



City of Columbia

2020-2024 Consolidated Plan

Substantial Amendment Disaster Recovery (DR)

City of Columbia

Community Development Department

1401 Main St., 4th Floor

Columbia, SC 29201

Table of Contents

- Executive Summary 5**
 - ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)5
- The Process 11**
 - PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....11
 - PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)12
 - PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)23
- Needs Assessment 32**
 - NA-05 Overview32
 - NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c).....33
 - NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)49
 - NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2).....52
 - NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)55
 - NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)56
 - NA-35 Public Housing – 91.205(b)57
 - NA-40 Homeless Needs Assessment – 91.205(c)61
 - NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....66
 - NA-50 Non-Housing Community Development Needs – 91.215 (f)70
- Housing Market Analysis 75**
 - MA-05 Overview75
 - MA-10 Number of Housing Units – 91.210(a)&(b)(2).....76
 - MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)82
 - MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)87
 - MA-25 Public and Assisted Housing – 91.210(b)95
 - MA-30 Homeless Facilities and Services – 91.210(c).....100
 - MA-35 Special Needs Facilities and Services – 91.210(d)106
 - MA-40 Barriers to Affordable Housing – 91.210(e).....109
 - MA-45 Non-Housing Community Development Assets – 91.215 (f)110
 - MA-50 Needs and Market Analysis Discussion.....119

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	123
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	126
Strategic Plan	127
SP-05 Overview	127
SP-10 Geographic Priorities – 91.215 (a)(1).....	128
SP-25 Priority Needs - 91.215(a)(2)	139
SP-30 Influence of Market Conditions – 91.215 (b)	144
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	145
SP-40 Institutional Delivery Structure – 91.215(k).....	151
SP-45 Goals Summary – 91.215(a)(4).....	155
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	166
SP-55 Barriers to affordable housing – 91.215(h)	168
SP-60 Homelessness Strategy – 91.215(d)	170
SP-65 Lead based paint Hazards – 91.215(i).....	172
SP-70 Anti-Poverty Strategy – 91.215(j).....	174
SP-80 Monitoring – 91.230.....	175
Expected Resources	176
AP-15 Expected Resources – 91.220(c)(1,2)	176
Annual Goals and Objectives	181
AP-20 Annual Goals and Objectives	181
Projects.....	191
AP-35 Projects – 91.220(d).....	191
AP-38 Project Summary	194
AP-50 Geographic Distribution – 91.220(f)	216
Affordable Housing	218
AP-55 Affordable Housing – 91.220(g).....	218
AP-60 Public Housing – 91.220(h).....	220
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	222
AP-70 HOPWA Goals - 91.220 (l)(3)	226

AP-75 Barriers to affordable housing – 91.220(j) 227
AP-85 Other Actions – 91.220(k) 228
***Program Specific Requirements* 232**
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)..... 232

A Substantial Amendment has been made to the Consolidated Plan to incorporate CDBG-DR funding and programs as required by HUD guidelines.

Executive Summary

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

1. Introduction

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

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 132,236 and a metropolitan statistical area (MSA) of 808,377 and rising as of 2017. Our city experienced a steady population growth with our population increasing 4% from 2010 to 2017 (127,605 to 132,236).

CARES ACT AMENDMENT

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula grant allocations to HUD's CPD programs, which were to be awarded in three rounds over the course of the pandemic. The CARES Act funds allocated to Columbia were Round 1 funds of \$611,921 for CDBG-CV1 and \$220,838 for HOPWA-CV. CARES Act funds have provisions to citizen participation as well as provisions specific for each grant allocation and allows HUD to waive further program requirements if necessary.

Round 3 CDBG-CV3 Amendment: On September 11, 2020, HUD made available the remaining CDBG-CV allocation funds to entitlement grantees. The allocation named CDBG-CV3 (Allocation 3 – Part A) will be the final allocation for CDBG CARES Act funding. The CDBG-CV3 formula allocation was developed by HUD to meet the statutory requirements of the CARES Act and the President's August 8, 2020 Executive Order "Fighting the Spread of COVID-19 by Providing Assistance to Renters and Homeowners." The CDBG-CV3 funding allocated to the City of Columbia is \$976,268 and the Consolidated Plan and first-year Annual Action Plan has been amended to reflect the additional CDBG-CV funding. Total funding from CDBG-CV1 and CDBG-CV3 is now \$1,588,189.

Substantial Amendment (CDBG-DR): In compliance with HUD requirements, the City of Columbia has amended this Consolidated Plan to include the City’s CDBG-DR funds and activities in response to the 2015 Flooding of the region.

The City received an initial \$19,989,000 appropriation to ensure maximum assistance to the LMI households who sustained damage from the storm. Additionally, a second allocation of \$6,166,000 was leveraged to assist with multi-family rental housing and infrastructure repairs, specifically the Canal Head Gates facility. The total CDBG-DR allocation was \$26,155,000.

Per HUD guidance stated in “Consolidated Plan Updates to Reflect Disaster Recovery Needs and Associated Priorities” any additional narratives were included at the end of the amended sections. At the time of this Consolidated Plan Substantial Amendment, the City’s CDBG-DR Action Plan was on Action Plan Amendment Number 6. Only an abbreviated version of the impact and unmet needs was included in this report and a full analysis can be found in the City of Columbia’s Action Plan Amendment Number 6 available at <https://dr.columbiasc.gov/action-plan/>

The following sections include Substantial Amendment updates: ES-05, PR-15, NA-10, NA-40, NA-50, MA-10, MA-15, MA-20, MA-50, SP-35, and SP-45.

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

The City of Columbia has developed its strategic plan based on an analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the City has identified four priority needs with associated goals to address those needs. The priority needs with associated goals include:

1) Expand/Improve Public Infrastructure & Facilities

1A Expand Public Infrastructure

1B Improve Public Infrastructure Capacity

1C Improve Access to Public Facilities

2) Preserve & Develop Affordable Housing

2A Increase Homeownership Opportunities

2B Increase Affordable Rental Housing Opportunities

2C Provide Code Enforcement in LMI Neighborhoods

2D Provide Removal of Slum & Blight in Residential

2E Provide for Owner Occupied Housing Rehab

3) Public Services & Quality of Life Improvements

3A Provide Supportive Services for Special Needs

3B Provide Vital Services for LMI Households

4) Housing & Supportive Services for Persons HIV/AIDS

4A Provide Housing Opportunities Persons HIV/AIDS

4B Provide Medical & Support Services HIV/AIDS

5) Provide for Increased Economic Opportunities

5A Provide Support to New & Expanding Businesses

3. Evaluation of past performance

The City, with other public, private and non-profit community housing providers and non-housing service agencies have made significant contributions to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals in the community. However, affordable housing remains one of the most prolific needs facing the City of Columbia, as documented by the current Consolidated Plan, the City's previous 2015-2019 Consolidated Plan, and the 2018 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME and HOPWA. According to the most recent CAPER, the City exceeded its goals for providing direct financial assistance to LMI homebuyers, and improvements to public facilities and infrastructure. Where progress was not made toward specific goals was rental housing assistance, however proposed numbers were high with the expectation that the CDBG-DR program would assist a larger number of rehabs as well as increasing the number of available affordable rental units. The program has taken longer to implement and accomplishment numbers will be much higher in future progress reports. Results for the HOPWA program was mixed as service providers exceeded expectations for short-term rent, mortgage, and utility assistance (STRMU) to prevent homelessness of individuals and families, however goals were not reached for providing Tenant-based rental assistance (TBRA). For the upcoming program year, the City has revised its goal setting and will be working closely with Columbia Housing in their efforts to provide persons with HIV/AIDS with TBRA.

4. Summary of citizen participation process and consultation process

The City of Columbia is engaged in ongoing efforts to increase coordination amongst the complex network of public, private, and nonprofit organizations that deliver housing and social services to the community. As the administrators of HUD's CDBG, HOME and HOPWA programs, the City's Community Development Department acts as a hub for community and economic development in the area. Open lines of communication are maintained between the City and the area's many nonprofit and social service agencies and are given opportunities to participate in the Consolidated Planning process. These community stakeholders help provide input that shapes the priority needs identified in the City's Plan.

Community Development Department staff also attempt on an ongoing basis to encourage participation by all citizens with special emphasis on persons of low- to moderate-incomes and those with special needs to participate in the Consolidated Planning process. The City conducted a series of community meetings as well as a public review period for the Plan to obtain insight from the public into community development needs and priorities. Full details of the City's citizen participation outreach efforts are available in PR-15 Citizen Participation.

CARES ACT AMENDMENT:

The City of Columbia under the provision of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) held a 5-day public comment period from August 12, 2020 to August 18, 2020. The Substantial Amendment to the Plan could be downloaded and viewed from the City's website. Written comments could be addressed or emailed to the Community Development Director.

The City held a virtual public hearing on August 12, 2020 at 6:00 pm to discuss the CARES Act Amendment to the Consolidated Plan and first-year Annual Action Plan. A Council Meeting was also held on August 18, 2020 to review and approve the amendment to the Plan.

The purpose of the 5-day public comment period and public hearings is to allow for the public an opportunity to review and comment on the CARES Act Amendment to the City's Five-Year Consolidated Plan for FY 2020-2024, the first-year 2020 Annual Action Plan. To respond to the COVID-19 pandemic, the City under the provisions of the CARES Act will receive additional CDBG-CV and HOPWA-CV funding to prevent, prepare for, and respond to the coronavirus (CV grants). All interested citizens were encouraged to review and comment on the plan and the use of CV grant funds. Full details of the City's citizen participation outreach efforts for the CARES Act Amendment are available in PR-15 Citizen Participation. The CARES notice and written comments from the public were also included as an attachment with the original notices in the AD-25.

Round 3 CDBG-CV3 Amendment:

The City of Columbia under the provision of the CARES Act held a 5-day public comment period from April 13, 2021 to April 19, 2021 was advertised through an email blast. An additional 5-day public comment

period from June 14, 2021 to June 18, 2021 was advertised through a legal ad in the State Newspaper. The CDBG-CV3 CARES Act Amendment to the plan could be downloaded and viewed from the City's website during both public comment periods. Written comments could be addressed or emailed to the Community Development Director. Contact information is provided in the PR-05 of this plan. There no comments made from the public.

A public hearing was held during the virtual City Council meeting on April 20, 2021 at 2:00 PM to review and approve the draft CDBG-CV3 amendment to the plan. City Council meetings are held using Video Conferencing Technology and streamed directly from the city website. Citizens of Columbia also have the ability to listen to audio and participate in the meeting via telephone by dialing (855) 925-2801. For additional City Council meeting information visit www.columbiacitysc.iqm2.com. There no comments made from the public.

In addition to a public comment review period and public hearing, the City also held an online survey to gather input from local stakeholder organizations. Survey responses from stakeholder organizations helped to determine how the City would fund public services that Prevent and Respond to Infectious Diseases such as Coronavirus. There were 22 responses completed. The responses were collected to help determine round 3 CV3 public service funding. For more details, please see the PR-15 Citizen Participation section.

Substantial Amendment (CDBG-DR): In compliance with HUD requirements, the City of Columbia opened up this amended document for public comment for 30-days. The public comment period was held from **November TBA, 2022 to December TBA, 2022.**

(INSERT PUBLIC COMMENT PERIOD DETAILS)

5. Summary of public comments

The City of Columbia ensures that there are multiple opportunities for interested community stakeholders to review and comment on the City's Housing and Community Development plans. A series of public meetings were held during the Consolidated Planning process to inform the public and community stakeholders of the contents of the Plan. A 30-Day Public Comment Period beginning on April 3, 2020 through May 4, 2020 was held to give the public an opportunity to review the Consolidated Plan & Action Plan draft. A community survey and a stakeholder survey ran throughout the development of the Consolidated Plan. There were 56 responses received for the community survey and 35 responses for the stakeholder survey. Below are a summary of the responses:

Community Member Priorities from the Community Survey:

1. Public Improvements (Sidewalks; water/sewer line/storm water drainage, street improvements)
2. Economic Development (Small business assistance; public transportation, job creation/retention; employment training)

3. Affordable Housing (New affordable homeowner or rental housing; rehabilitation of owner-occupied housing; energy efficient improvements)

Community Stakeholder Priorities from the Community Stakeholder Survey:

1. Creation of affordable housing and homebuyer assistance.
2. Public services such as employment training, crime prevention and vital services for the special needs population.
3. Homeowner and renter housing rehabilitation.
4. Public facilities and infrastructure improvements.
5. Economic development

Full details of the City's citizen participation outreach efforts are available in PR-15 Citizen Participation. A full analysis of the two surveys are included as an attachment to this plan.

Substantial Amendment (CDBG-DR): A summary of comments will be provided at the conclusion of the public comment period.

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

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

Substantial Amendment (CDBG-DR): All comments are accepted, and there will be no views excluded. A summary of comments will be provided at the conclusion of the public comment period.

7. Summary

Primary data sources for the Consolidated Plan include: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates, 2012-2016 CHAS, Bureau of Labor Statistics, Center for Disease Control, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (IMS/PIC), HUD 2018 Housing Inventory Counts (HIC), HUD Continuum of Care Homeless Assistance Programs Homeless Populations 2018 Point-in-Time data, SC DHEC HIV/AIDS Surveillance data and local data sources. A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2017 data and tables that utilize CHAS contain 2016 data. At the time of writing only 2016 CHAS data was available from HUD. However, 2017 ACS data was available and thus the City thought it best to utilize the most current data source where possible, and that incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the 2017 ACS data.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	COLUMBIA	Office of Community Development
HOPWA Administrator	COLUMBIA	Office of Community Development
HOME Administrator	COLUMBIA	Office of Community Development

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Dollie D. Bristow, CD Administrator
Community Development Department
1401 Main St., 4thFloor, Columbia, SC 29201
Phone: (803) 545-3371
Dollie.bristow@columbiasc.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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

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

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

The City recognizes the need for increased coordination between the City and programs and services that help for the implementation of the Consolidated Plan. Committees were set up to address the provision of affordable housing and workforce consistent with the recommendations of the City.

These committees are:

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

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

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

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

The City of Columbia is partnered with the United Way of the Midlands (UWM), which serves as lead HUD agency for the Midlands Area Consortium for the Homeless (MACH), and is the HUD designated Homeless

Continuum of Care (CoC). UWM also administers the CoC's Homeless Management Information System (HMIS).

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

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

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

N/A. The City does not allocate ESG funds. The City refers to its partners in MACH, which serve the homeless population in the City, and administers the Homeless Management Information System (HMIS).

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Columbia
	Agency/Group/Organization Type	Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Columbia Community Development Department (CDD) is the lead agency of the Consolidated Plan.
2	Agency/Group/Organization	Columbia Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Housing Authority (CHA) is the local PHA and currently provides affordable housing to approximately 15,000 residents in the Columbia Metropolitan area. There are over 2200 units of housing for families of low and moderate incomes. CHA administers over 2,000 public housing units and 3,100 housing vouchers. The housing authority helped to inform the housing needs assessment and public housing needs.

3	Agency/Group/Organization	Midlands Area Consortium for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MACH is the Continuum of Care and represents 14 Counties across the Midlands of South Carolina. MACH advocates for issues and initiatives that will help end homelessness. MACH works collaboratively to reduce the time that people spend in a homeless situation while promoting self-sufficiency and independence for the people they serve. MACH information and data helped to inform the homeless strategy.
4	Agency/Group/Organization	United Way of the Midlands
	Agency/Group/Organization Type	Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of The Midlands (UWM) works to determine and respond to the critical human service needs of the community. UW serves as lead agency of MACH (CoC). UWM also offers grants funding to cover needs in the community. Community volunteers in three councils focused on Education, Financial Stability and Health develop and review a community-wide needs assessment to determine key issues in the community. Based on priorities, opportunities and resources, the councils offer competitive grants to partner agencies who best address the need. UWM helped with consultation of community needs.
5	Agency/Group/Organization	Richland County
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County worked closely with the City in the development of the Plan. The County attended meetings and participated in the consultation of the housing needs assessment.
6	Agency/Group/Organization	LEXINGTON COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lexington County worked closely with the City in the development of the Plan. The County attended meetings and participated in the consultation of the housing needs assessment.
7	Agency/Group/Organization	Eau Claire Community Council
	Agency/Group/Organization Type	Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Eau Claire Community Council participated in the District 1 Citizen Input Meeting for the Consolidated Plan and Annual Action Plan.
8	Agency/Group/Organization	One Community Coalition
	Agency/Group/Organization Type	Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One Community Coalition participated in the District 1 Citizen Input Meeting for the Consolidated Plan and Annual Action Plan.

9	Agency/Group/Organization	Hyatt Park/Keenan Terrace
	Agency/Group/Organization Type	Community Group Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hyatt Park/Keenan Terrace participated in the District 1 Citizen Input Meeting for the Consolidated Plan and Annual Action Plan.
10	Agency/Group/Organization	Byrneswood Community Organization
	Agency/Group/Organization Type	Community Group Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Byrneswood Neighborhood participated in the District 1 Citizen Input Meeting for the Consolidated Plan and Annual Action Plan.
11	Agency/Group/Organization	Columbia Housing Development Corporation
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Columbia Housing Development Corporation participated in the stakeholder meeting to help determine the community and housing needs assessment.
12	Agency/Group/Organization	TN Development Corporation
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	TN Development Corporation participated in the stakeholder meeting to help determine the community and housing needs assessment.
13	Agency/Group/Organization	The Cooperative Ministry
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Cooperative Ministry participated in the stakeholder meeting to help determine the community and housing needs assessment.
14	Agency/Group/Organization	Palmetto AIDS Life Support Services
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Palmetto AIDS Life Support Services participated in the stakeholder meeting to help determine the community and housing needs assessment.
15	Agency/Group/Organization	South Carolina State Housing Finance and Development Authority
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The South Carolina State Housing Finance and Development Authority participated in the stakeholder meeting to help determine the community and housing needs assessment.
16	Agency/Group/Organization	Northwood Hills Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwood Hills Neighborhood Association participated in the stakeholder meeting to help determine the community and housing needs assessment.
17	Agency/Group/Organization	Fast Forward
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Fast Forward participated in the stakeholder meeting to help determine the community and housing needs assessment.
18	Agency/Group/Organization	City of Columbia Planning Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Columbia Planning Department participated in the stakeholder meeting to help determine the community and housing needs assessment.
19	Agency/Group/Organization	Booker Washington Heights Community
	Agency/Group/Organization Type	Community Group Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Booker Washington Heights Community participated in the stakeholder meeting and District 2 Citizen Input Meeting to help determine the community and housing needs assessment.

20	Agency/Group/Organization	Columbia Empowerment Zone
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Columbia Empowerment Zone participated in the stakeholder meeting to help determine the community and housing needs assessment.
21	Agency/Group/Organization	City of Columbia Economic Development
	Agency/Group/Organization Type	Other government - Local Economic Development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Columbia Economic Development participated in the stakeholder meeting to help determine the community and housing needs assessment.
22	Agency/Group/Organization	Jones McDonalds Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Jones McDonalds Neighborhood Association participated in the District 1 Citizen Input Meeting for the Consolidated Plan and Annual Action Plan.
23	Agency/Group/Organization	Edgewood Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Edgewood Neighborhood participated in the District 1 Citizen Input Meeting for the Consolidated Plan and Annual Action Plan.
24	Agency/Group/Organization	High Circle Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	High Circle Neighborhood participated in the District 1 Citizen Input Meeting for the Consolidated Plan and Annual Action Plan.

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

There were no organizations or agency types not intentionally consulted. All comments were accepted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of the Midlands (UWM)	UWM is the lead agency of MACH, the local Continuum of Care (CoC). The needs identified by the CoC help to inform the goals of the Strategic Plan, in particular for the special needs population.
The Columbia Plan: 2018	City of Columbia	The Columbia Plan: 2018 is the comprehensive plan for the City of Columbia; providing a strategic 10-year vision, including objectives, goals, and policies to help guide the city's future development and growth. This plan helped to inform the goals of the Strategic Plan.
Stronger Economies Together	Stronger Economies Together	This program is used to strengthen the capacities of rural areas in the region through the development and implementation of an economic blueprint based on current and emerging economic strengths.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MBLG Regional Competitiveness Initiative	The Midlands Business Leadership Group	The Midlands Business Leadership Group utilizes an annual report published by EngenuitySC to prioritize action around five key indicators: talent, entrepreneurial and business environment, innovation, industry clusters, and livability.
Fort Jackson McEntire Joint Land Study	Department of Defense	Fort Jackson McEntire Joint Land Study: In partnership with the Department of Defense a study was conducted to guide planning and feasibility of land use development around military installations.
Sentinel Landscape Initiative	Sentinel Landscape Initiative	Sentinel Landscape Initiative: The Joint Land Use Study aligns with the goals of the CEDS and works to better serve areas where working and natural lands converge.

Table 3 – Other local / regional / federal planning efforts

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

The City of Columbia and the greater region's population has grown in recent years, housing costs have increased and the availability of homes affordable to existing and new residents that are located close to employment centers and existing public facilities and services has declined. As a result, the City recognizes the need to have a current assessment of the housing in the area. Committees were set up to address the provision of affordable housing and workforce consistent with the recommendations of the City. These efforts help to increase coordination between the City and programs and services that help for the implementation of the Consolidated Plan. These committees are:

- 1) Economic & Community Development Committee, which reviews matters related to economic, community and neighborhood development.
- 2) Environment & Infrastructure Committee, which reviews matters related to green space; water quality; roads; and buildings.
- 3) Public Safety Committee, which reviews matters related to public safety, including animal services, code inspection, Municipal Court and other matters related thereto.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

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

Community Development Department staff also attempt on an ongoing basis encourage participation by all citizens with special emphasis on persons of low to moderate incomes and those with special needs to participate in the Consolidated Planning process.

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

The table below show details of the City’s citizen participation outreach efforts.

CARES ACT AMENDMENT:

The City of Columbia under the provision of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) held a 5-day public comment period from August 6, 2020 to August 12, 2020. The Substantial Amendment to the Plan could be downloaded and viewed from the City’s website. Written comments could be addressed or emailed to the Community Development Director.

