement are available at the Community Development Department, located at 1225 Lady Street, Ste 102.

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

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

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

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

XV. Appendixes

(Under Revision)

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