The City held a virtual public hearing on August 6, 2020 at 6:00 pm to discuss the CARES Act Amendment to the Consolidated Plan and first-year Annual Action Plan. A Council Meeting was also held on August 18, 2020 to review and approve the amendment to the Plan.

The purpose of the 5-day public comment period and public hearings is to allow for the public an opportunity to review and comment on the CARES Act Amendment to the City’s Five-Year Consolidated Plan for FY 2020-2024, the first-year 2020 Annual Action Plan. To respond to the COVID-19 pandemic, the City under the provisions of the CARES Act will receive additional CDBG-CV and HOPWA-CV funding to prevent, prepare

for, and respond to the coronavirus (CV grants). All interested citizens were encouraged to review and comment on the plan and the use of CV grant funds. See the table below show details of the City’s citizen participation outreach efforts for the CARES Act Amendment.

Round 3 CDBG-CV3 Amendment: See table below.

Substantial Amendment (CDBG-DR): See table below.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Meeting	Non-targeted/broad community	Citizens Advisory Committee Monthly Meeting - Review of Applications. Meeting was held on January 14, 2020 at the CD Department, 1401 Main Street, 4th Floor, Columbia, SC at 5:30pm.	All comments accepted.	All comments accepted.	
2	Public Meeting	Non-targeted/broad community	Citizens Advisory Committee Monthly Meeting for Application Award Discussion. Meeting was held on February 11, 2020 at the CD Department, 1401 Main Street, 4th Floor, Columbia, SC at 5:30pm.	All comments accepted.	All comments accepted.	
3	Public Survey	Non-targeted/broad community Stakeholders	Stakeholder Input Meeting held on February 20, 2020 at the Print Building, 3907 Ensor Avenue Columbia, SC 29203 from 2:00pm to 4:00pm.	There were 19 stakeholder organizations who attended the meeting.	All comments accepted.	
4	Public Meeting	Non-targeted/broad community	Council District 1 Citizen Input Meeting held on February 20, 2020 at the Print Building, 3907 Ensor Avenue Columbia, SC 29203 from 6:00pm to 8:00pm.	There were 8 members of the public who attended the meeting.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
5	Public Meeting	Non-targeted/broad community	CCN Meeting Public Forum held on February 27, 2020 at the Print Building, 3907 Ensor Avenue Columbia, SC 29203.	All comments accepted.	All comments accepted.	
6	Public Meeting	Non-targeted/broad community	Council District 2 Citizen Input Meeting held on March 5, 2020 at the Booker Washington Heights/Kathryn Bellfield Cultural Arts Center, 2611 Grant Street Columbia, SC 29203 from 6:00pm to 8:00pm.	There were 9 members of the public who attended the meeting.	All comments accepted.	
7	Public Meeting	Service Providers and Nonprofits	Citizens Advisory Committee Monthly Meeting to Make Funding Recommendations. Meeting was held on March 10, 2020 at the CD Department, 1401 Main Street, 4th Floor, Columbia, SC at 5:30pm.	All comments accepted.	All comments accepted.	
8	Public Survey	Non-targeted/broad community	ConPlan & Action Plan 30-Day Public Comment Period beginning on April 3, 2020 through May 4, 2020.	No comments were received.	No comments were received.	
9	Public Hearing	Non-targeted/broad community	A virtual public hearing was held regarding the Consolidated Plan and Action Plan on April 8, 2020. A copy of the notice is provided as an attachment to this plan.	No comments were received.	No comments were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
10	Public Survey	Non-targeted/broad community	A public survey was run throughout the development of the Consolidated Plan.	The city received 56 responses to the survey. A full analysis of the survey is included as an attachment to this plan.	All comments accepted.	
11	Public Survey	Community Stakeholders	A Stakeholder survey was run throughout the development of the Consolidated Plan.	The city received 35 responses from community stakeholders to the survey. A full analysis of the survey is included as an attachment to this plan.	All comments accepted.	
12	Public Survey	Non-targeted/broad community	The City held a 5-day public comment period from August 12, 2020 to August 18, 2020. The CARES Act Amendment to the Plan could be downloaded and viewed from the City website. Written comments could be addressed or emailed to the Community Development Director.	The City received 3 comments through email and responded to each comment. A summary of comments were: <ol style="list-style-type: none"> 1. Specifics about the use of funds and a question of how public service funds would be distributed. 2. A comment in support of funding for home repairs to substandard housing of homeowners in response to COVID-19. LMI homeowners cannot fight COVID-19 while residing in a home that is not healthy. 3. A request was made to the City for a draft of the CARES Act Amendment. The emails and responses from the City were collected and uploaded to the AD-25 citizen participation attachment. 	All comments accepted.	

13	Public Hearing	Non-targeted/broad community	The City held a virtual public hearing on August 12, 2020 at 6PM to discuss the CARES Act Amendment to the Consolidated Plan and first-year Annual Action Plan. The City recorded 35 total views on YouTube.	<p>There were 5 members from the public that called in for comments during the public hearing. Below is a summary of comments and the response by the City:</p> <ol style="list-style-type: none"> 1. Will there be an opportunity for home repair funds for VL & L income homeowners under the public services activities? The City responded that housing repair is not a part of the CARES public service activity as it must relate to preventing, preparing, and responding to COVID-19. 2. Will CARES help to continue work to distribute PPE supplies and food boxes to the Hispanic community? The City responded it would be an eligible activity. 3. Will the City fund services for households that need water wells repaired during the COVID-19? The City response was that funding is limited to the city limits of Columbia. 4. Palmetto AIDS Life Support Services was included in the recommended CARES allocations. There was a question of the allocation amount and what eligible uses. The City responded that the agency was awarded \$45,325 and it is based on their allocation from the Consolidated Plan. Activities are to support current work, but has to be tied to preventing, preparing and responding to COVID-19. 5. There was a comment by Richland County Emergency Services that they will be managing CARES Act funds in the County and could be contacted for funding outside of the city limits. 	All comments accepted.	
14	Public Hearing	Non-targeted/broad community	A City Council meeting was held on August 18, 2020 at 2PM to discuss the CARES Act Amendment to the Plan and	There was one comment made about the CARES Act funding in regard to the level of funding and opportunity to use. The comment was on behalf of	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
		City Council	approve the Plan. The City recorded 530 total views on YouTube.	the city centre partnership in support of neighborhood security. City Council approved the amendment unanimously.		
15	Public Survey	Non-targeted/broad community	CV3: The City of Columbia under the provision of the CARES Act held a 5-day public comment period from April 13, 2021 to April 19, 2021 was advertised through an email blast. An additional 5-day public comment period from June 14, 2021 to June 18, 2021 was advertised through a legal ad in the State Newspaper. The CDBG-CV3 CARES Act Amendment to the plan could be downloaded and viewed from the City website during both public comment periods. Written comments could be addressed or emailed to the Community Development Director. Contact information is provided in the PR-05 of this plan.	There no comments made from the public.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
16	Public Hearing	Non-targeted/broad community	CV3: A public hearing was held during the virtual City Council meeting on April 20, 2021 at 2:00 PM to review and approve the draft CDBG-CV3 amendment to the plan. City Council meetings are held using Video Conferencing Technology and streamed directly from the city website. Citizens of Columbia also have the ability to listen to audio and participate in the meeting via telephone by dialing (855) 925-2801. For additional City Council meeting information visit www.columbiacitysc.iqm2.com .	There no comments made from the public. City Council approved the amendment to the plan.	All comments accepted.	
17	Public Survey	Non-targeted/broad community Community Stakeholders	CV3: The City held an online survey to gather input from the stakeholder organizations to determine how the City would fund public services that Prevent and Respond to Infectious Diseases such as Coronavirus. Survey Link: https://www.surveymonkey.com/r/Columbia-CDBG-CV3	There were 22 responses completed by nonprofit/community organizations. The responses were collected to help determine round 3 CV3 public service funding. Feedback indicated a clear need to allocate the entire CDBG-CV3 allocation towards the Housing Relief Fund (HRF) program to assist households with rental, mortgage, and utility assistance. Over 76% responded that clients needed housing assistance and in particular rental and utility assistance.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
18	Public Comment Period	Non-targeted/broad community	Substantial Amendment CDBG-DR: The City held a 30-day public comment period from November TBA, 2022 to December TBA, 2022 . The Substantial Amendment to add CDBG-DR to the Plan could be downloaded and viewed from the City website. Written comments could be addressed or emailed to the Community Development Director. For contact details, please see the PR-05.	All comments accepted. Public comments will be summarized and added to this plan at the conclusion of the public comment period.	All comments accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In order to ensure the most efficient and effective use of resources the City must first assess the needs of the community. In this section, the City's various demographic and economic indicators will be described and analyzed to provide the foundation needed for grant management.

Using data gathered by state, local, and federal sources the City can start to identify needs based on the broad trends in population, income, and household demographics. Primary data sources include the US Census Bureau, HUD, and Bureau of Labor Statistics. Once that data has been gathered, they can be examined with a more nuanced analysis of variables, such as how family and household dynamics relate to race and housing problems.

A key goal of the Needs Assessment section is to identify the nature and prevalence of housing problems experienced by the City's residents. Per HUD's definition, there are four housing problems that are assessed:

- Cost-Burden, which is defined as households who spend 30% or more of their income on housing costs
- Lack of Complete Plumbing
- Lack of Complete Kitchen Facilities
- Overcrowding

In addition to the demographics analyzed, this section also looks at factors that impact or are impacted by the housing market. The City's public housing, the needs of those facing homelessness, and non-homeless special needs are also discussed. Finally, non-housing development needs like public services and infrastructure are also analyzed to assist in determining where resources should be allocated.

Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in the City of Columbia is crucial in aiding in setting evidence-based priorities for entitlement programs.

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

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community's housing needs.

The following section will show that the greatest housing issue facing the citizens of Columbia is affordable housing. According to the 2013-2017 American Community Survey 5-Year Estimates, there are approximately 44,315 cost burdened households in the City, making up 38.5% of the population. Renters are more likely to be cost burdened, approximately 54.3% pay over 30% of their income towards housing. Homeowners are better off but still 24.3% of those with a mortgage and 13.1% of those without a mortgage are cost burdened. This points to the current housing supply being either too small or too expensive.

Demographics	Base Year: 2010	Most Recent Year: 2017	% Change
Population	127,605	132,236	4%
Households	46,575	46,098	-1%
Median Income	\$38,272.00	\$43,650.00	14%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2006-2010 ACS, 2013-2017 ACS

Since 2010, the population of Columbia has increased by approximately 4%, a relatively slow growth rate. During the same time period the number of households in the City actually decreased by approximately 500 households, a 1% reduction. This indicates a situation where household size is increasing along with the population which may lead to overcrowding.

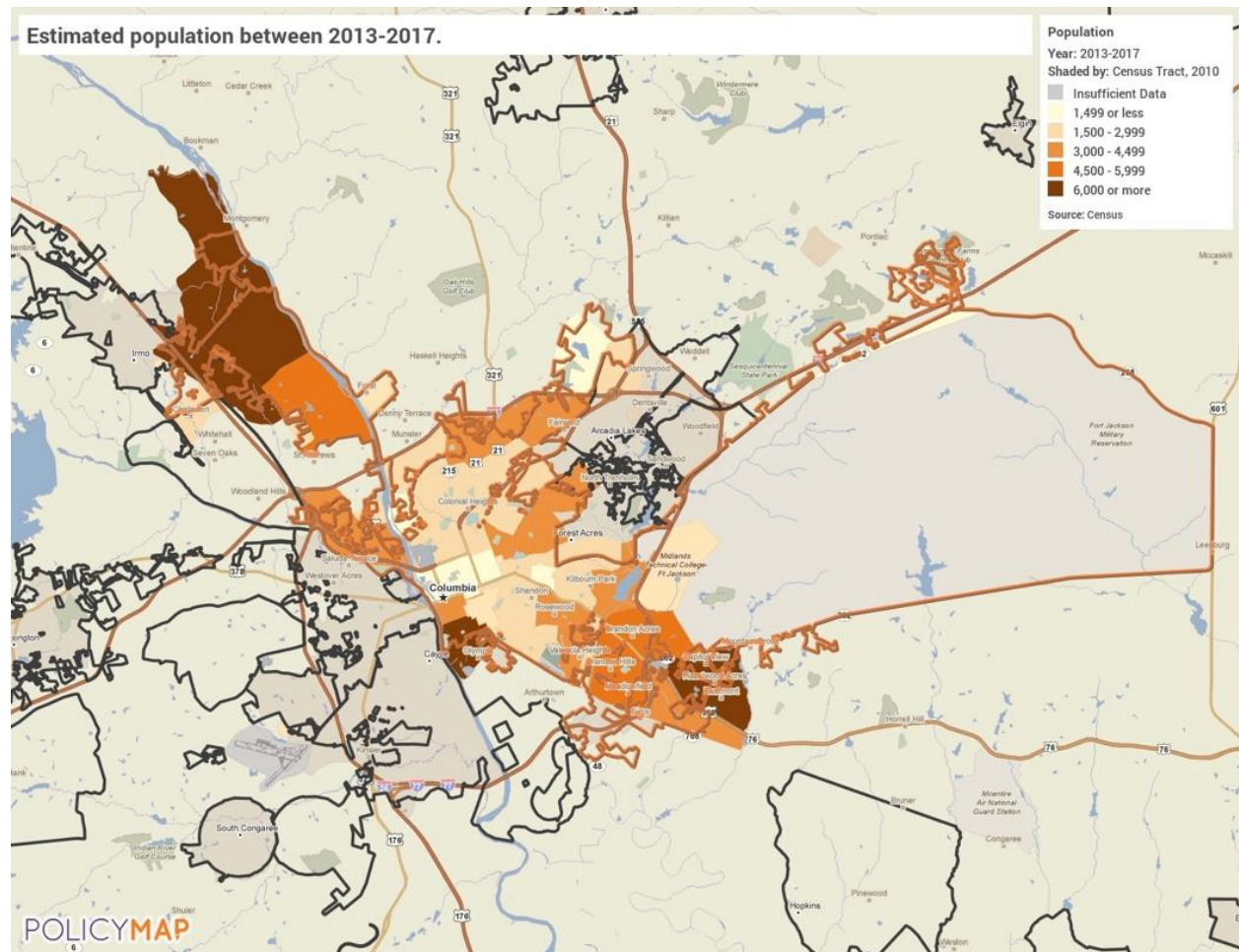
The Median Household Income (MHI) in Columbia increased by 14%. However, this growth in income has barely kept up with inflation. According to the Bureau of Labor Statistics (BLS) inflation calculator, a household in Columbia that had an income of \$38,272 in 2010 would have the same purchasing power as \$42,891 in 2017. The actual change in purchasing power in Columbia was 1.8%. It is also worth remembering that the median household income calculation is a single data point and does not provide information on the distribution of wealth or if certain income groups are growing or lagging behind.

Throughout this document, Census Tracts will be used to provide for geographic comparisons. These visualizations will help guide resources into neighborhoods that may need additional support and identify living patterns that may be associated with poverty, income, housing type, and other data points.

Population in 2017

The following map displays the population density throughout the City by census tract. Census tracts are determined by the US Census Bureau and are adjusted every 10 years upon completion of the decennial census. Tract boundaries are created to include a similar number of people into the same tract and does not generally take into account the size of the area covered.

In Columbia, there are three tracts that appear to have more populous tracts than elsewhere in the City. They are located near downtown in the Olympia, Whaley Street, and Granby Hill neighborhoods; in the northwest on the west side of Broad River; and the southeast in the Capitol View and Eastmont area. What this relatively large population tells us is that since 2010 those areas have likely experienced above average growth. The tracts with a relatively small population, under 1,500, have likely seen a population decrease since the last census. The reason for this population shift involves a number of factors, many of which will be discussed throughout the Needs Assessment and Market Analysis.

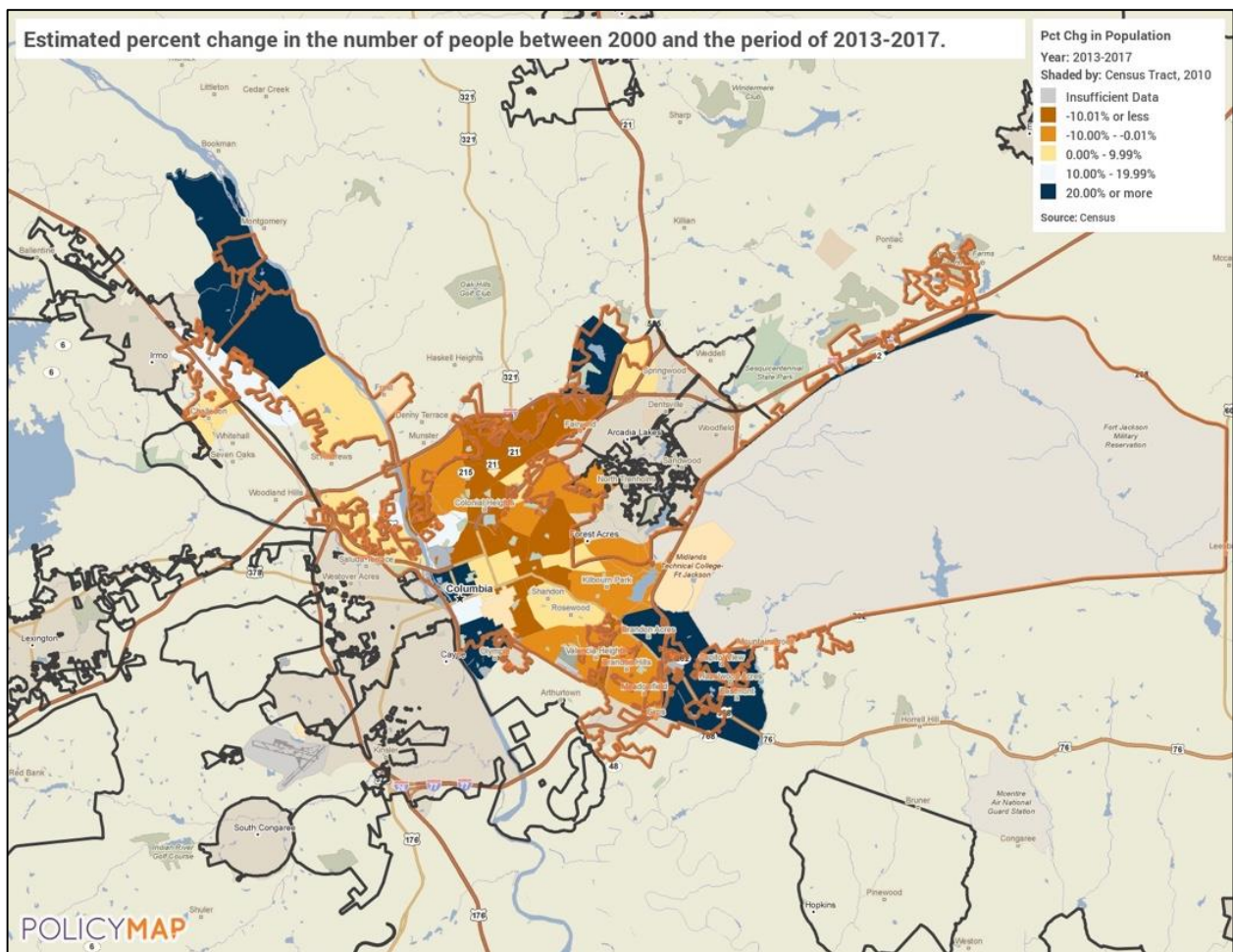


Population

Change in Population from 2000-2017

The following map shows how the population has changed since 2000. In nearly two decades clear patterns have developed showing areas that are more or less desirable to live in. The high population areas mentioned above are also three of the four areas that grew significantly. That seems to identify a trend that has been in motion for a significant amount of time.

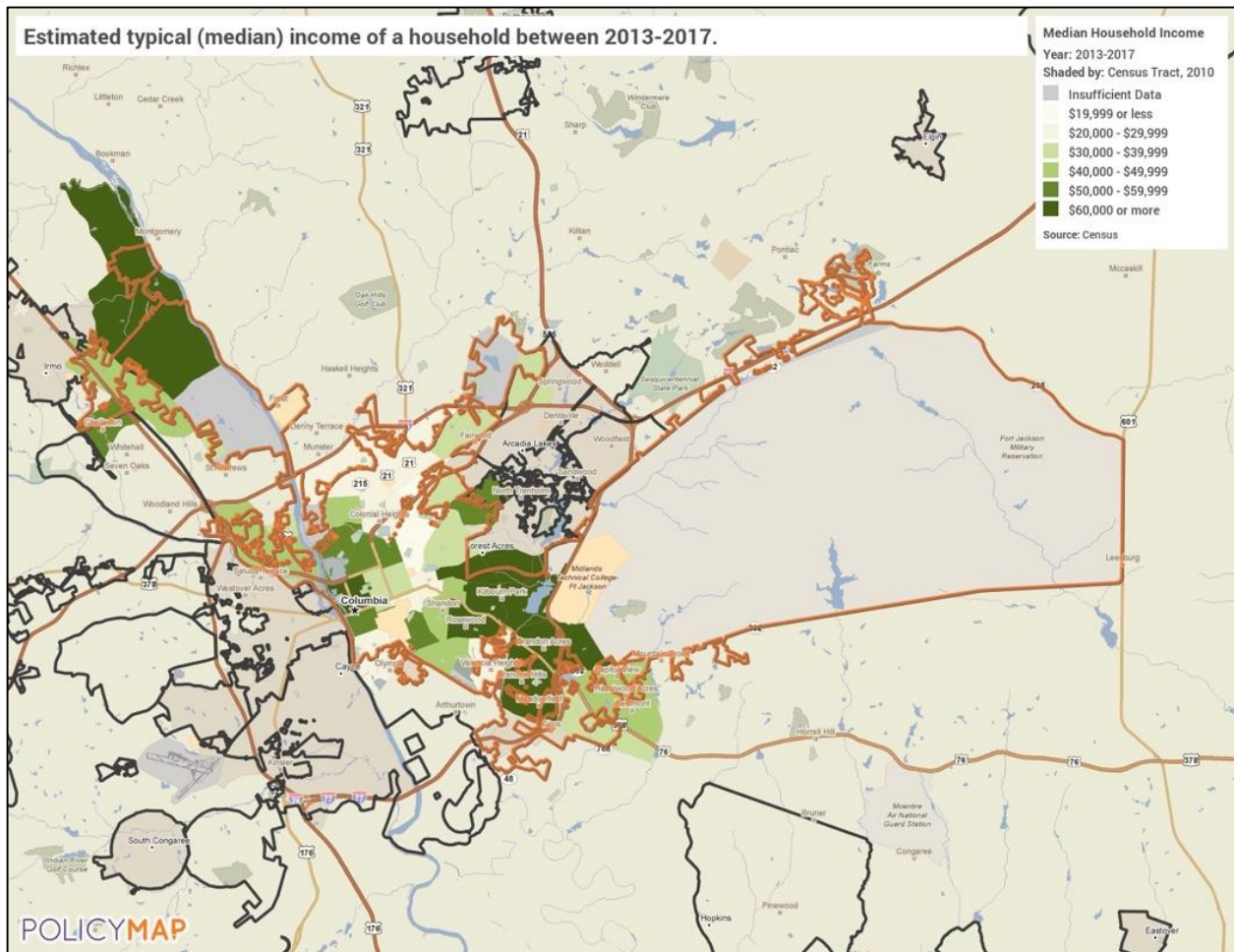
Conversely, a large swath of Columbia has seen the population decrease. Many of these tracts have lost 10% or more of their population. These growth patterns seem to show a desire for two types of housing, downtown urban units and units on the boundaries of the city. The makeup of the housing units throughout the City, including these neighborhoods is described in the Market Analysis section.



Population Growth

Median Household Income

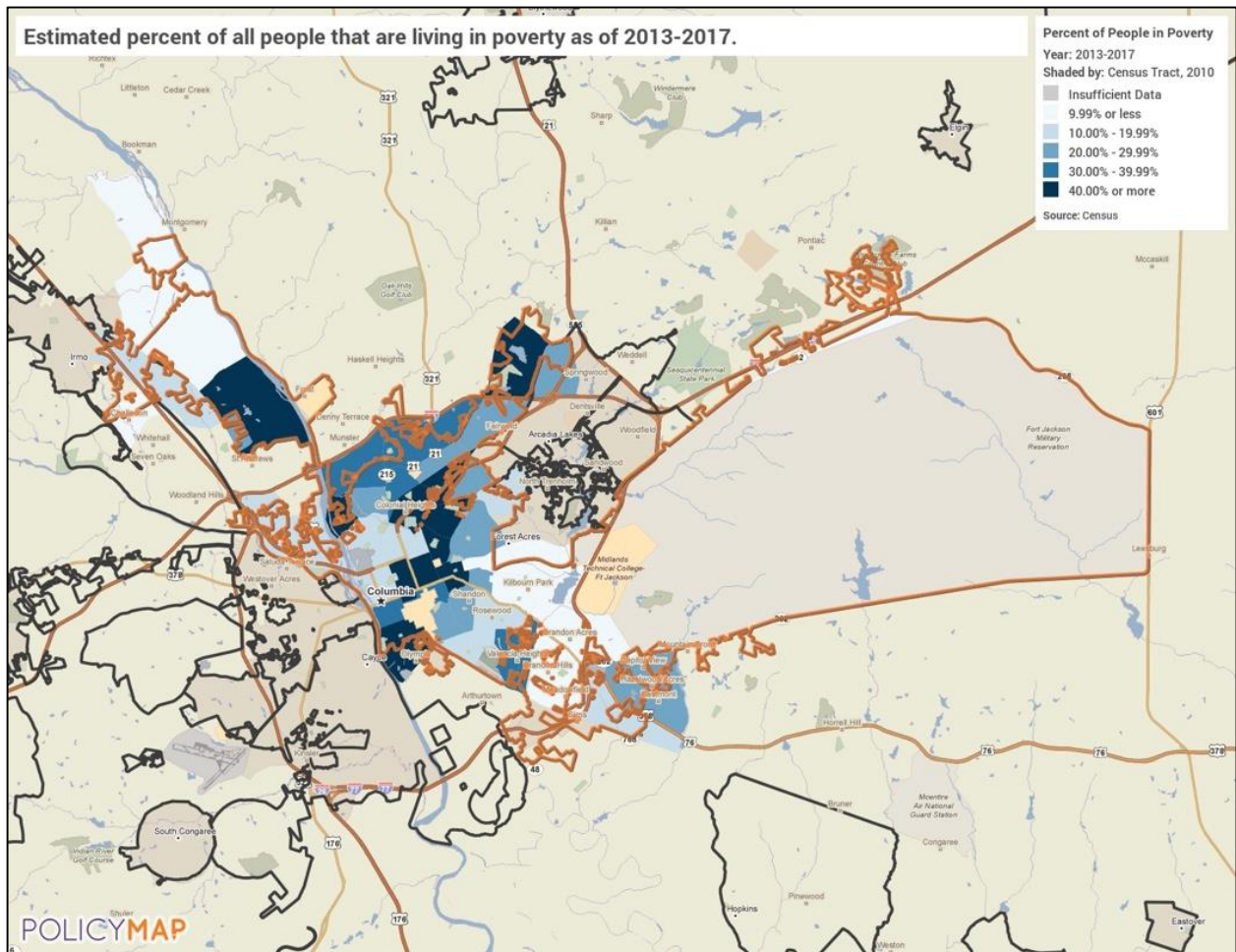
As noted above, the Median Household Income in Columbia is \$43,650. However, when broken down by census tract it is clear that incomes vary significantly across the City. There are concentrated areas where the MHI is less than \$20,000, which is much lower than areas just a few miles away where the MHI is \$60,000. Considering how closely linked housing affordability, poverty, and other issues are to income it is important to understand and attempt to address these disparities.



Median Household Income

Poverty

In many ways, the poverty map below shows a close relationship with the previous median household income map. Areas with lower MHIs tend to have higher poverty rates. In Columbia, the 2017 poverty rate was 22.3%. Again, we see areas of the City where there is a stark difference in a geographically condensed area. High poverty tracts where 40% or more of the residents live below the poverty line border tracts where the poverty rate is 20% or less.



Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,690	5,360	7,950	4,250	19,000
Small Family Households	2,550	1,685	2,255	1,255	8,105
Large Family Households	370	260	570	300	965
Household contains at least one person 62-74 years of age	1,180	1,070	1,125	680	3,384
Household contains at least one person age 75 or older	715	580	780	400	1,430
Households with one or more children 6 years old or younger	1,585	685	1,209	553	2,139

Table 6 - Total Households Table

Alternate Data Source Name:
2012-2016 CHAS

Number Households

In the above table, data from HUD's Comprehensive Housing Affordability Strategy (CHAS) is used to develop a more detailed look at households in Columbia. This data is slightly older than the previously used census data, but it allows for a demographic analysis based on relative income. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document will use the following income group definitions:

Extremely Low Income: 0-30% HAMFI

Very Low Income: 30-50% HAMFI

Low Income: 50-80% HAMFI

Moderate Income: 80-100% HAMFI

Above Moderate Income: >100% HAMFI

According to the CHAS data there is only one demographic that appears related to household income. Small Family Households are much more common for above moderate-income households than any other income group. Nearly 43% of all households earning more than 100% HAMFI are small family, but only 29.3% of extremely low-income households are made up of small families.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	130	145	75	415	0	15	4	10	29
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	135	65	30	10	240	10	0	0	4	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	130	110	70	0	310	15	0	0	4	19
Housing cost burden greater than 50% of income (and none of the above problems)	4,550	1,060	385	0	5,995	940	425	270	45	1,680
Housing cost burden greater than 30% of income (and none of the above problems)	780	1,795	2,295	360	5,230	240	310	765	410	1,725
Zero/negative Income (and none of the above problems)	860	0	0	0	860	135	0	0	0	135

Table 7 – Housing Problems Table

Alternate Data Source Name:
2012-2016 CHAS

Housing Needs Summary

Using CHAS data, the table above gives an overview of housing problems in the City by income group and tenure (renter or homeowner). In Columbia, the most prevalent housing problem is cost burdened households. In the City there are 11,225 renters and 3,405 homeowners who pay 30% or more of their income to housing expenses. More troubling, the majority of these households are severely cost burdened and spend more than half their income on housing expenses.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,660	3,165	2,920	445	12,190	1,200	750	1,035	480	3,465
Having none of four housing problems	705	805	2,490	1,720	5,720	130	640	1,505	1,610	3,885
Household has negative income, but none of the other housing problems	860	0	0	0	860	135	0	0	0	135

Table 8 – Housing Problems 2

Alternate Data Source Name:
2012-2016 CHAS

Severe Housing Problems

In general, severe housing problems are significantly more likely for lower income residents. Over 46% of the renter households and 34.6% of homeowners who make between 0-100% AMI have a severe housing problem. Given the data presented in Table 3 it is clear that the most common housing problem is cost burden.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,065	1,025	735	3,825	250	240	245	735
Large Related	285	150	155	590	50	20	75	145
Elderly	745	275	235	1,255	465	265	260	990
Other	3,325	1,450	1,595	6,370	475	90	300	865
Total need by income	6,420	2,900	2,720	12,040	1,240	615	880	2,735

Table 9 – Cost Burden > 30%

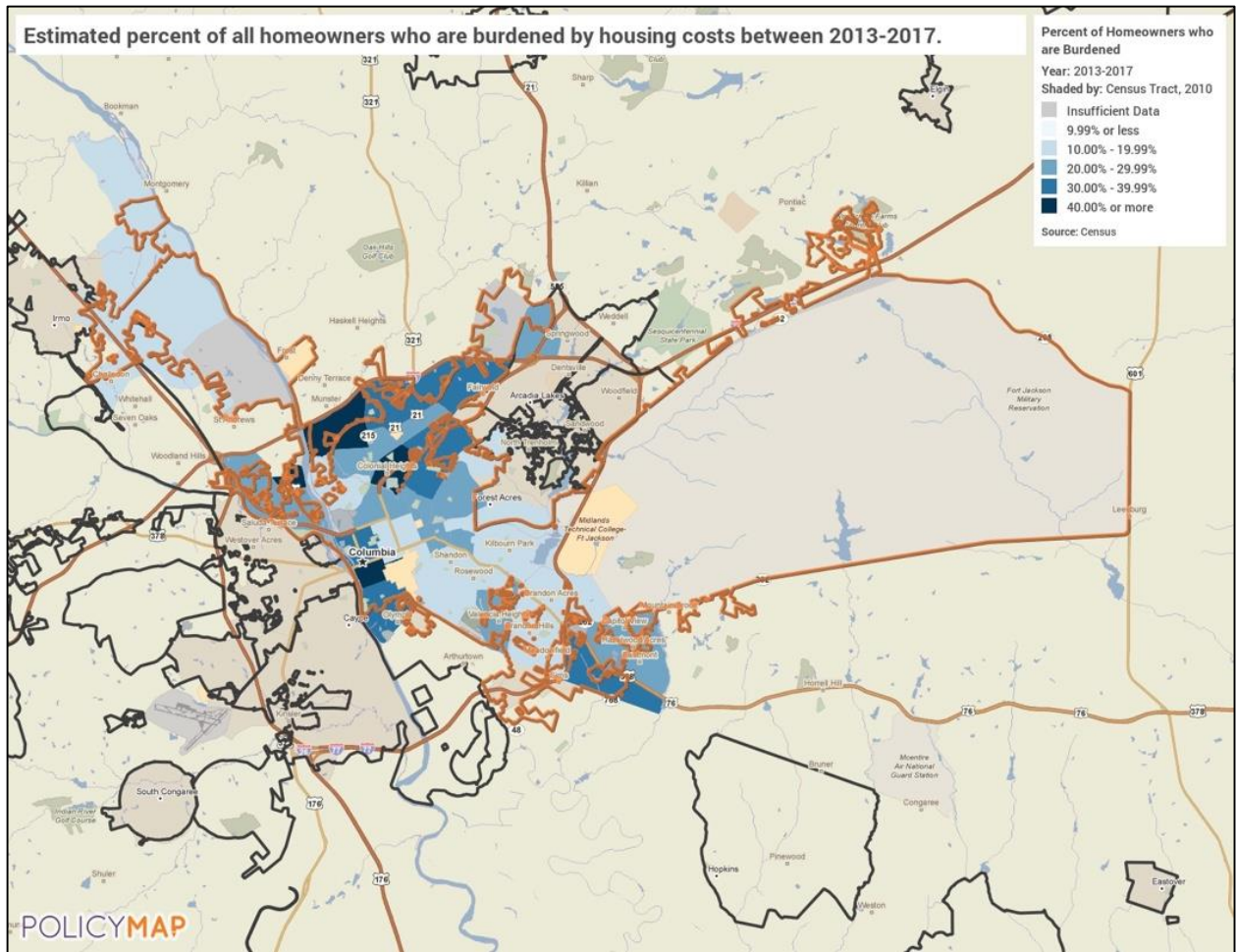
Alternate Data Source Name:
2012-2016 CHAS

Housing Cost Burden

The table above displays 2016 CHAS data on cost-burdened households in the City for the 0% to 80% AMI cohorts. Across income groups there are some similar demographics. For renters, large related households make up around 5% of the cost burdened households and approximately 10% are elderly. For homeowners, a significantly larger proportion of the cost burdened population are elderly residents.

Like most economic indicators, the likelihood a household being cost burdened is correlated with where the household lives. This is due to factors effecting both supply and demand for housing. Areas with a low median income have a demand for less expensive units and areas with a high median home value may only have units that are out of reach. The following maps display cost burdened as determined by the US Census Bureau, while it is not separated by income group it is available by census tract for comparison.

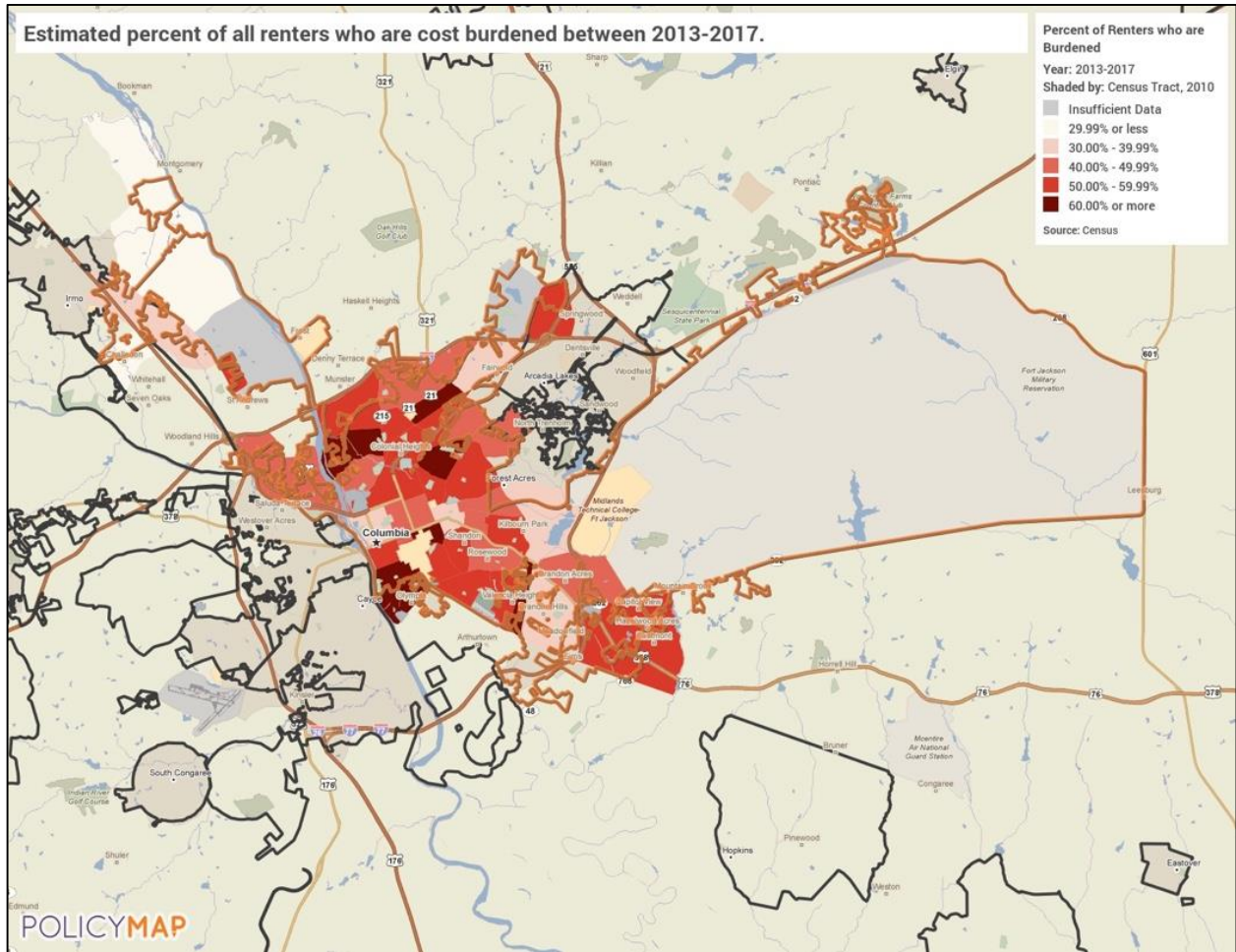
Locations with a relatively high number of cost burdened households are the northern part of the City and downtown. In many of these tracts over 40% of the population is cost burdened. Low cost burden tracts are rare with none meeting the under 10% threshold.



Cost Burdened Homeowners

Renter Cost Burden

For renters in Columbia the cost burden rates are much higher across the whole City. Geographically, there is not an area where cost burdened renters are concentrated. High cost burden tracts of over 60% are found in most parts of the City.



Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,540	210	45	1,795	160	120	25	305
Large Related	145	75	10	230	50	4	45	99
Elderly	460	125	90	675	330	160	60	550
Other	2,540	705	290	3,535	350	60	75	485
Total need by income	4,685	1,115	435	6,235	890	344	205	1,439

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2012-2016 CHAS

Severe Cost Burden

Most cost burdened households pay enough to their household costs to be classified as severely cost burdened. For these households, 50% or more of their income goes to housing. An unexpected expense or increase in utilities can lead to housing instability and homelessness. These residents may require additional support in order to maintain safe and stable housing.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	125	135	50	10	320	4	0	0	4	8
Multiple, unrelated family households	0	10	54	0	64	20	0	0	8	28
Other, non-family households	55	35	0	0	90	0	0	0	0	0
Total need by income	180	180	104	10	474	24	0	0	12	36

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2012-2016 CHAS

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room. In Columbia, overcrowding is relatively rare but there is a noticeable difference due to housing tenure. For households earning less than 100% AMI, renters are much more likely to be single family households than other types, while owner-occupied units are much more likely to be multiple, unrelated family households.

As seen below, children are present in more renter households than homeowner households. In renter households, children are more common in lower income households but for homeowners children tend to be in higher income households.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,500	615	944	3,059	80	70	265	415

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
2012-2016 CHAS

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

Residents who live alone may have an increased risk of housing instability. The median household income for a single person household is \$30,611 in Columbia, which is slightly more than half the MHI for a 2-person household (\$58,319). Single person households are also more likely to not have access to a personal vehicle, which can limit transportation options making commuting more difficult.

In Columbia, single-person households are more likely to be renters. Given the information analyzed earlier it is likely that many of these households are cost burdened. That amounts to 18,591 households that may need housing assistance.

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

Disability

Residents who have disabilities often have additional housing needs in order to maintain safe, secure, and affordable homes. In some cases, the resident will need modifications to the unit to make it accessible. In Columbia, there are 13,107 residents who report having a disability, or 11.7% of the population. Unsurprisingly, the likelihood that a resident has a disability increases with age and over half of all residents 75 or older report a disability.

In order to properly address the needs of this population it is important to understand how common different types of disabilities are. The most commonly reported disability is ambulatory difficulty which is defined by the US Census Bureau as “having serious difficulty walking or climbing stairs.” There are over 7,000 residents who report this disability and may need assistance such as units accessible from the ground level and ramps.

The second most common disability reported is cognitive difficulty. This disability is defined as “difficulty remembering, concentrating, or making decisions because of a physical, mental, or emotional problem. The needs of this community vary significantly from those with ambulatory difficulty and may include in-home support, counseling, and supportive communities.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Gathering accurate statistics on the number of survivors of the listed crimes is incredibly difficult. Many incidents go unreported for a variety of reasons, including fear of future violence, loss of children, and lack of housing or economic support. It is important that resources are dedicated to providing support and safety for residents in need of escaping and reporting violence.

According to data reported by the Columbia Police Department and University of South Carolina Police Department there were 60 sexual assaults reported in 2019. In 32 of these cases the location was a residence. The 2018 FBI Uniform Crime Report reported 90 rapes in the city of Columbia that year.

The US Department of Justice reported that only an estimated 34.8% of sexual assaults are reported. Using that figure, it is reasonable to estimate that in 2019 there were over 170 sexual assaults in Columbia and most of those residents could use housing assistance.

What are the most common housing problems?

As discussed above, the most common housing problem in Columbia is Cost Burden. According to the 2013-2017 American Community Survey 5-Year Estimates, there are approximately 44,315 cost burdened households in the City, making up 38.5% of the population. Renters are more likely to be cost burdened, approximately 54.3% pay over 30% of their income towards housing. Homeowners are better off but still 24.3% of those with a mortgage and 13.1% of those without a mortgage are cost burdened.

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

Lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect we see that low and extremely low-income renters are more affected by housing problems than other groups. For example, extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

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

HUD defines extremely low-income households as households that earn 0-30% AMI (area median income), and severe housing cost burden as housing expenses that are greater than 50% of income.

As indicated in 2016 CHAS data in Housing Needs Summary Tables, the lack of affordable housing is by far the greatest housing problem for extremely low-income households and families with children in the region. For extremely low-income households, there are 940 homeowner households with severe housing cost burden greater than 50% and 4,550 renter households have severe housing cost burden greater than 50%. That means there are nearly 5,500 households in the City that are both extremely low income and have severe housing cost burden, which places them at imminent risk of becoming homeless. Furthermore, there are 1,580 extremely low-income households with children in the City, the majority of which are renters.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Columbia does not provide estimates of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing instability is often a complex problem is impacted by housing, economic, and social issues. Housing characteristics linked with housing instability include extremely low income, lack of support for residents who are currently homeless, unaccompanied youth, and youth aging out of foster care. Renters are also at an increased risk of instability due to their home being owned by another person who may decide to take the rental unit off the market. Housing characteristics alone are not the only factor involved with instability and risk of homelessness. Additional factors such as drug and alcohol addiction, crime, health, education, and other factors are discussed in the City's Analysis of Impediments to Fair Housing Choice.

Discussion

Substantial Amendment (CDBG-DR):

Impact of the Disaster

As detailed in the City of Columbia's Action Plan Amendment 6, the City of Columbia conducted a damage assessment based on data from FEMA, SBA, DOA, and SCEMD. Using the best available information, the City estimates the total housing damage is \$103,654,345. The City received \$70,081,684 in assistance from FEMA AI, NFIP, and SBA. This leaves an unmet housing need of \$33,572,661.

Owner-Occupied Housing

Approximately 64% of the need is related to the estimated 2,717 owner-occupied units which were damaged during the storm and flooding. Of these units, the most common FEMA designation to the housing damage is Minor-Low and nearly 60% of the total need is in this category.

Renter-Occupied Housing

Approximately 36% of all damaged housing units are renter-occupied. The City of Columbia assumes that the majority of these units are single family homes or duplexes. Of the 502 rental properties damaged by the storm, 273 were listed as apartments and 219 as House/Duplex. The remaining 2% were any other type. According to FEMA, the personal property damages for the renters was \$1,070,521 and \$87,596 remains as an unmet need. FEMA does not conduct real property damage assessments of rental properties, but the estimated total damage is \$36,954,610.

A more detailed analysis of the Impact of the Disaster and Unmet Needs Assessment from the 2015 Flood is available in the City of Columbia's Action Plan Amendment 6 in sections 6.0 and 7.0.

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

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

Introduction

An important aspect of understanding the needs of the community is to identify if any racial or ethnic groups face a greater need in the community. In this section, the existence of housing problems amongst racial groups is compared to the City as a whole within each income group. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,880	835	995
White	2,340	205	270
Black / African American	4,040	610	605
Asian	75	0	50
American Indian, Alaska Native	4	10	4
Pacific Islander	0	0	0
Hispanic	290	20	60

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,915	1,445	0
White	1,360	465	0
Black / African American	2,085	920	0
Asian	165	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	45	0	0
Hispanic	180	4	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,955	3,995	0
White	1,930	1,505	0
Black / African American	1,505	2,095	0
Asian	100	169	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	255	190	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	925	3,330	0
White	858	1,645	0
Black / African American	255	1,500	0
Asian	4	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	25	115	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

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

Discussion

Extremely Low Income: In the City of Columbia 89.2% of the population has at least one housing problem. There is one racial group that is disproportionately impacted. According to the CHAS data, 100% of Asian households in this income group have a housing problem. However, this group is incredibly small, only 75 households.

Very Low Income: The jurisdiction-wide rate of housing problems for this income group is 73%. There are three racial or ethnic groups disproportionately impacted. Approximately 94.3% of Asian households, 100% of Pacific Islander households, and 97.8% of Hispanic households have housing problems.

Low Income: In this income group approximately 49.7% of the households have a housing problem. There is one group, Pacific Islander households, that is disproportionately impacted with 100% reporting a housing problem. This is made up of only 10 households.

Moderate Income: Residents in this group are significantly less likely to have a housing problem than other groups. Overall, 21.7% of the population reports a housing problem. There are no minority groups with disproportionate housing problems.

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

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

Introduction

Similar to the above section, below severe housing problems are broken down by race and ethnicity and household income. The goal is to identify any groups that are disproportionately impacted by severe housing problems. The same HUD guidelines are used, a disproportionately greater need exists when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,840	1,860	995
White	2,135	410	270
Black / African American	3,335	1,315	605
Asian	75	0	50
American Indian, Alaska Native	4	10	4
Pacific Islander	0	0	0
Hispanic	210	95	60

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,810	3,550	0
White	840	985	0
Black / African American	890	2,110	0
Asian	10	165	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	45	0
Hispanic	35	150	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	900	7,055	0
White	560	2,880	0
Black / African American	240	3,360	0
Asian	24	245	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	80	365	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	155	4,100	0
White	75	2,150	0
Black / African American	65	1,685	0
Asian	0	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	10	130	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

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

Discussion

Extremely Low Income: In the City of Columbia a significant number of extremely low-income residents have a severe housing problem. At the jurisdiction level 75.8% of all residents in this income group are disproportionately impacted. According to the available data, 100% of Asian households have a severe housing problem.

Very Low Income: Households in this group are significantly less likely to have a severe housing problem than the above group, only 33.8% of very low-income households have a severe housing problem. There are no minority racial or ethnic groups disproportionately impacted.

Low Income: Only 11.3% of residents in this group have a severe housing problem. There are no groups disproportionately impacted.

Moderate Income: At the City level only 3.6% of the moderate-income residents have a severe housing problem. There are no racial or ethnic groups disproportionately impacted.

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

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

Introduction:

Given the prevalence of cost burdened households a deeper analysis of the data is warranted. The cost burden and severe cost burden rates are broken down by racial and ethnic groups. HUD guidelines deem a group is disproportionately impacted when persons of a particular racial or ethnic group experience cost burden or severe cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	28,215	7,764	8,234	1,029
White	16,335	3,220	3,660	270
Black / African American	10,075	3,480	4,105	630
Asian	550	250	80	50
American Indian, Alaska Native	25	0	4	4
Pacific Islander	0	59	0	0
Hispanic	840	450	275	75

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2012-2016 CHAS

Discussion:

Cost Burden: Overall, 17.6% of the population pays between 30% and 49.9% of their income to housing expenses. Two racial or ethnic groups are disproportionately impacted. Approximately 28.4% of Asian households and 28.8% of Hispanic households are severely cost burdened.

Severe Cost Burden: At the city level 18.6% of the population has a severe cost burden by paying over 50% of their income to household expenses. There are no groups who are disproportionately severely cost burdens.

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

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

Throughout the City of Columbia there were several groups that have a disproportionately greater need and are summarized below.

Housing Problems

- Extremely Low Income: Asian households
- Very Low Income: Asian, Pacific Islander, and Hispanic households
- Low Income: Pacific Islander households
- Moderate Income: No racial or ethnic groups

Severe Housing Problems

- Extremely Low Income: Asian households
- Very Low Income: No racial or ethnic groups
- Low Income: No racial or ethnic groups
- Moderate Income: No racial or ethnic groups

Housing Cost Burden

- Cost Burden: Asian and Hispanic households
- Severe Cost Burden: No racial or ethnic groups

If they have needs not identified above, what are those needs?

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

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

PHA Overview

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

Columbia Housing Authority currently provides affordable housing to approximately 15,000 residents in the Columbia Metropolitan area. There are over 2200 units of housing for families of low and moderate incomes.

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

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

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	VA Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	103	2,040	3,153	0	3,024	20	0	67

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	VA Supportive Housing	Family Unification	
Average Annual Income	0	6,365	11,914	10,762	0	10,627	9,505	0	
Average length of stay	0	5	6	6	0	6	1	0	
Average Household size	0	1	2	2	0	2	1	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	9	353	269	0	251	2	0	
# of Disabled Families	0	13	330	544	0	475	9	0	
# of Families requesting accessibility features	0	103	2,040	3,153	0	3,024	20	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	2	42	114	0	104	2	0	5
Black/African American	0	101	1,992	3,036	0	2,917	18	0	62
Asian	0	0	3	2	0	2	0	0	0
American Indian/Alaska Native	0	0	3	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	15	25	0	23	0	0	0
Not Hispanic	0	103	2,025	3,128	0	3,001	20	0	67

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The CHA has conducted an assessment of all of its public housing and is in compliance with Section 504. New units continue to be constructed but there is still great need. Rising housing prices across the area price out many residents who don't have access to publicly supported housing, particularly residents with a disability or on a fixed income.

As of October 2019 there were 193 people on the Housing Choice Voucher waiting list. The oldest application is from July 2016.

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

The most immediate needs for residents of Public Housing and Housing Choice voucher holders is a larger supply of units, particularly accessible units. Transportation options are limited for many residents and without a larger supply of units in a variety of neighborhoods there will continue to be great need in the community.

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

The City of Columbia is experiencing exponential growth during the last two years, and the future holds more promise. But the development of any affordable housing in the downtown area, and in particular near medical facilities, is becoming more challenging. Like the population at large, there is need for affordable and accessible housing near transportation options to meet the needs of the residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race lying at the root. In reality, homelessness can be caused by all of these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	74	4	0	0	0	0
Persons in Households with Only Children	2	0	0	0	0	0
Persons in Households with Only Adults	700	261	0	0	0	0
Chronically Homeless Individuals	150	127	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	158	30	0	0	0	0
Unaccompanied Child	58	23	0	0	0	0
Persons with HIV	22	11	0	0	0	0

Table 26 - Homeless Needs Assessment

2019 PIT Count. Data provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report. This Data is based on point-in-time information provided to HUD by the Continuums of Care (CoC). CoCs are required to provide an unduplicated count of homeless persons according to HUD standards (explained in the HUD annual HIC and PIT count notice and HUD Point-in-Time Count Methodology Guide).

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Chronically Homeless Individuals and Families: There are currently 150 chronically homeless in shelters and 127 unsheltered. Chronically homeless are often associated with mental health issues.

Families with Children: A large majority of families with children are sheltered as compared with being unsheltered. Of the 78 families with children, there are only 4 unsheltered. It is important to find stable housing for families with children as a stable living environments will help encourage steady schooling and better access to healthcare.

Veterans and their Families: There are a number of veterans experiencing homelessness within the area with 158 sheltered and 30 unsheltered. Veterans are more likely to have a disability than the general population and are in need of permanent housing placements. At this time, there is no data on the families of veterans.

Unaccompanied Youth: There is a large number of unaccompanied youth that are homeless. There are 58 in shelters and 23 are unsheltered. Youth can become homeless during family crisis and when a home is unstable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	256	100
Black or African American	637	178
Asian	4	1
American Indian or Alaska Native	7	5
Pacific Islander	1	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	22	8
Not Hispanic	901	284

Data Source: 2019 PIT Count. Data provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report.
Comments:

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

Families with Children: According to the 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report, there are currently 74 sheltered and 4 unsheltered families with children. There is a need for additional resources that allow for families to seek support together to address homelessness.

Veterans: Like many communities, the veteran population of Columbia often needs additional care to address homelessness. Currently, there are 158 veterans experiencing homelessness in a sheltered environment and 30 who are unsheltered. Of the sheltered veterans, 101 are in transitional housing and 57 are in emergency shelters.

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

In Columbia, approximately 41% of the population identifies as Black or African American. However, among the population experiencing homelessness over 67% identify as Black or African American. This is a large discrepancy and may point to racial issues contributing to homelessness. On the other end of the spectrum, approximately 2.6% of the population identifies as Asian but less than 0.5% of the homeless population is Asian.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Over 75% of the population experiencing homelessness is sheltered. Unfortunately, that leaves nearly 300 people who are unsheltered. White residents are disproportionately likely to be unsheltered than other

racial or ethnic groups. Approximately 27% of victims of domestic violence who are experiencing homelessness are unsheltered and 33% of residents experiencing homelessness with HIV/AIDS are unsheltered.

Discussion:

Substantial Amendment (CDBG-DR):

Homeless residents are particularly vulnerable to damage from natural disasters like the 2015 Flooding. Permanent Supportive Housing, Transitional Housing, and Emergency Shelters are all vulnerable to damage and in many cases homeless households can experience more adversity during the initial emergency response. In the City of Columbia there was no disaster related damage to Transitional Housing, Emergency Shelters, or Homeless facilities. This includes McKinney-Vento funded shelters. These resources were strained by the increase in demand as residents were unable to return to their homes due to storm damage. An unexpected surge in housing needs can quickly overburden existing housing providers.

In order to minimize the impact of the flood on the most vulnerable residents of the community, the Richland-Lexington Counties Long Term Recovery Group (RL-LTRG) was established to maintain a network of agencies and provide support for local recovery efforts. To date, the RL-LTRG has made significant progress. Their case management load is over 750 residents in Richland County and more than 200 rebuilding projects have been completed, and 58 of those within the City of Columbia.

There are currently no unmet needs in Transitional Housing, Emergency Sheltering, and Homeless Facilities. This has been confirmed by the United Way.

A more detailed analysis of the impact on homelessness due the 2015 Flood is available in the City of Columbia's Action Plan Amendment 6 in section 6.3.

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

Introduction:

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

The data below is from the most recent SC DHEC 2018 STD/HIV/AIDS Annual Surveillance Report released on December 31, 2018.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,897
Area incidence of AIDS	0
Rate per population	284
Number of new cases prior year (3 years of data)	260
Rate per population (3 years of data)	12
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	5,439
Area Prevalence (PLWH per population)	534
Number of new HIV cases reported last year	225

Table 27 – HOPWA Data

Data Source Comments: SC DHEC 2018 STD/HIV/AIDS Annual Surveillance Report, Midlands Region. Note: For the Number of new cases prior year (3 years of data) - there was only 2 years of data available in the latest report.

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	62
Short-term Rent, Mortgage, and Utility	136
Facility Based Housing (Permanent, short-term or transitional)	15

Table 28 – HIV Housing Need

Alternate Data Source Name:
2018 HOPWA CAPER Performance Data

Data Source Comments: As instructed by the eCon Planning Suite Desk Guide, the HOPWA Performance Data is presented as the source of the data. The HOPWA performance data informed units for TBRA and STRMU. The PH in facilities is informed by the 2018 HUD Housing Inventory Count provided by the CoC (15 units provided in permanent supportive housing for persons with HIV/AIDS from the Columbia Housing Authority).

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 12,836 residents over the age of 65 in the City, making up 9.7% of the population. Approximately 4,400 residents over the age of 65 have a disability, or 36.6%, and over 1,750 (13.7%) are below the poverty level. Elderly residents are much more likely to live in owner-occupied residences with 70.2% of elderly being homeowners.

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help for fear of facing criminal charges. Usually, only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

The South Carolina Department of Alcohol and Other Drug Abuse Services publishes annual statistics about substance use related indicators at the county level. In 2018, Richland County had one of the highest binge drinking rates, heavy use by adults, alcohol-related fatal traffic crashes, drug injection use, and cocaine use in the state.

Disability: There are 13,107 people in the City who have a disability, which is 11.7% of the population. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. While child disability is much less common, only 722 cases in the City, it is an important demographic to be aware of. Households with children with disabilities may need additional support.

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

Elderly: The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, proximity to health care, shopping, and other services, affordability, and ease of upkeep. Various categories of housing for the elderly are independent and assisted living, nursing homes and other support facilities such as adult day care, respite and senior center facilities.

Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the availability of healthcare is important, since health problems generally become more prevalent with age. Second, availability of assistance with daily activities such as shopping, cooking, and housekeeping becomes more important as people grow older. Also, the proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. The availability and ease of transportation are important for the same reason. Safety is a growing concern, since older Americans – especially those living alone – are particularly vulnerable to crime and financial exploitation. Lastly, weather and climate are considerations for many elderly people, since these factor into both ease of transit as well as health.

Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and independent. Additionally, elderly resident's homes may need modifications to assist with any disabilities that may develop as a result of aging.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

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

On December 31, 2018 the South Carolina Department of Health and Environmental Control published an annual HIV Surveillance Report for the state. The report does not provide demographics at the City level, however information is available for Richland County where Columbia is the major urban center.

In 2018, there were 110 HIV/AIDS diagnoses in Richland County for a incident rate of 26.7 per 1,000. Those new diagnoses increased the total cases in the county to 3,030 and a prevalence of 736.2, the highest in the state. The total AIDS deaths reported in the county is 1,763.

In South Carolina, HIV is significantly more common among Black or African American men than any other group. Nearly half of all residents with HIV is a Black or African American man. Exposure in the majority of cases came from Male Same Sex intercourse. The largest age group with HIV/AIDS is the 50 to 59 years old group making up 30.7% of all cases.

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

Describe the jurisdiction’s need for Public Facilities:

The City of Columbia has identified the need for improved access to public facilities and has included a goal in the Strategic Plan:

1C Improve Access to Public Facilities

In this goal, the City will expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.

How were these needs determined?

Public facility priority needs were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. A community survey and stakeholder survey was run throughout the planning period and the need for access to public facilities was identified in both surveys.

Describe the jurisdiction’s need for Public Improvements:

The City of Columbia has identified the need for the expansion and improvements of public infrastructure and has included two goals in the Strategic Plan:

1A Expand Public Infrastructure

1B Improve Public Infrastructure Capacity

For these goals, the City will expand and improve public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.

How were these needs determined?

Public infrastructure priority needs were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. A community survey and stakeholder

survey was run throughout the planning period and the need for improvements to public infrastructure improvements was identified in both surveys.

Describe the jurisdiction's need for Public Services:

The City of Columbia has identified the need for public services for the LMI and special needs population and has included two goals in the Strategic Plan:

3A Provide Supportive Services for Special Needs Populations

3B Provide Vital Services for Low-to-Mod Income Households

For these goals, the City will provide supportive services for low income and special needs populations. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.

How were these needs determined?

Public service priority needs were identified through the input of community leaders, citizen participation, and the several public meetings and public hearings for the development of the City's Consolidated Plan. These inputs were described in the public participation section of this Plan. Public services such as employment training, crime prevention and vital services for LMI households and the special needs population was identified by community stakeholders in a stakeholder survey.

Substantial Amendment (CDBG-DR) Infrastructure

Columbia experienced catastrophic rainfall and flooding that caused widespread damages to the City's water control facilities, public buildings, roads, and bridges. The most notable damage was the breach of the Columbia Canal and its impact on public facilities and services to the state's capitol.

The following table illustrates the damage assessment of infrastructure in the City of Columbia based on FEMA Public Assistance Categories. Nearly \$200 million in damages was assessed and over 75% of that damage is related to water control facilities.

Category	Definition	Total Damages
A	Debris Removal	\$585,109
B	Emergency Protective Measures	\$8,263,554
C	Road Systems and Bridges	\$1,306,878
D	Water Control Facilities	\$0
E	Public Buildings and Contents	\$288,151
F	Public Utilities	\$178,797,049
G	Parks, Recreational, and Other Items	\$154,110
	Total	\$189,394,851

Table 29 - Assessed Infrastructure Costs

Substantial Amendment (CDBG-DR) Economic Development

Columbia area businesses were severely impacted by the rainfall and flooding in 2015. Many businesses experienced damage to their facilities, stock, and equipment. Some businesses were totally destroyed. While many businesses did not experience direct damage due to the storm they still experienced significant losses in revenue due to being closed for an extended period of time.

The economic impacts of the flooding began on October 1, 2015 when many businesses closed to prepare for the storm. Most of these businesses remained closed until October 5, 2015. Estimates of the gross impact of the flood are based on a combination of evacuation orders, school closures, outage data, anecdotal accounts and a survey collected by Columbia’s Office of Business Opportunity in the days following the rain and flood.

A total of 61 businesses responded to the survey immediately following the flooding. Thirty-five of the businesses (55.7%) indicated that they sustained a direct impact from the storm. More than 46.9% of the responding business owners reported that loss of revenue was the biggest recovery need. Lost wages were ranked second at 32.7%. Additionally, 28.6% reported structural damage to their business. More than 58.6% of respondents stated they did not have sufficient insurance to cover their losses.

Based on SBA data, there are 165 businesses within the City of Columbia with verified losses of more than \$14.4 million. The following table shows the quantity of SBA loans by NAICS industry in the City. The most impacted industries were Real Estate, Rental and Leasing; Other Services; and Wholesale Trade.

A more detailed analysis of the impact on infrastructure and economic development of the 2015 Flood is available in the City of Columbia’s Action Plan Amendment 6 in section 6.5.

NAICS Industry	Quantity Approved	Approved Amount*	Total Estimated Damage
Agriculture, Forestry, Fishing and Hunting	0	\$0	\$0
Mining, Quarrying, and Oil and Gas Extraction	0	\$0	\$0
Utilities	0	\$0	\$0
Construction	2	\$6,300	\$3,371
Wholesale Trade	2	\$569,600	\$364,572
Information	0	\$0	\$0
Finance and Insurance	0	\$0	\$0
Real Estate and Rental and Leasing	99	\$4,092,130	\$4,773,752
Professional, Scientific, and Technical Services	8	\$1,148,300	\$686,211
Management of Companies and Enterprises	0	\$0	\$0
Administrative and Support and Waste Management and Remediation Services	3	\$184,200	\$96,170
Educational Services	2	\$178,800	\$155,664
Health Care and Social Assistance	7	\$1,138,000	\$1,092,618
Arts, Entertainment, and Recreation	1	\$496,100	\$498,625
Accommodation and Food Services	11	\$1,219,000	\$1,389,551
Other Services (except Public Administration)	13	\$1,023,400	\$2,256,603
Public Administration	0	\$0	\$0
Manufacturing	3	\$224,700	\$212,459
Retail Trade	12	\$2,395,400	\$2,943,747
Transportation and Warehousing	2	\$0	\$0
Total	165	\$12,675,930	\$14,473,343

*Approved Amounts are calculated on a pro-rata distribution based on damages to the facilities within the City of Columbia per SBA loan.

Source: SBA, August 2016

Industry Table

Substantial Amendment (CDBG-DR) Unmet Needs

As a result of the 2015 Flood, there continues to be Unmet Infrastructure and Economic Development Needs throughout the City of Columbia. These needs have not been addressed by other public or private sources.

Infrastructure: In order to address unmet infrastructure needs for CDBG-DR funding, the City of Columbia developed damage assessments and engineering estimates after the 2015 Flood to participate in FEMA's Public Assistance program. The highest level of infrastructure need is in FEMA Category F, Public Utilities due to the breach of the Columbia Canal. This category also reflects \$8.79 million in repairs to the city's wastewater system and \$1.5 million to repair the City's hydroelectric plant. The total amount of infrastructure repairs for the City of Columbia is \$189,394,851 and the City is responsible for \$47,348,712. See the City of Columbia's Action Plan Amendment 6 in section 7.3.

Currently, it is not known which projects will be covered by the state's allocation and it is not possible to determine the unmet needs. In the event that CDBG-DR funds are necessary to complete these activities, the City will submit a substantial Action Plan Amendment for HUD's review and approval.

Economic Development: As of December 2016, the Small Business Administration has approved more than 200 disaster assistance loans totaling more than \$24.5 million. The City of Columbia has also started offering low-interest loans of up to \$10,000 to assist small business and a total of \$85,000 has been loaned out through this program. Despite these efforts there are still unmet economic development needs in the City. Many businesses do not qualify for financing through FEMA, SBA, or other lenders and they are still feeling the effects of lost revenue. To address these needs the proposed Small Business Recovery (SBR) Program is expected to provide sustainability to local small businesses, job retention, and economic revitalization to areas affected by the storms and flooding.

A more detailed analysis of the unmet needs related to infrastructure and economic development is available in the City of Columbia's Action Plan Amendment 6 in section 7.3 and 7.4.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

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

Introduction

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	27,966	52%
1-unit, attached structure	1,785	3%
2-4 units	6,876	13%
5-19 units	8,076	15%
20 or more units	8,108	15%
Mobile Home, boat, RV, van, etc	531	1%
Total	53,342	100%

Table 30 – Residential Properties by Unit Number

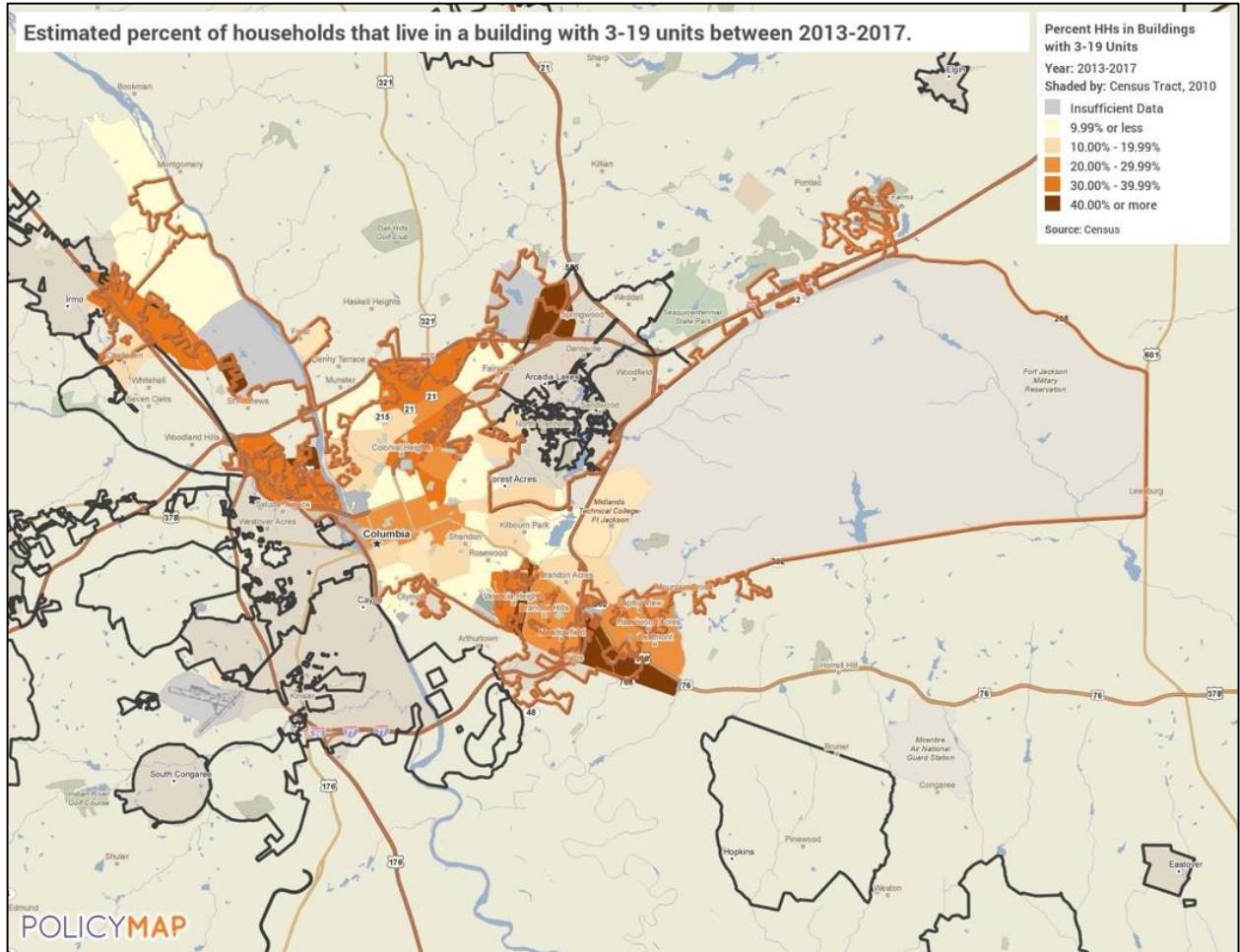
Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Residential Properties by Number of Units

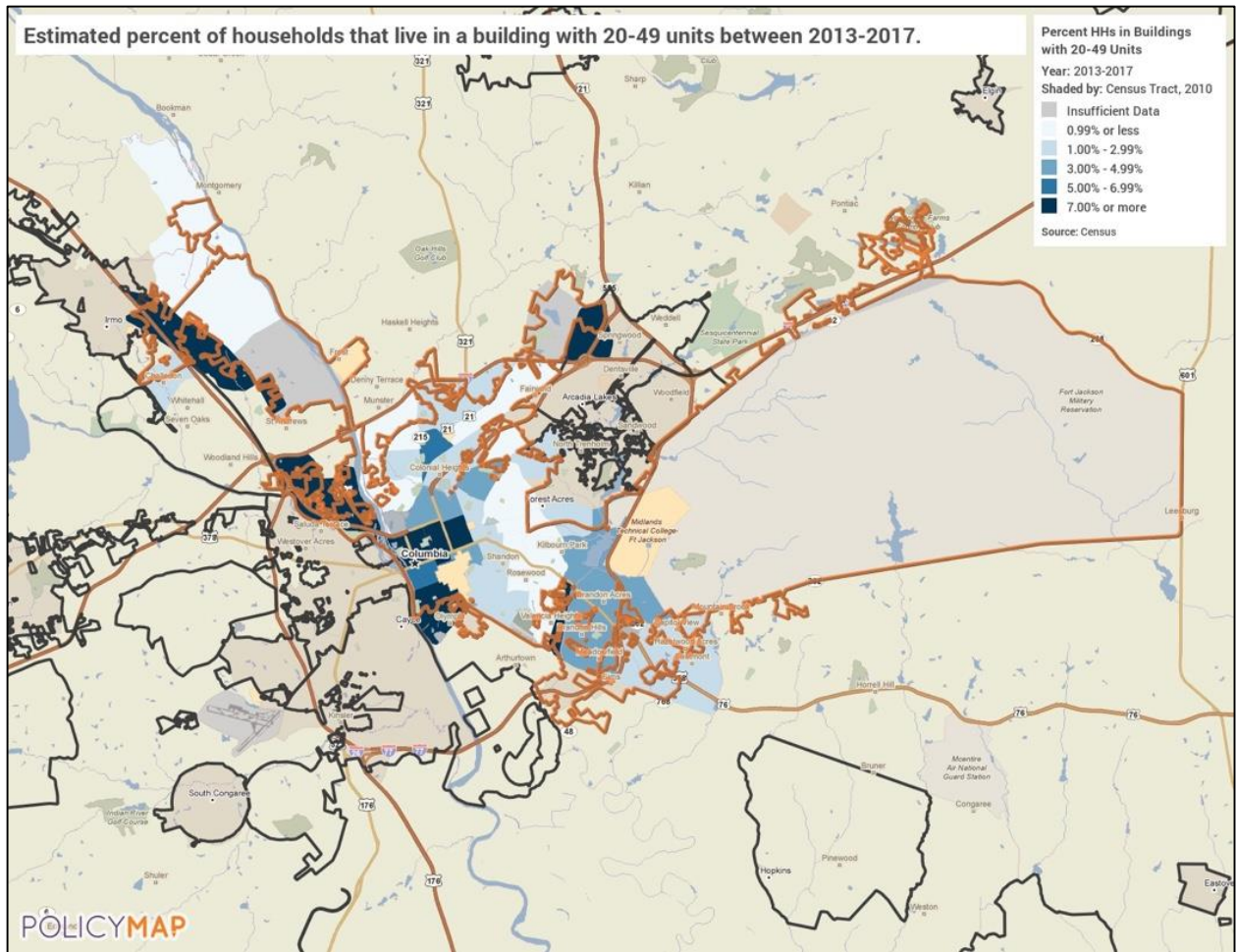
The table above breaks down the City's housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 52% of all housing units. HUD defines multifamily as a unit with more than four units. By that definition approximately 43% of all units are multifamily. Overall, this distribution of housing units is positive and provides a variety of housing options for residents.

Multifamily Development Distribution

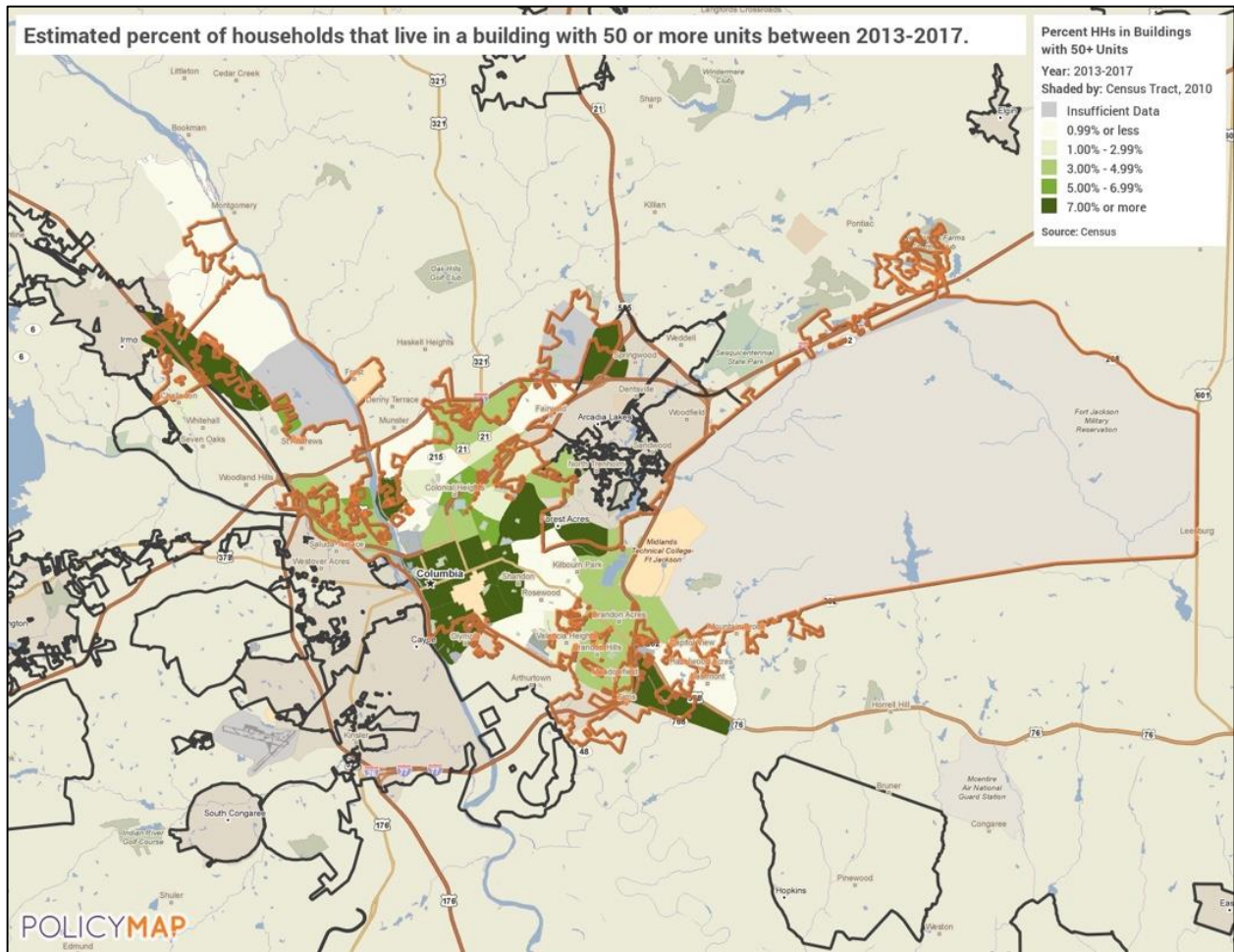
The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units, medium multifamily units are buildings with 20-49 units and large multifamily units are buildings with 50+ units. Large multifamily developments are primarily available in urban settings.



Small Multifamily Developments



Medium Multifamily Developments



Large Multifamily Developments

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0	1168	5
1 bedroom	346	2	6028	24
2 bedrooms	4037	19	1293	45
3 or more bedrooms	16479	79	6720	27
Total	20889	100	25209	101

Table 31 – Unit Size by Tenure

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Unit Size by Tenure

In the City of Columbia, the size of units varies significantly between homeowners and renters. Owner-occupied units tend to be larger than rental units. Nearly 80% of homeowner units are 3 or more bedrooms while only 27% of renter units are that size. On the other end only 2% of homeowner units are 1 bedroom or smaller, for renters that unit size makes up 29% of all units.

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

The Community Development Block Grant Program (CDBG): The City of Columbia's primary objective is the development of viable communities through decent housing, a suitable living environment and economic opportunities. To achieve these goals the City has established the following program goals for this Consolidated Plan over the 5-Year planning period:

- 125 LMI homeowner households will benefit from housing rehab (shared with HOME).

HOME Investment Partnership Program (HOME): In order to expand the supply of decent, save, secure and affordable housing to very low- and low-income households. The City has worked with key stakeholders in the community to establish the following goals for this Consolidated Plan:

- 125 LMI homeowner households will benefit from housing rehab (shared with CDBG).
- 200 LMI renter-occupied households will benefit from housing rehab.
- 100 LMI homebuyers with direct financial assistance through the City's Direct Loan Program.

Housing Opportunities for Persons with AIDS (HOPWA): Through this program the City provides grants to organizations serving LMI residents living with HIV/AIDS and their families. The priorities for this program include permanent housing programs, permanent housing vouchers, emergency housing assistance, and supportive services. The program goals for HOPWA are:

- 300 LMI persons living with HIV/AIDS will benefit from HOPWA housing services in the form of TBRA from Columbia Housing.
- 8,500 persons living with HIV/AIDS with short-term rent, mortgage, and utility assistance (STRMU).

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

According to the HUD list of Section 8 Contracts, there are 37 current contracts in the City of Columbia. These contracts account for 2,786 affordable units in the City. Sixteen of the contracts are set to expire

before the end of 2025 with a total of 716 units. Approximately 66% of the units are one-bedroom units. This is a significant number of affordable units that are in danger of being lost from the housing inventory.

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

Unfortunately, the availability of housing units does not meet the needs of the population. There is a need for quality affordable housing units of multiple sizes in neighborhoods throughout the City.

Describe the need for specific types of housing:

The City is in need of two primary housing types. Additionally, affordable units are needed in high-income and low-poverty areas to increase access to these areas for LMI households.

1. Large rental units: Only 27% of rental units have three or more bedrooms. This limits the availability of units for large families and may lead to overcrowding and substandard living conditions.
2. Small homeowner units: There are very few units in the City that appeal to homeowners that prefer small units. First time homeowners and retirees looking to downsize may prefer small units and without them they may be priced out of the market or end up cost burdened.

Discussion

Substantial Amendment (CDBG-DR)

The amount of household damage from the October 2015 Flood was significant. The total need for owner-occupied households is estimated at \$66,612,639. The total personal property loss for renters is estimated at \$1,070,521 with an unmet need of \$87,596. The total rental housing damage is estimated at \$36,954,610.

A more detailed analysis of the housing damage cost due to the 2015 Flood is available in the City of Columbia's Action Plan Amendment 6 in section 7.2.

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

Introduction

The following section examines the cost of housing for both homeowners and renters within Columbia. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	% Change
Median Home Value	156,100	168,800	8%
Median Contract Rent	597	700	17%

Table 32 – Cost of Housing

Alternate Data Source Name:
2006-2010 ACS, 2013-2017 ACS

Rent Paid	Number	%
Less than \$500	2,904	12%
\$500-999	13,222	54%
\$1,000-1,499	6,389	26%
\$1,500-1,999	1,365	6%
\$2,000 or more	395	2%
Total	24,275	100.0%

Table 33 - Rent Paid

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

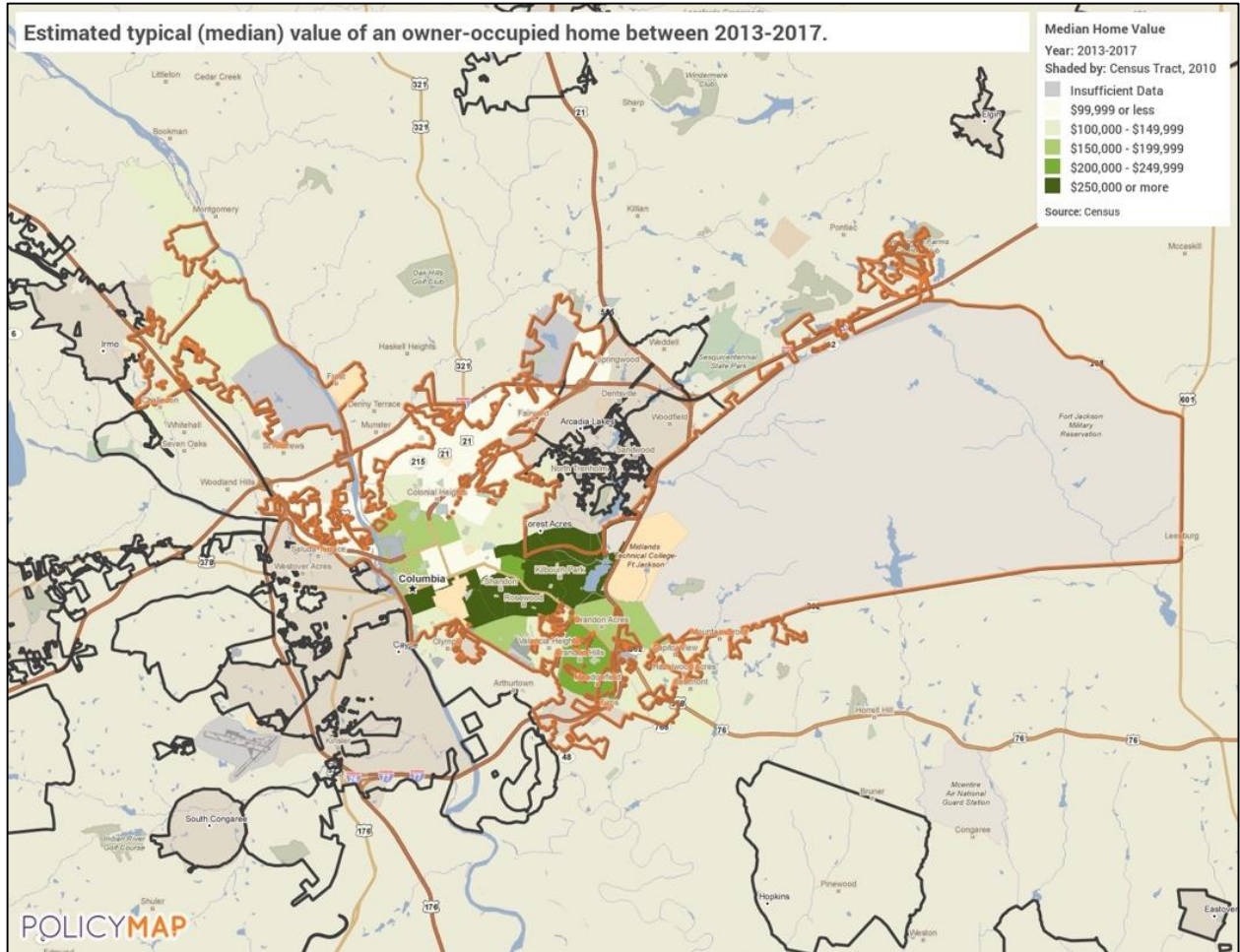
Housing Costs

Housing costs have increased substantially in the jurisdiction with home prices increasing by 8% and rents climbing by 17% since the 2010 Census.

The table above breaks out the rent paid by price cohorts in the City. Approximately 54% of all renters pay between \$500 and \$999 a month, the largest cohort by far. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

Home Value

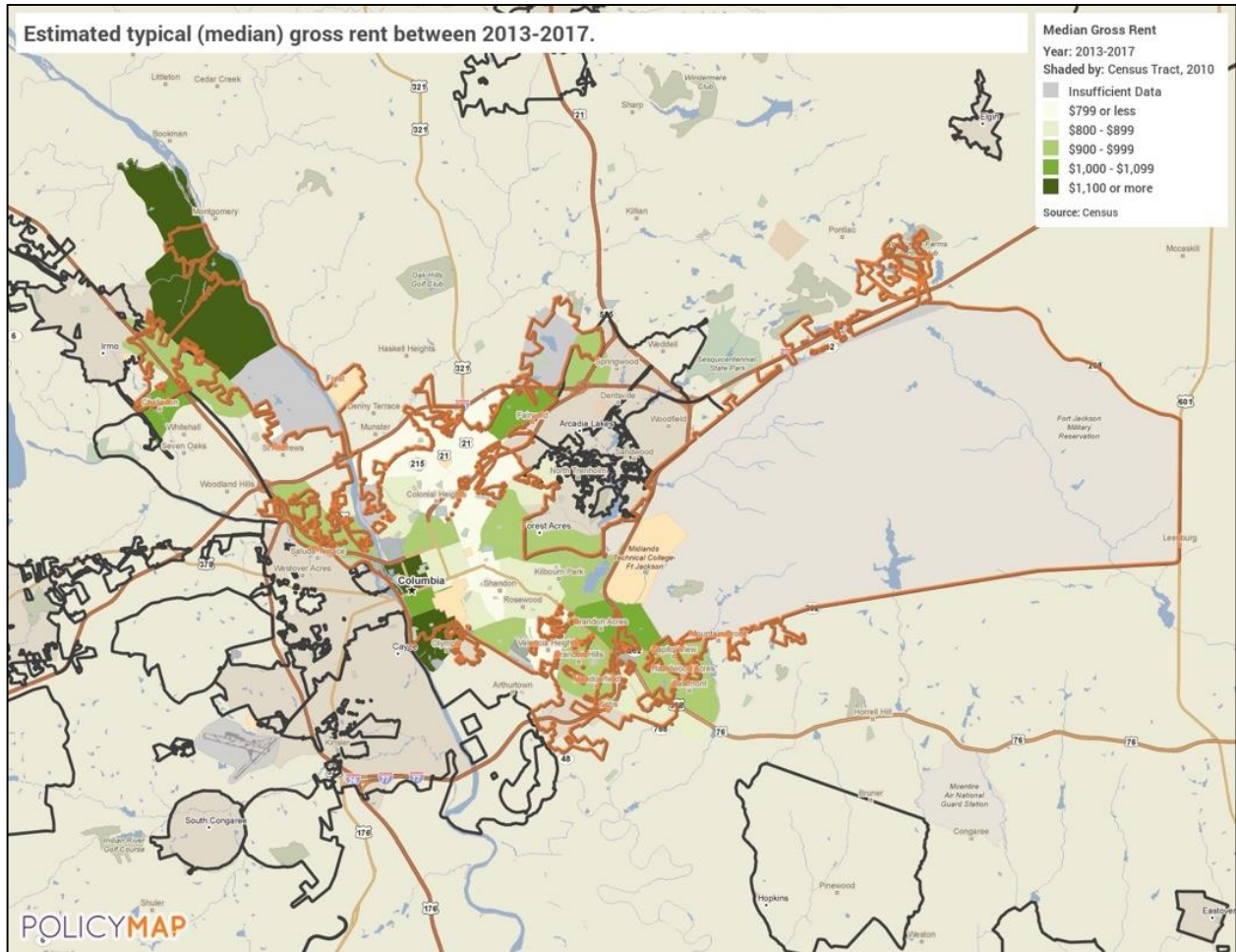
The map below shows the median home value by census tract throughout the jurisdiction. High home value tracts are in the central part of the City where the median home value is \$250,000 or more. These tracts are located next to extremely low-income median value tracts where home values are less than \$100,000.



Median Home Value

Median Rent

The map below displays the median rent by census tract. High rent areas are found in different areas than high median home value tracts. Rents are highest along the northwestern edge and the downtown area along the river. In those tracts the median rent is \$1,100 or more.



Median Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,410	No Data
50% HAMFI	7,635	1,935
80% HAMFI	17,615	5,154
100% HAMFI	No Data	7,209
Total	27,660	14,298

Table 34 – Housing Affordability

Data Source: 2011-2015 CHAS

Housing Affordability

Throughout the City of Columbia there are limited affordable housing options for low income residents, particularly when it comes to owner occupied housing. A very low-income household has fewer than 2,000 affordable owner-occupied units and approximately 7,600 rental units.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	671	838	959	1,255	1,571
High HOME Rent	671	833	959	1,148	1,261
Low HOME Rent	612	656	787	908	1,013

Table 35 – Monthly Rent

Alternate Data Source Name:
HUD 2019 FMR and HOME Rents

Fair Market Rent and High/Low HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.

Is there sufficient housing for households at all income levels?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint there are ample units in the City to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Cost burden is a significant issue, particularly for low-income households.

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

The current trend of rising housing costs for both renters and homeowners is unlikely to change. A significant change in the housing market that resulted in a large stock of affordable housing units would need to occur to reduce cost burden and households at risk of homelessness.

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

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

The median rent for all units in Columbia was \$700 according to 2013-2017 ACS estimates in the above table. This falls between the Fair Market Rent and High HOME Rent for an efficiency and 1-bedroom unit. For Low HOME Rent the median rent falls between 1-bedroom and 2-bedroom units. Understanding the relationship between FMR, HOME Rents, and the median rent can help guide the City in providing grant funds and other resources to the organizations and programs that will have the greatest impact.

Discussion

Substantial Amendment (CDBG-DR)

The amount of household damage from the October 2015 Flood was significant. The total need for owner-occupied households is estimated at \$66,612,639. The total personal property loss for renters is estimated at \$1,070,521 with an unmet need of \$87,596. The total rental housing damage is estimated at \$36,954,610.

A more detailed analysis of the housing damage cost due to the 2015 Flood is available in the City of Columbia's Action Plan Amendment 6 in section 7.2.

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

Introduction

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

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

Definitions

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

According to 24 Code of Federal Regulations (CFR):

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,133	20%	12,279	49%
With two selected Conditions	42	0%	473	2%
With three selected Conditions	0	0%	45	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,714	80%	12,412	49%
Total	20,889	100%	25,209	100%

Table 36 - Condition of Units

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. Renters are much more likely to experience housing problems than homeowners. Nearly half of all renters have at least one housing problem while only 29% of homeowners experience that. Very few households have multiple housing problems and due to the analysis conducted throughout this document it is safe to say that the housing problem faced by most is cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,610	22%	4,999	20%
1980-1999	3,303	16%	6,437	26%
1950-1979	7,954	38%	9,609	38%
Before 1950	5,022	24%	4,164	17%
Total	20,889	100%	25,209	101%

Table 37 – Year Unit Built

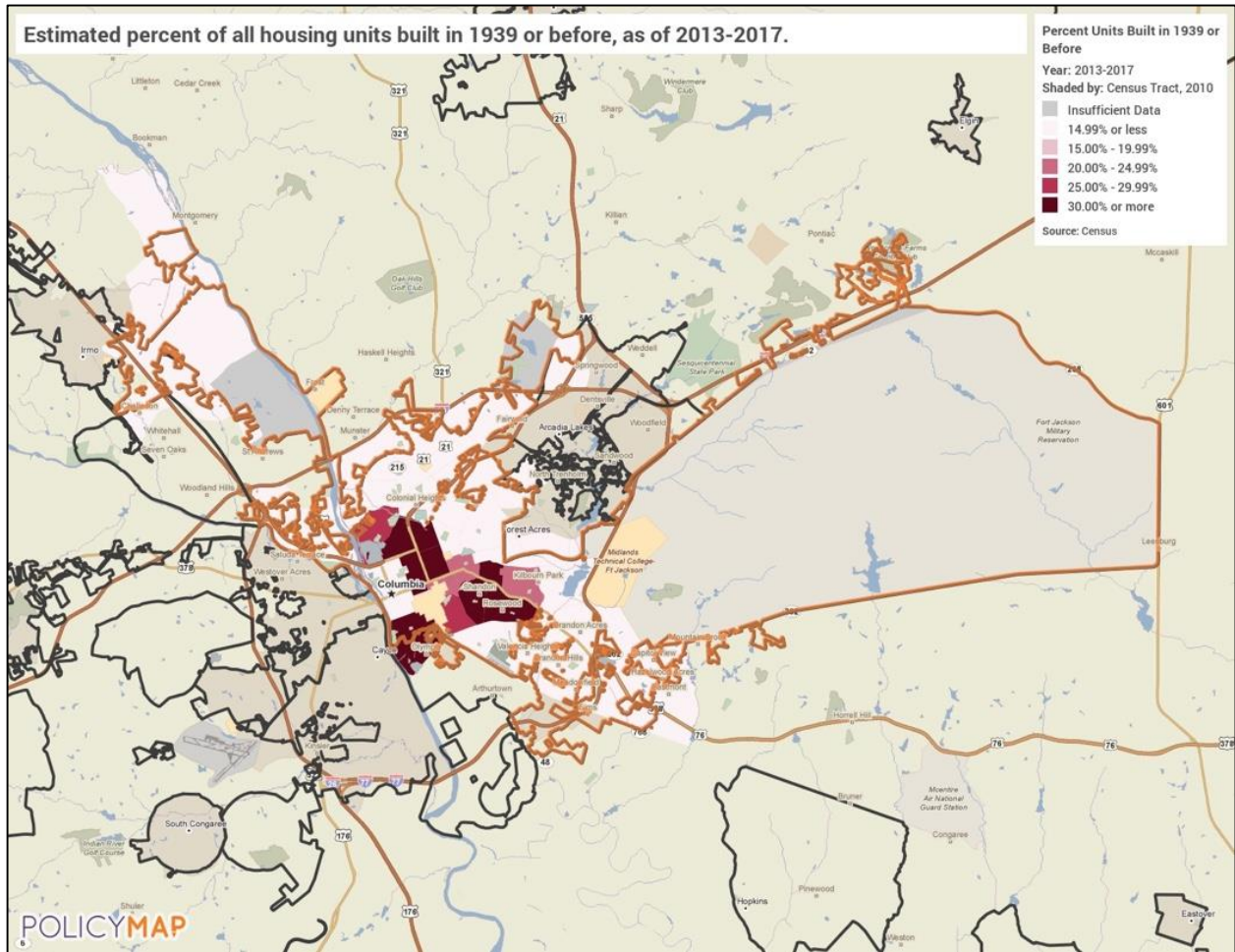
Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Year Unit Built

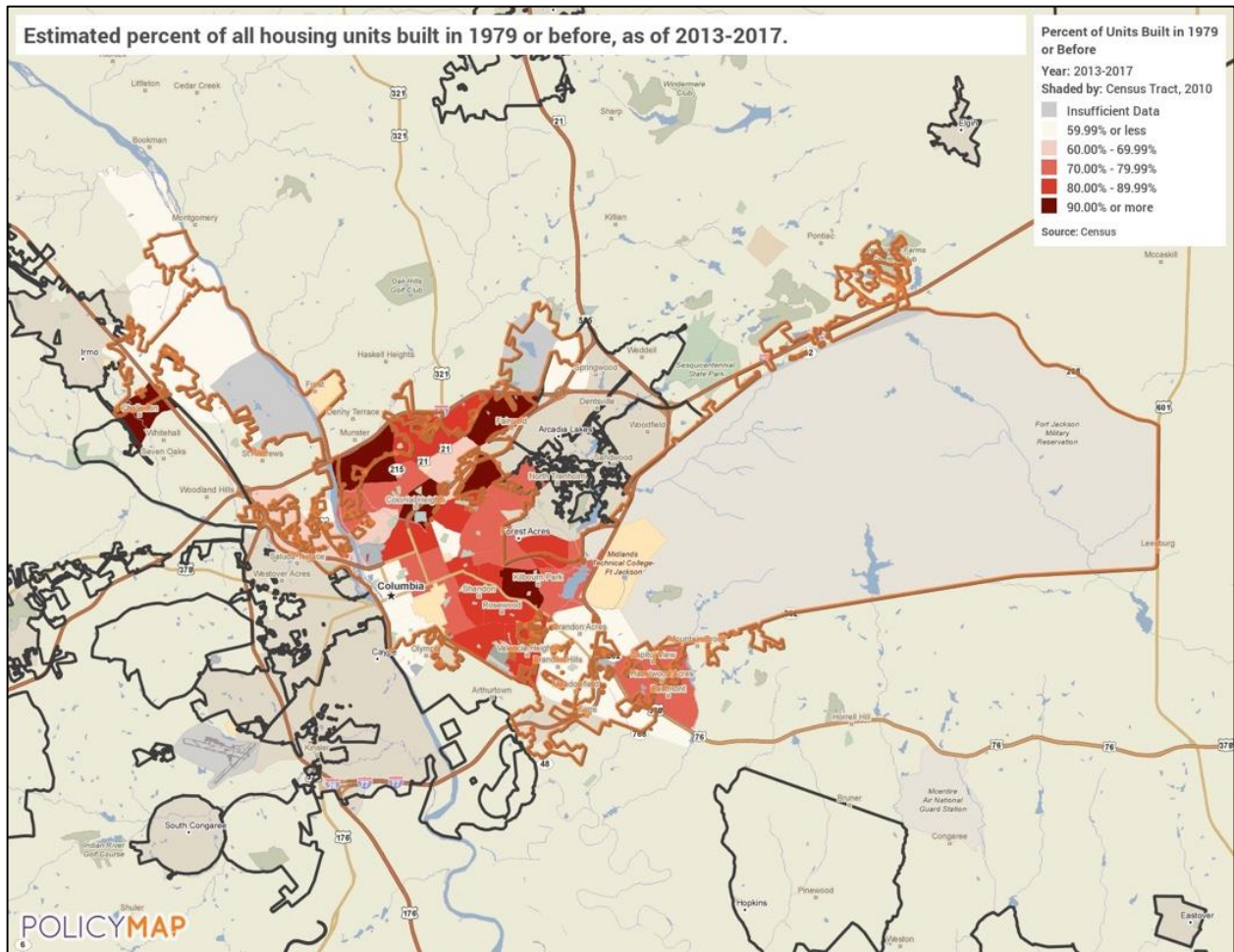
In Columbia, there is a significant number of units built prior to 1980. Due to the use of lead-based paint prior to 1978, in this analysis any units built prior to 1980 will potentially have a lead-based paint hazard. Approximately 62% of owner-occupied units and 55% of renter-occupied units have a lead-based paint hazard. This amounts to approximately 26,749 households at risk of lead-based paint.

Age of Housing

The maps below depict the prevalence of older housing units in the City. Housing units built prior to 1940 are found almost exclusively in the central downtown parts of the City. In many of these tracts over 30% of the units were built during that time. For units built prior to 1980, the concentrated areas are spread out further from the city center and include tracts where 90% or more of the units are built before 1980 and have a lead-based paint hazard risk.



Housing Units Built Before 1940



Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,976	62%	13,773	55%
Housing Units build before 1980 with children present	2,562	12%	1,022	4%

Table 38 – Risk of Lead-Based Paint

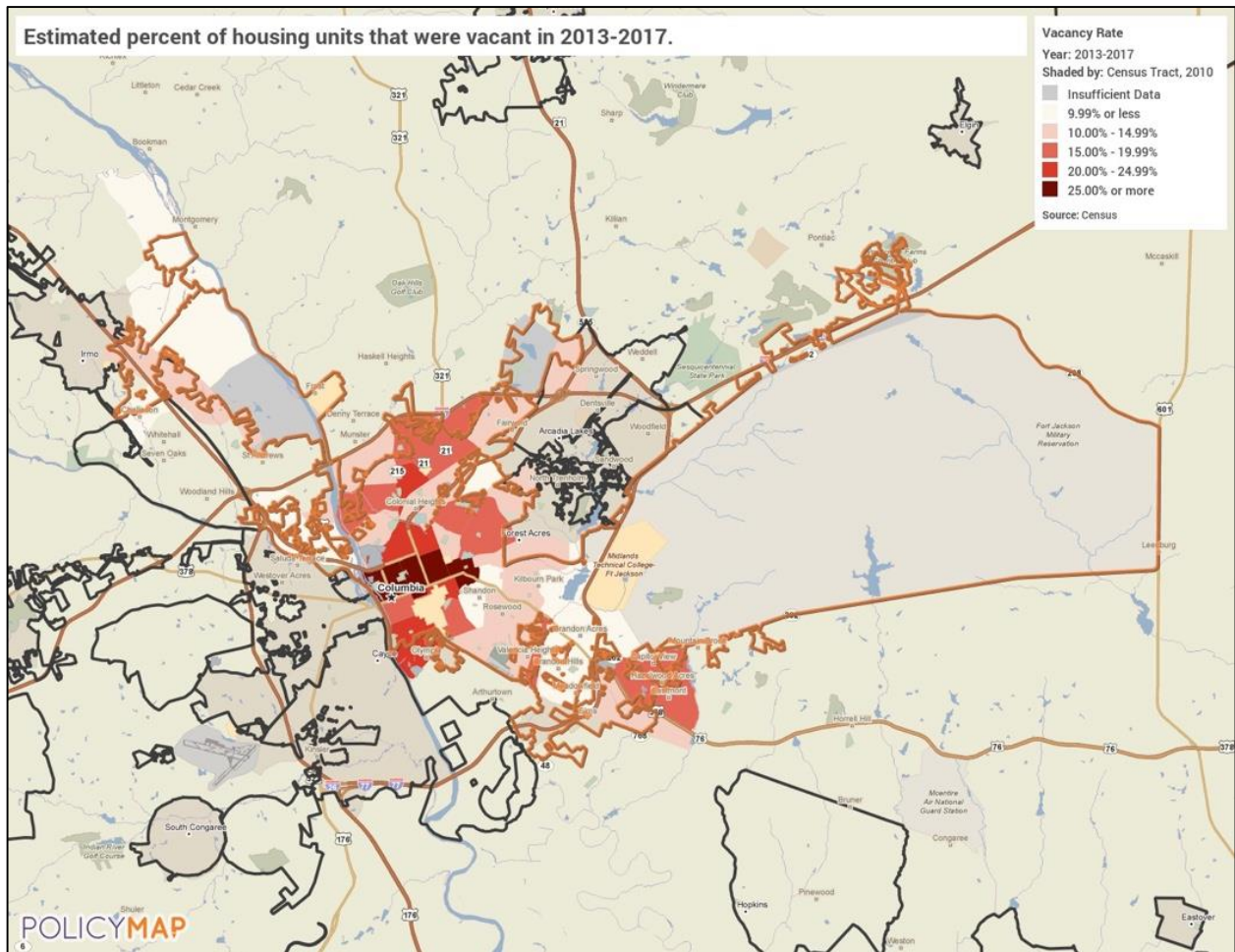
Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the City there over 25,000 units built prior to 1980 and 3,500 have children under the age of 6 present.

Vacancy Rate

The map below shows the average housing vacancy rates throughout the City. The downtown area has higher vacancy rates than elsewhere in the City. In these central tracts over one-quarter of the housing units are vacant. Vacancy rates are lowest in the southern tracts and to the northwest. In these areas 10% or fewer of the units are vacant.



Vacancy Rate

Need for Owner and Rental Rehabilitation

The City of Columbia has a great need for housing rehabilitation. The housing stock in the City is relatively old and as these homes age there is an increasing need for rehabilitation to maintain safe and secure units. It is particularly important to assist low-income households that live in older homes. Due to financial restraints they may need support to prevent homes from deteriorating and falling into disrepair.

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

Housing units built prior to 1980 may contain Lead-Based Paint in portions of the home (window and door frames, walls, ceilings, etc) or in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of Lead-Based Paint Hazards and should be tested in accordance with HUD standards. As indicated in the Age of Housing table and maps, throughout Columbia, 62% of all owner-occupied housing units and 55% of all renter-occupied units were built prior to 1980. The safest estimate is to presume that all homes with an LBP hazard are occupied by LMI households, or 26,749 total units.

Discussion

Substantial Amendment (CDBG-DR)

The condition of damaged housing units as a result of the 2015 Flood varies considerably. Some households saw relatively minor damage while others had severe damage.

Owner Occupied: Damage to owner occupied residences is based upon the following FEMA defined tiers and are based on FEMA-inspected damage. While useful, these costs are limited to the cost to repair the home to a safe and sanitary living or functioning condition.

- Minor-Low – Less than \$3,000 of real property damage
- Minor-High - \$3,000-\$7,999 of real property damage
- Major-Low - \$8,000-\$14,999 of real property damage and/or 1'-4' flooding on first floor
- Major-High - \$15,000-\$28,800 of real property damage and/or 4'-6' flooding on first floor
- Severe – Greater than \$28,800 of real property damage or determined destroyed and/or 6' or more flooding on the first floor

The following table breaks down the impact on owner-occupied households due to the 2015 Flooding.

Damage Type	LMI* Owner Occupied			All Owner Occupied			Percentage Households LMI	Percentage Dollars LMI
	Quantity Damaged	Average RP FVL	Total RP FVL	Quantity Damaged	Average RP FVL	Total RP FVL		
Minor-Low	1,122	\$631	\$708,525	2,273	\$737	\$1,674,658	49.4%	42.3%
Minor-High	76	\$4,620	\$351,111	185	\$4,503	\$833,059	41.1%	42.1%
Major-Low	27	\$6,214	\$167,766	67	\$7,169	\$480,320	40.3%	34.9%
Major-High	18	\$21,553	\$387,962	70	\$21,590	\$1,511,293	25.7%	25.7%
Severe	31	\$44,363	\$1,375,264	122	\$43,191	\$5,269,336	25.4%	26.1%
Total	1,274	\$2,347	\$2,990,627	2,717	\$3,595	\$9,768,666	46.9%	30.6%

*LMI calculation based on self-reported income to FEMA

Source: FEMA IA, July 2016

Levels of Damage for Owner-Occupied Households

The following table shows the total need by damage type according to FEMA defined tiers.

Damage Type	Quantity Damaged	Total RP FVL	Multiplier	Damages	Resiliency Cost	Mitigation Cost	Total Need
Minor-Low	2,273	\$1,674,658	20.58	\$34,464,459	\$4,357,341	\$0	\$38,821,800
Minor-High	185	\$833,059	7.52	\$6,264,605	\$354,645	\$0	\$6,619,250
Major-Low	67	\$480,320	8.84	\$4,246,026	\$128,439	\$0	\$4,374,465
Major-High	70	\$1,511,293	4.56	\$6,891,496	\$134,190	\$4,900,000	\$11,925,686
Severe	122	\$5,269,336	3.15	\$16,598,409	\$233,874	\$8,540,000	\$25,372,283
Total	2,717	\$9,768,666	4.91	\$47,964,150	\$5,208,489	\$13,440,000	\$66,612,639

Source: FEMA IA, July 2016 & SBA, August 2016

Total Need by Damage Type Owners

Renter Occupied: Damage to renter personal property losses is based on the following FEMA defined tiers.

- Minor-Low - Less than \$1,000 in personal property damage
- Minor-High - \$1,000 - \$1,999 in personal property damage
- Major-Low - \$2,000 - \$3,499 in personal property damage and/or 1'-4' of flooding on first floor
- Major-High - \$3,500 - \$7,499 in personal property damage and/or 4'-6' flooding on first floor
- Severe - Greater than \$7,500 in personal property damage or determined destroyed and more than 6' of flooding on the first floor

The following table breaks down the impact on renter-occupied households due to the 2015 Flooding.

Damage Type	LMI* Renter Occupied			All Renter Occupied			Percentage Households LMI	Percentage Dollars LMI
	Quantity Damaged	Average PP FVL	Total PP FVL	Quantity Damaged	Average PP FVL	Total PP FVL		
Minor-Low	216	\$423	\$91,306	227	\$427	\$96,832	95.2%	94.3%
Minor-High	42	\$1,358	\$57,054	49	\$1,359	\$66,610	85.7%	85.7%
Major-Low	71	\$1,916	\$136,008	88	\$2,033	\$178,906	80.7%	76.0%
Major-High	70	\$4,721	\$330,468	83	\$4,794	\$397,886	84.3%	83.1%
Severe	52	\$5,934	\$308,553	55	\$6,005	\$330,287	94.5%	93.4%
Total	451	\$2,047	\$923,389	502	\$2,133	\$1,070,521	89.8%	86.3%

*LMI calculation based on self-reported income to FEMA

Source: FEMA IA, July 2016

Levels of Damage for Renter-Occupied Households

The following table shows renter occupied units damage and rebuilding needs.

Damage	Damaged Structures	Total PP FVL	FEMA Funding	SBA Loan Amt	Unmet Need
Minor-Low	227	\$96,832	\$74,372	\$4,300	\$18,160
Minor-High	49	\$66,610	\$42,682	\$12,900	\$11,028
Major-Low	88	\$178,906	\$109,228	\$57,600	\$12,078
Major-High	83	\$397,886	\$285,472	\$86,900	\$25,513
Severe	55	\$330,287	\$255,170	\$54,300	\$20,817
Total	502	\$1,070,521	\$766,925	\$216,000	\$87,596

Source: FEMA IA, July 2016 & SBA, August 2016

Total Need by Damage Type Renters

A more detailed analysis of the housing impact of the 2015 Flood on housing damage and housing condition is available in the City of Columbia's Action Plan Amendment 6 in section 6.1.

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

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. This section describes the number and physical condition of public housing managed by the Columbia Housing Authority (CHA). The CHA handles over 3,200 vouchers and over 2,000 public housing units for the City of Columbia.

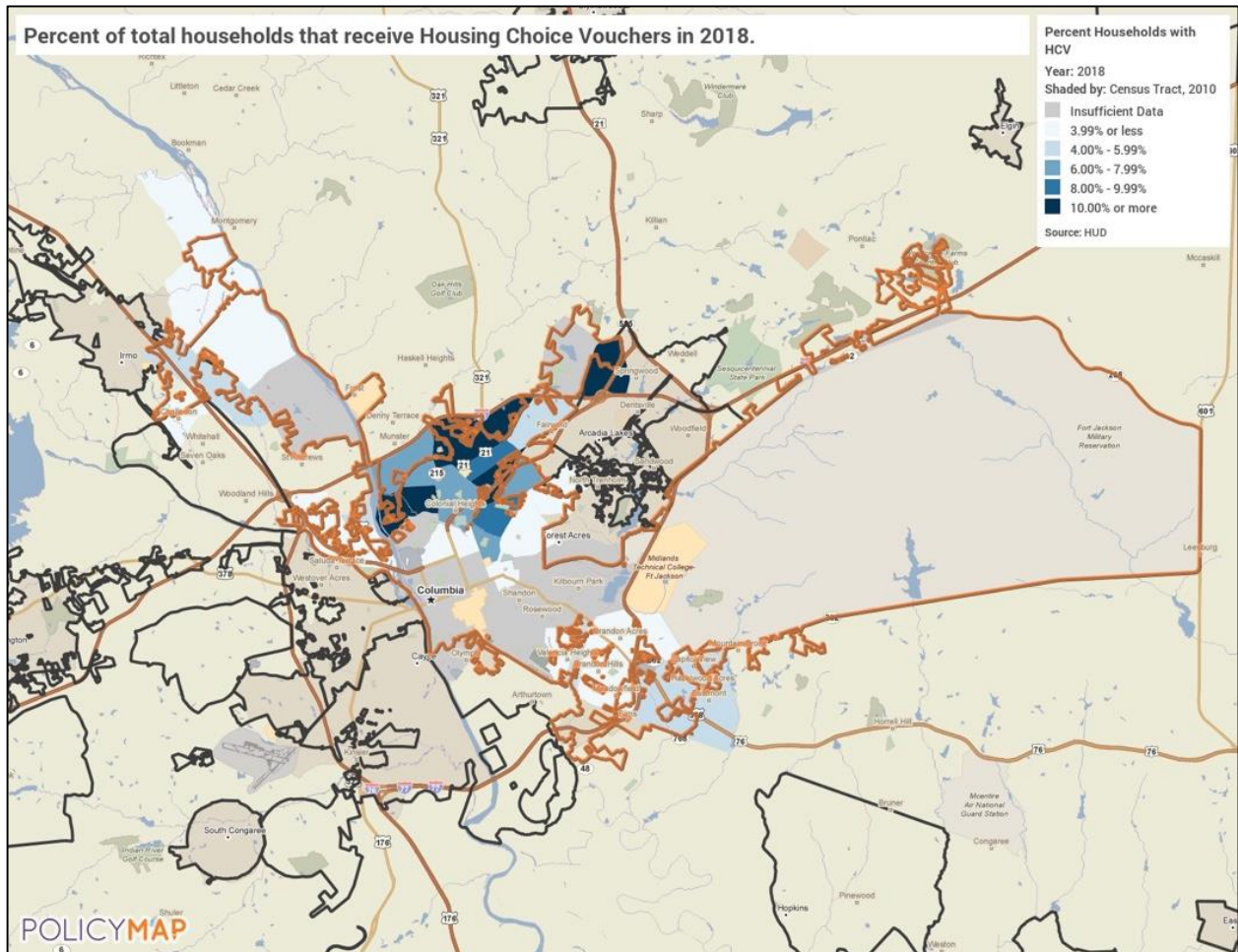
Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	102	2,074	3,217	0	3,217	914	0	883
# of accessible units									

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

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)



HCV Distribution

Housing Choice Vouchers are most common in the central to northeastern tracts. In many of these tracts over 10% of the residents receive a voucher. Areas in the south have significantly fewer residents with vouchers, often less than 4% or there are so few that there is insufficient data to estimate.

Describe the supply of public housing developments:

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

The following developments and scores are provided by HUD through the Physical Inspection scores. The intent of providing these details is to allow interested parties to:

- 1) Better understand the condition of the HUD-assisted housing stock
- 2) Hold providers accountable

3) Plan for future affordable housing

NOTE: The public housing developments listed below are managed by the Housing Authority of the City of Columbia and HUD's listing may not exactly match the commonly known name of the housing development.

Public Housing Condition

Public Housing Development	Average Inspection Score
SINGLE FAMILY WEST	100
SINGLE FAMILY CONSTRUCTION	98
SINGLE FAMILY ACQUISITION	88
CENTRAL HOUSING	87
ALLEN BENEDICT COURT	86
GONZALES GARDENS	86
SOUTHEAST HOUSING	72
NORTHEAST HOUSING	56

Table 40 - Public Housing Condition

Huntington Place Apts.	95
Pinehaven Villas Apts	89
Richland Four-Ninety	99
Richland Village	92
Prescott Manor Apartments	92
J. William Pitts Apts.	98
North Pointe Estates	80
Ahepa 284-iii	95
Ahepa 284-iv	90
Gable Oaks	93
Sandstone	94
Ahepa 284-li	94
Harmon Hill	92
Arrington Place	87
Finlay House	68
Hillandale Apartments	41
Heron Lake Apts.	82
Atrium Place Apartments	42
Harbison Hall Assisted Lvg.	95
Carriage House Of Columbia Apts	47

Table 41 - HUD Multifamily PHA Scores 1

Riverside Apartments	83
River Oaks Apts	75
Christopher Towers	52
Dena Bank Apts.	89
Ahepa 284-I	92
Mid-Carolina Housing Corp	80
Magnolia Manor - Columbia	62
Willow Run Apartments	68
Barringer Building	70
Mirci Group Home	88
Palmetto Terrace li	95
Richland East	99
Columbia Gardens	96
Providence Park	85
Keswick, The	92
Woods Edge Apartments	94
Lakeside Apartments	93
Bridgewood Apts., Inc.	97
Lexington West	98
Richland North	97

Table 42 - HUD Multifamily PHA Scores 2

Carolina Apts. (The)	99
Palmetto Terrace	86
Colony Apts	43
Ensor Forest	81
Columbiana Ridge Apartments	89

Table 43 - HUD Multifamily PHA Scores 3

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

In Columbia, there are three properties with sub-50 physical inspection scores and are in need of restoration and revitalization. Colony Apartments, Carriage House of Columbia Apartments, Atrium Place Apartments, and Hillandale Apartments have the lowest scores and warrant special attention.

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

The Columbia Housing Authority plans on continuing to provide support for residents in need through its public housing, housing choice voucher program, and Veterans Affairs Supportive Housing. These programs have proven themselves to be successful at assisting households in need and the CHA will continue to dedicate resources to these programs. Nearly 6,500 low-income households have been

supported by the CHA and the resources provided are incredibly valuable to all members of the community.

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

Introduction

Columbia offers various homeless shelters and services for a diverse homeless population that includes families with children, elderly and the disabled. Resources such as food banks and health clinics are available. Many shelters also provide services such as alcohol and drug rehab treatment along with clinics. The following data covers the entire SC-02 Columbia/Midlands Continuum of Care and not just the City of Columbia. City-level data was not available.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	154	0	157	469	0
Households with Only Adults	486	254	262	765	0
Chronically Homeless Households	0	0	0	216	0
Veterans	0	0	112	629	0
Unaccompanied Youth	0	0	75	59	0

Table 44 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: HUD 2019 Housing Inventory Count Report (HIC)

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

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

Employment

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

Health

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

Behavioral Health Needs

First it should be noted that among individuals who are homeless, as within the general population, there are many people with behavioral health needs. Behavioral health encompasses not just mental illness, but also substance use disorders. An analysis done in partnership with the Substance Abuse and Mental Health Services Administration (SAMHSA) of the US Department of Health and Human Services on homeless individuals in Columbia from 2005 – 2010 documented that 30% of homeless individuals screened had a mental illness; 80% of those individuals also had a co-occurring substance use disorder; the remaining 70% had only substance use disorders with no mental illness diagnosis. Thus a range and combination of behavioral health issues affect the homeless population.

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

Columbia Area Mental Health Center (CAMHC)

Lexington County Community Mental Health Center (LCCMHC)

Lexington Richland Alcohol and Drug Abuse Commission (LRADAC)

Mental Illness Recovery Center, Inc. (MIRCI)

Alston Wilkes Society Veterans Affairs

Alvin S. Glenn Detention Center

Richland County Probate Court

Hospitality Team of the Columbia Police Dept

United Way of the Midlands

Palmetto Health

Eau Claire Health Cooperative

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

CAMHC is based at Transitions. CAMHC utilizes the SAMHSA best practice Social Security Outreach, Access and Recovery model for homeless individuals with mental illness.

MIRCI is also based at Transitions. MIRCI provides assistance to individuals by helping obtaining and maintaining disability benefits.

Assertive Community Treatment Team is a SAMHSA and National Alliance for the Mentally Ill Best Practice Treatment Modality and offers customized community-based services for people with mental illness.

Lexington County Community Mental Health Center provides on-site mental health case management.

Lexington Richland Alcohol and Drug Abuse Commission conducts screening, assessment, referral and peer support services to individuals with substance use disorders.

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

Facility and Service Provider Key:

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

Facility or Service Provider - Target/Services Provided

Alston Wilkes Veterans Home - SM/TH-VET

Christ Central - Samaritan's Well - SFHC/TH

Christ Central Ministries - Central Midlands Transitional Retreat – SM/TH-VET

Christ Central Ministries - Good Samaritan House - Winnsboro – SMF/TH

Christ Central Ministries - Hannah House – SFHC/TH

ChristGate Family Home – SFHC/TH

Columbia Housing Authority (CHA) Section 8 Homeless Family Vouchers – HC/PH

CHA Housing First Phase I, II & III – SMF/PH

CHA Housing First Phase IV: HOPWA; USC Supportive Housing Program – SMF/PH

CHA HUD Permanent Housing for Chronic Homeless – SMF/PH

CHA HUD Permanent Housing for Persons w/ Disabilities – SMF/PH

CHA VASH Program – SMFHC/PH-VET

Healing Properties Phase I and II – SMFHC/PH

Elmwood Church of God (Stepping Stones Ministries) – SM/TH

Family Promise Lancaster ES Voucher Beds - Churches – HC/ES

Family Promise Lancaster TH for families – HC/TH

Family Promise of York Fresh Start – HC/PH

Family Promise of York Next Step – HC/PH

The Family Shelter – HC/ES

Growing Home Southeast – SMF/TH

Lutheran Family Services TH (Angel House) – SF/TH-VET

Mental Health America in Aiken County - Nurture Home – SFHC/TH

Mental Health America of Aiken County - Nurture Home Apartment – HC/TH

MHASC Aiken S+C – HC/TH

MHASC Bamberg S+C – SMF/PH

MHASC Barnwell S+C – SMFHC/PH

MHASC Denmark S+C – SMF/PH

MHASC Orangeburg S+C – SMFHC/PH

Midlands Housing Alliance Transitions - ES – SMF/ES

Midlands Housing Alliance Transitions – Preprogram Entry – SMF/ES

Midlands Housing Alliance Transitions - Program Entry – SMF/ES

Midlands Housing Alliance Transitions - Convalescent Care – SMF/ES

Midlands Housing Alliance Transitions - TH – SMF/TH

MIRCI - Home Base I & II – SMFHC/PH

MIRCI - Home Base III & IV – SMF/PH

MIRCI - Supportive Housing Program – SMFHC/PH

Palmetto State Base Camp – SM/PH-VET

Pilgrims Inn ES Program – SMFHC/ES

Pilgrims Inn Shelter + Care Program – SMFHC/TH

Pilgrims Inn TH Program – SMFHC/PH

Providence Home VA Program - TH- GPD – SM/ES-VET

Providence Home ES HCHV – SM/TH-VET

Salvation Army Aiken – SMFHC/ES

Salvation Army Rock Hill – SFHC/ES seasonal

Salvation Army Rock Hill - Warming Center – SFHC/TH

Samaritan House of Orangeburg TH – SMFHC/TH

SCRHA No. 3 – SMFHC/PH

St. Lawrence Place – HC/TH

The Haven Men's Shelter, Inc. – SM/ES

The Women's Shelter – SF/ES

The Women's Shelter Permanent Housing – SFHC/PH

The Women's Shelter TH Program – SF/TH

TN Development Corporation – SMF/PH

United Way of Kershaw County - TH (HUD Program) – HC/TH

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

Introduction

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the jurisdiction is accommodating (or should accommodate) those needs.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	62
PH in facilities	15
STRMU	136
ST or TH facilities	0
PH placement	0

Table 45– HOPWA Assistance Baseline

Alternate Data Source Name:

2018 HOPWA CAPER Performance Data

Data Source Comments:

As instructed by the eCon Planning Suite Desk Guide, the HOPWA Performance Data is presented as the source of the data. The HOPWA performance data informed units for TBRA and STRMU. The PH in facilities is informed by the 2018 HUD Housing Inventory Count provided by the CoC (15 units provided in permanent supportive housing for persons with HIV/AIDS from the Columbia Housing Authority).

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

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, with aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that.

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Alcohol and/or Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will

stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need to continuous support services dependent on the level of capabilities.

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

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

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

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

Palmetto AIDS Life Support Services (PALSS) is a prominent HOPWA program that ensures that clients, especially those who are returning to homes with HIV/AIDS, are served and receive the benefit of all services that were available to them including essential housing services. A Housing Case Manager certifies that clients receive the benefit of all services offered and adheres to a set of SMART goals that relate to their fidelity with the requirements of the HOPWA program. The Housing Case Manager is

assisted by a Consumer Navigator who updates client's housing status and addresses concerns and potential pitfalls which could increase the risk of clients becoming homeless.

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

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

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

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

To address the housing and supportive service needs in the community, the City has made it a goal to serve this population in the Strategic Plan. The goal is:

3A Provide Supportive Services for Special Needs

The special needs community in the City has been identified as those who are elderly, persons with a disability, persons with alcohol or drug addiction, persons who are victims of domestic violence, persons at risk of becoming homeless or experiencing homelessness and persons living with HIV/AIDS. Supportive services help to improve the quality of life for the special needs population and work to keep them from being homeless.

The City also works to ensure there are services provided for persons living with HIV/AIDS through its HOPWA program. The City has also included two goals for this need:

4A Provide Housing Opportunities Persons HIV/AIDS

4B Provide Medical & Support Services HIV/AIDS

Through these goals, the City estimates that it will be able to assist 60 households with Tenant Based Rental Assistance and 1,700 with HOPWA housing operations annually.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Columbia has identified five barriers to affordable housing as highlighted in the City’s 2020 Analysis of Impediments (AI) to Fair Housing Choice. The AI covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

With the rising pressure to create fair housing choice, which includes, Protected Choice, Actual Choice, and Quality Choice, the City of Columbia faces barriers and impediments such as unlawful discrimination or systematic bias in the effort to realize fair housing for all residents seeking housing. To ensure that all residents in the city are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the City of Columbia has taken steps to promote fair housing and to educate its leadership, staff, and residents on what HUD defines as fair housing and discrimination in housing. Further, the city has identified what steps it must take to overcome the barriers identified and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

The AI has identified five current barriers to fair housing choice and affordable housing. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to fair housing choice are:

1. The Zoning Ordinance and Land Use Regulations Constrain Housing Diversity.
2. The Aging Housing Stock Requires Increased Investment and Maintenance.
3. There is a Shortage of All Types of Residential Product.
4. A Majority of Renters are Cost Burdened.
5. There has been a Decline in The Amount of Non-Student Housing.

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

Introduction

This section provides insight into the economic development landscape of Columbia. The table below details the extent of business sector employment throughout the County. Unemployment, commuting times, and education are also analyzed in this section.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	270	63	0	0	0
Arts, Entertainment, Accommodations	8,056	16,210	14	12	-2
Construction	2,159	2,859	4	2	-2
Education and Health Care Services	15,926	30,746	27	23	-4
Finance, Insurance, and Real Estate	4,913	10,834	8	8	0
Information	1,118	2,015	2	1	-1
Manufacturing	3,274	2,377	6	2	-4
Other Services	2,670	4,584	4	3	-1
Professional, Scientific, Management Services	6,720	23,459	11	17	6
Public Administration	4,034	25,394	7	19	12
Retail Trade	7,205	11,361	12	8	-4
Transportation and Warehousing	1,977	1,295	3	1	-2
Wholesale Trade	1,058	3,289	2	2	0
Total	59,380	134,486	--	--	--

Table 46 - Business Activity

Alternate Data Source Name:

2013-2017 ACS (Workers), 2017 LEHD (Jobs)

Data Source The most recent LEHD data was from 2017. For comparison, 2013-2017 ACS data was used.

Comments:

In the Columbia, there is one business sector that appears to have a significant disconnect between the number of workers and the number of jobs. Approximately 19% of all jobs in the City are in the Public Administration field but it includes only 7% of the jobs. Overall, only a fraction of the City's jobs is taken by City workers. There is a total of 134,486 jobs but only 59,380 workers.

Labor Force

Total Population in the Civilian Labor Force	64,794
Civilian Employed Population 16 years and over	59,380
Unemployment Rate	2.20
Unemployment Rate for Ages 16-24	15.10
Unemployment Rate for Ages 25-65	6.10

Table 47 - Labor Force

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Data Source Comments: Unemployment Rate is from the BLS, October 2019. All other data including unemployment by age is from the 2013-2017 ACS.

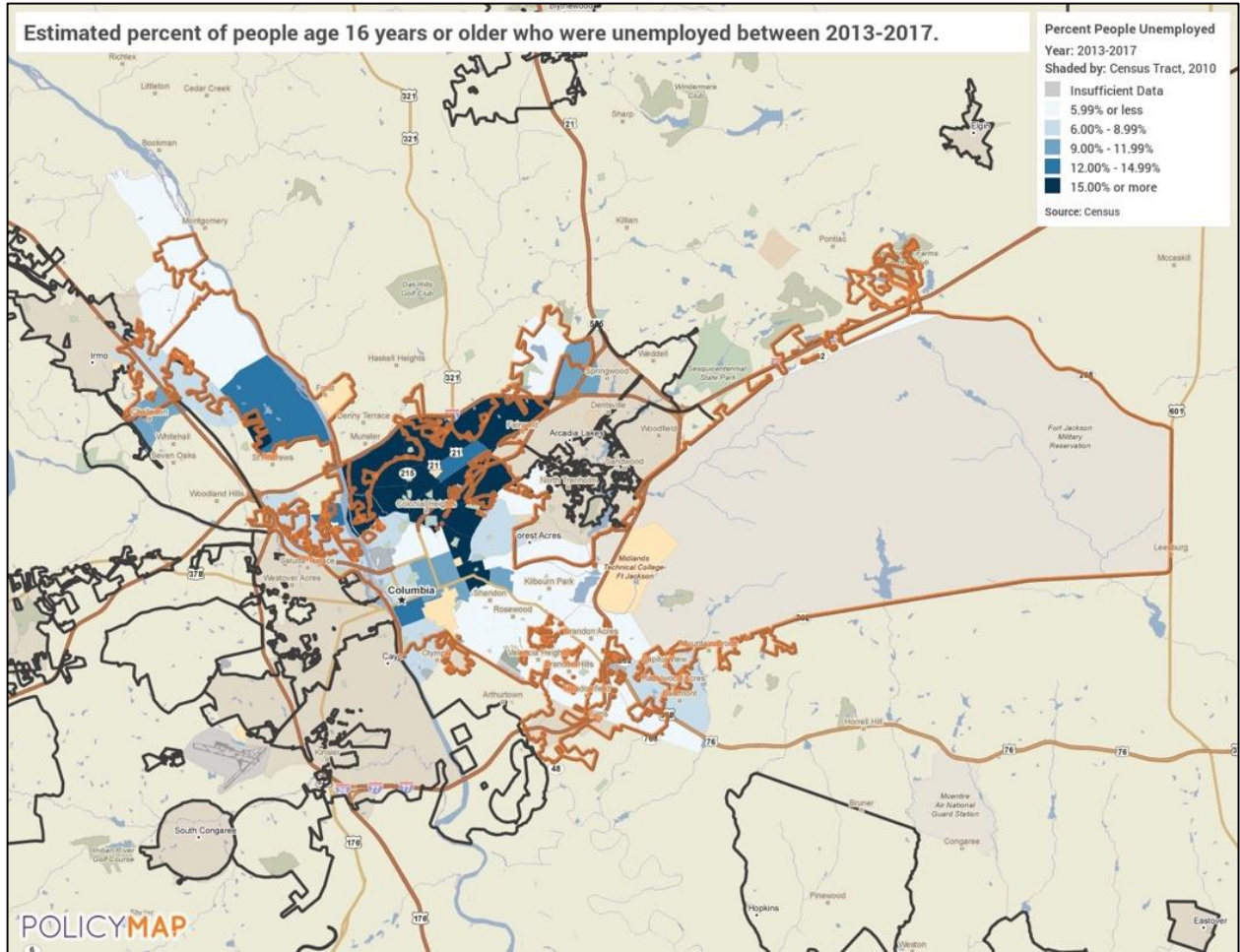
Unemployment

There are multiple methods of measuring unemployment, each with their own pros and cons. The US Census collects annual unemployment data by census tract, which allows for a geographic comparison of the unemployment rate. However, the data is generally two or more years old. The unemployment data gathered by the Bureau of Labor Statistics is produced monthly but cannot be compared by census tract, only by City.

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct
4.2	3.4	3.6	3.2	3.9	4.4	3.7	3.2	2.0	2.2

Table 48 - Unemployment Rate in 2019, BLS

In the above table the BLS unemployment rate is tracked by month for the year 2019. In it there is a drop between January and October from 4.2% to 2.2%. Below is a map of the unemployment rate in Columbia by census tract. The central tracts along the north part of the City have a high unemployment rate, over 15%, while in other parts of the City the unemployment rate is much lower, less than 6%



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	24,627
Farming, fisheries and forestry occupations	167
Service	12,009
Sales and office	14,735
Construction, extraction, maintenance and repair	2,552
Production, transportation and material moving	5,290

Table 49 – Occupations by Sector

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Occupations by Sector

The Occupations by Sector table above identifies how prevalent certain jobs are across industries. This differs from the table found earlier in this section that showed how common all jobs were in certain sectors. For example, the managers of both a fast food restaurant and a construction company would both fall under “Management, Business, and Financial” in the above table but would be in different categories in the first table.

In Columbia, the largest occupation sector is the Management, Business, and Financial sector. Nearly 25,000 jobs in the City fall in this group. The next two largest groups are Service and Sales, with 12,009 and 14,735 jobs, respectively.

Travel Time

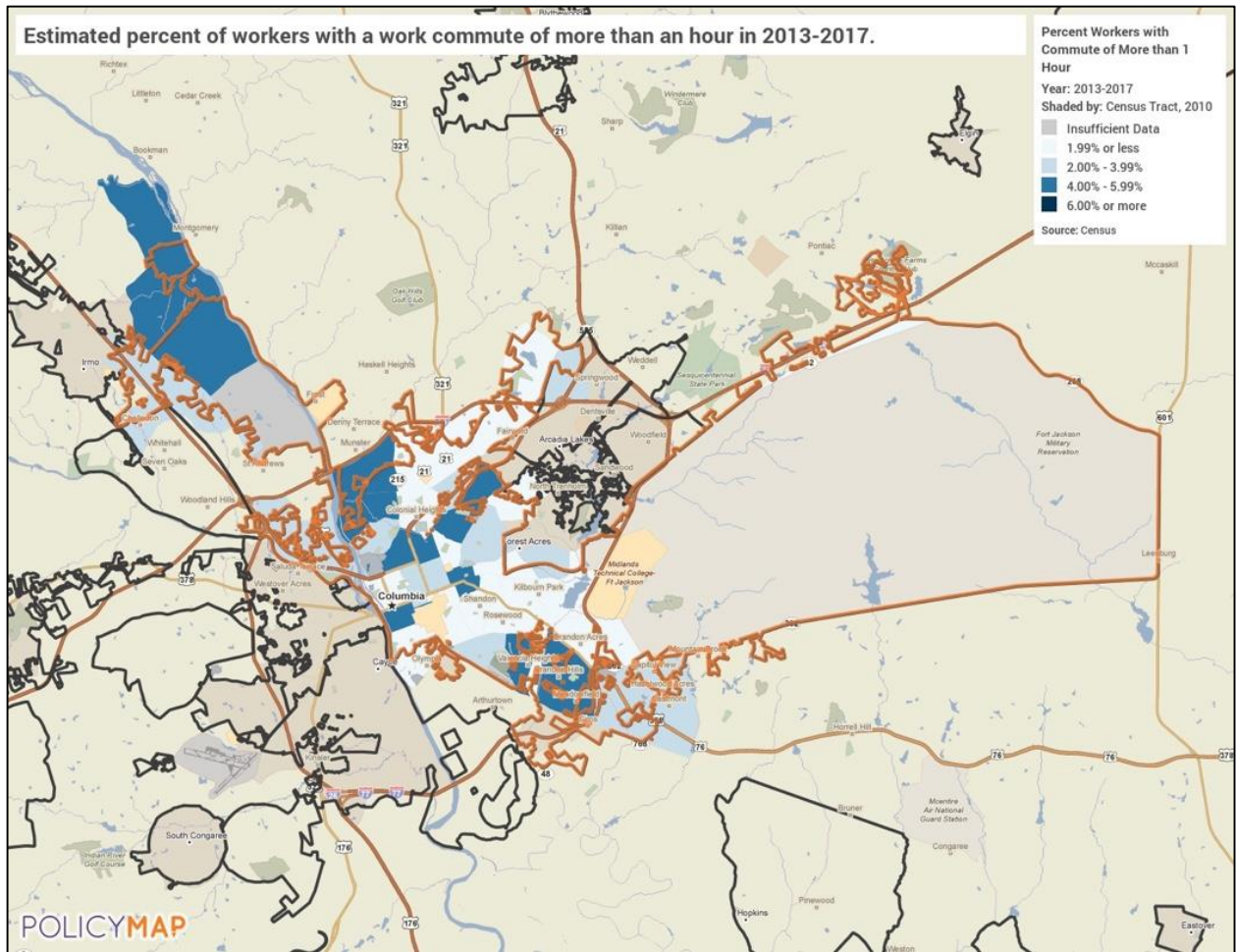
Travel Time	Number	Percentage
< 30 Minutes	54,962	86%
30-59 Minutes	7,222	11%
60 or More Minutes	1,726	3%
Total	63,910	100%

Table 50 - Travel Time

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Commute Travel Time

Approximately 86% of all persons commuting to work have a commute of less than 30 minutes each way. By contrast, 3% of all employed persons have a commute of 60 minutes or more, to and from work each day. There are no areas of the City where a disproportionate number of residents commute more than one hour.



Commute Travel Time Greater Than One Hour

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,359	1,133	3,861
High school graduate (includes equivalency)	6,347	1,384	4,450
Some college or Associate's degree	10,810	1,430	3,742
Bachelor's degree or higher	22,219	432	3,514

Table 51 - Educational Attainment by Employment Status

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	52	515	501	695	772
9th to 12th grade, no diploma	1,722	1,681	1,059	2,252	1,383
High school graduate, GED, or alternative	11,635	3,471	2,503	5,957	2,901
Some college, no degree	18,268	4,742	2,671	4,874	2,301
Associate's degree	530	1,216	1,082	2,046	695
Bachelor's degree	3,246	6,664	3,224	5,523	2,308
Graduate or professional degree	192	4,463	2,781	4,375	2,476

Table 52 - Educational Attainment by Age

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,980
High school graduate (includes equivalency)	21,576
Some college or Associate's degree	28,399
Bachelor's degree	42,722
Graduate or professional degree	53,005

Table 53 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

The median earnings of individuals in the City are closely tied to educational attainment. Median earnings increases as individuals attain higher education. A person with a Bachelor's degree can expect to earn twice that of a person with only a high school diploma. A person with a graduate or professional degree can expect to earn nearly twice what someone with an Associate's degree has. A person's potential to earn a higher median earning grows most substantially between an Associate's Degree and a Bachelor's degree.

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

In Columbia, the Education and Health Care Services sector provides the most jobs and share of workers in the City. This sector represents 27% of workers and 23% of jobs, the largest by far. The sector that provides the second highest number of jobs is Public Administration with 19% and the second highest number of workers are in the Arts, Entertainment, and Accommodation sector with 14% of all workers.

Describe the workforce and infrastructure needs of the business community:

The City of Columbia cooperates with other jurisdictions in the area to participate in the Comprehensive Economic Development Strategy (CEDS). The CEDS recognizes infrastructure as a critical component of the business community and economic development. A major need of the community is broadband access and the expansion of affordable utilities for all residents. Additionally, the region will be making significant investment in the transportation system, including roads, transit service, bike lanes, pedestrian walkways, and greenways.

Due to the presence of existing educational infrastructure in the area the workforce is generally highly educated. The population continues to grow and fill the needs of the business community, but there are still some discrepancies in Columbia. As noted above, there is a significant disconnect between workers and jobs in two sectors: Professional, Scientific, and Management Services Sector and Public Administration Sector.

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

Through the regional CEDS the City of Columbia is planning several investments to positively impact job and business growth in the next five years. These plans include:

- The creation of a program to recruit small companies
- Increase connections between communities and military installations
- Expand public transit
- Invest in non-motorized transportation infrastructure
- Improve the Columbia Metropolitan Airport with more options and lower fares
- Complete development of a connected riverfront
- Develop a regional employability skills training program
- Create apprenticeship programs for strategic sectors.

These changes work in tandem with the workforce development, business support, and infrastructure advancements that the City and region are making.

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

As noted above, there are two areas where the employment opportunities do not closely match the skills and education of the current workforce in Columbia. These fields (Professional, Scientific, and Management, and Public Administration) are opportunities for growth and high paying jobs for residents. Educational programs that target these fields could help close the gap between workers and jobs.

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

The Midlands Workforce Development Board has developed a number of strategies and services that support the City of Columbia's Consolidated Plan. The board's services are available to all residents but are intended to primarily assist youth and dislocated workers. The services provided include:

- Career exploration and counseling
- WorkKeys assessments
- Job readiness skills training
- Occupational skills training
- Job search strategies and job placement
- Internet access to employment and training resources
- Information on community resources

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

Yes

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

The City of Columbia participates in the Central Midlands Comprehensive Economic Development Strategy. In the most recent plan (2017-2022) five plans were identified that the participating jurisdictions would coordinate with.

Stronger Economies Together: This program is used to strengthen the capacities of rural areas in the region through the development and implementation of an economic blueprint based on current and emerging economic strengths.

MBLG Regional Competitiveness Initiative: The Midlands Business Leadership Group utilizes an annual report published by EngenuitySC to prioritize action around five key indicators: talent, entrepreneurial and business environment, innovation, industry clusters, and livability.

Fort Jackson McEntire Joint Land Study: In partnership with the Department of Defense a study was conducted to guide planning and feasibility of land use development around military installations.

Sentinel Landscape Initiative: The Joint Land Use Study aligns with the goals of the CEDS and works to better serve areas where working and natural lands converge.

MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Columbia housing problems are rare except for being cost burdened. According to the 2013-2017 ACS 5-Year Estimates, the citywide rate of each is:

- Cost Burden: 38.5%
- Overcrowding: 1.3%
- Lack of Complete Plumbing Facilities: 0.2%
- Lack of Complete Kitchen Facilities: 1.0%

In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the Citywide average. For this analysis, HUD's definition of "disproportionate" will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole. In Columbia that translates to cost burden greater than 48.5%, overcrowding greater than 11.3%, lack of plumbing facilities greater than 10.2%, and lack of kitchen facilities greater than 11.0%.

In Columbia, there are no tracts with a concentration of housing problems. However, there are several tracts that have cost burden rate that is 10% or more greater than the citywide rate.

- Tract 00200 – 52.5%
- Tract 00300 – 52.4%
- Tract 00500 – 59.1%
- Tract 00900 – 63.5%
- Tract 01000 – 48.9%
- Tract 02603 – 50.9%
- Tract 02604 – 59.7%
- Tract 02800 – 68.2%
- Tract 02900 – 52.5%
- Tract 03000 – 61.7%
- Tract 03100 – 49.0%
- Tract 10502 – 49.0%
- Tract 10805 – 56.8%
- Tract 10900 – 60.3%
- Tract 11502 – 53.4%
- Tract 11701 – 71.6%

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

For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2013-2017 American Community Survey 5-Year estimates the racial and ethnic breakdown of Columbia’s population is:

- White, non-Hispanic: 48.1%
- Black, non-Hispanic: 40.6%
- American Indian and Alaska Native, non-Hispanic: 0.1%
- Asian, non-Hispanic: 2.6%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.2%
- Other Race, non-Hispanic: 0.3%
- Two or More Races, non-Hispanic: 2.3%
- Hispanic or Latino: 5.8%

Within Columbia there are areas with significant racial and ethnic concentrations. There are actually very few tracts that don’t have a racial or ethnic concentration. Most tracts in the City are either primarily Black or primarily White. There are also two tracts with a disproportionately large Hispanic population.

A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income for the City of Columbia. According to the 2013-2017 American Community Survey 5-Year Estimates, the Median Household Income in Columbia is \$43,650. A tract is considered to have a low-income concentration if the MHI is \$34,920 or less. There are 19 tracts with a low-income concentration.

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

In general, the areas with a large minority population are also the areas with a low median income. The housing market in these areas has lower housing costs but the unemployment rate and overall economic health of these communities is lower than elsewhere.

Are there any community assets in these areas/neighborhoods?

These areas have many of the assets that urban communities have. There are economic centers, access to transportation, parks, and other public services. The neighborhoods are near the downtown area and riverfront.

Are there other strategic opportunities in any of these areas?

The census tracts noted above provide an opportunity for investments that can greatly impact the residents of those areas. Support for housing and economic opportunities can assist residents in need of jobs near their homes. It is important to be aware of and recognize the potential for gentrification and steps should be taken to help support the residents who are currently living in these high potential areas.

Substantial Amendment (CDBG-DR)

Owner Occupied Housing: There are five locations that experienced the most damage in the City of Columbia due to the 2015 flooding. These areas are all along floodplains and in total \$6,984,881 million in owner-occupied damage and \$613,730 in renter personal property damage was recorded in these five locations. The following two tables breakdown the most affected areas by owner-occupied and renter-occupied households.

Location	Quantity Not Funded	Quantity Damaged	Average RP FVL	Total RP FVL	LMI Households	LMI RP FVL
Lake Katherine	79	94	\$29,599	\$2,782,270	26.6%	28.8%
Central Gills Creek	45	57	\$37,859	\$2,157,940	19.3%	21.6%
Wildcat Creek	18	29	\$33,774	\$979,432	27.6%	26.1%
Lower Gills Creek	16	25	\$18,069	\$451,714	24.0%	17.8%
Penn Branch	16	23	\$26,675	\$613,525	30.4%	28.0%
Total	174	228	\$29,195	\$6,984,881	25.6%	24.5%

Source: FEMA IA, July 2016

Most Affected Areas Owners

Location	Quantity Damaged	Average PP FVL	Total PP FVL	LMI Households	LMI PP FVL
Lake Katherine	0	\$0	\$0	0.0%	0.0%
Central Gills Creek	13	\$4,716	\$61,313	76.9%	67.5%
Wildcat Creek	10	\$7,739	\$77,393	80.0%	88.8%
Lower Gills Creek	94	\$4,370	\$410,798	83.0%	85.2%
Penn Branch	17	\$3,778	\$64,226	70.6%	63.0%
Total	134	\$4,121	\$613,730	77.6%	76.1%

Source: FEMA IA, July 2016

Most Affected Areas Renters

Substantial Amendment (CDBG-DR) Neighborhoods

Lake Katherine: This area had the highest concentration of “Major” and “Severe” owner-occupied damage. More than 35% of all of the City’s owner-occupied structures categorized as “Major” or “Severe” are in this area. Owners in this area sustained more than \$2.7 million in damage. Over 25% of households in this area self-reported as LMI.

Central Gills Creek: This area had the second highest concentration of “Major” and “Severe” owner-occupied damage. More than 22% of the City’s owner-occupied structures in these categories can be found in this area. This area sustained almost \$2.2 million in damages. Additionally, there is a small population of renters in this area that sustained an average of \$4,716 in personal property damage.

Wildcat Creek: This area had the third highest concentration of “Major” and “Severe” owner-occupied damage. Twenty-nine residences sustained almost \$1 million in damages. This area sustained the highest estimated loss per household at \$33,774. There were eight renter occupied households affected by the flood and sustained an average of \$7,739 in personal property losses per household.

Lower Gills Creek: This area had the fourth highest concentration of “Major” and “Severe” owner-occupied damage. Twenty-five dwelling sustained \$451,714 in damage according to FEMA. This area reported the highest number of rental properties, 94, and 83% of the renters self-reported as LMI.

Penn Branch: This final area also sustained significant damage. This area is an equally mixed owner-occupied and renter-occupied area. A total of 23 owner-occupied residents sustained \$613,525 in damages. Additionally, 17 renter-occupied households sustained \$64,226 in personal property damages.

A more detailed discussion of the needs and market analysis as it relates to the 2015 Flood is available in the City of Columbia’s Action Plan Amendment 6 in section 6.1.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

Columbia does not have significant gaps in broadband coverage. Most of the city has multiple options of internet providers, to include LMI areas. The average Columbia household has three (3) options for broadband-quality Internet service; however, an estimated six percent (6%) of locals still don't have access to more than one provider and may have to rely on low-grade wireless.

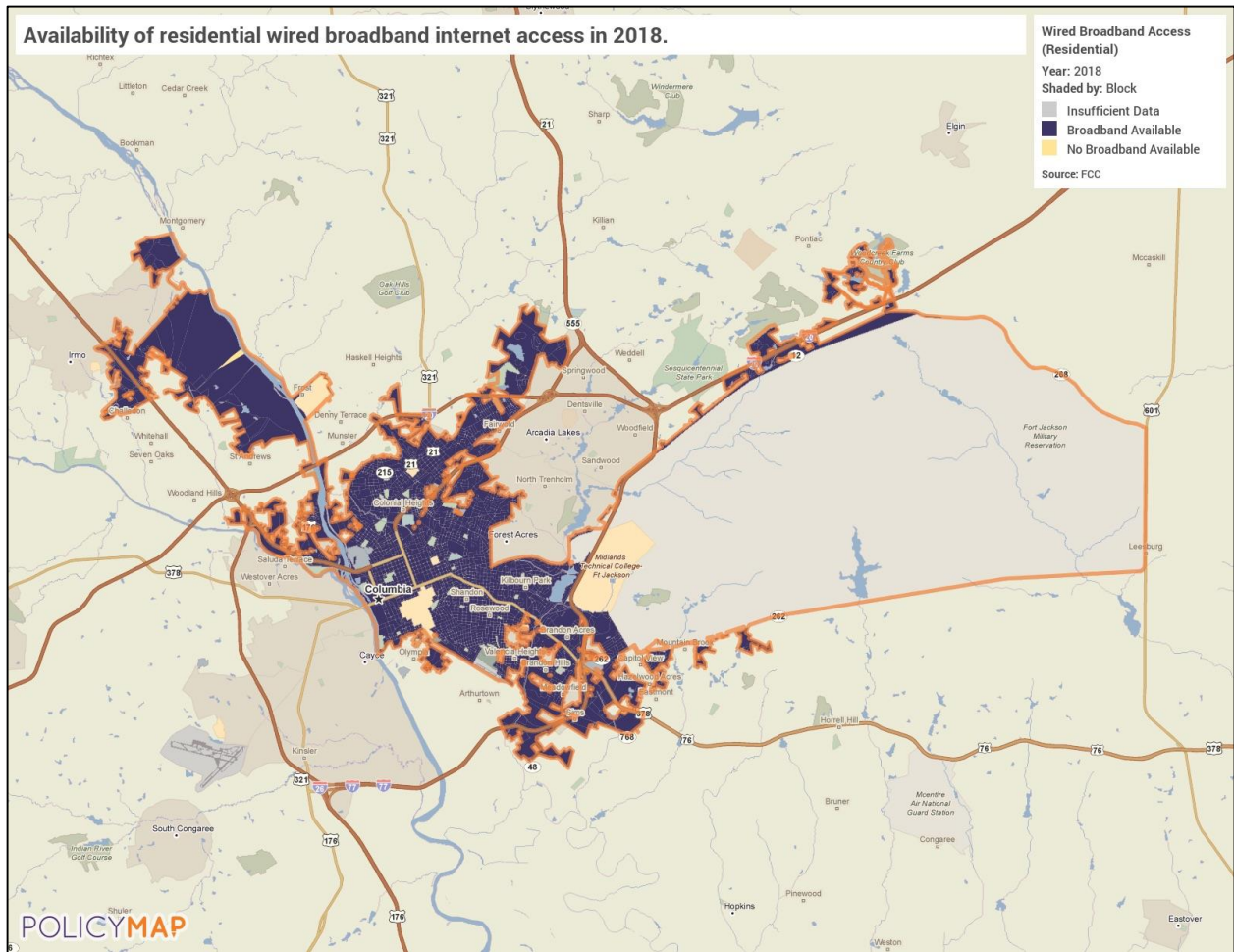
The following map shows broadband access throughout the City. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows two major infrastructure options within Columbia: cable and DSL.

See map below: Broadband Access

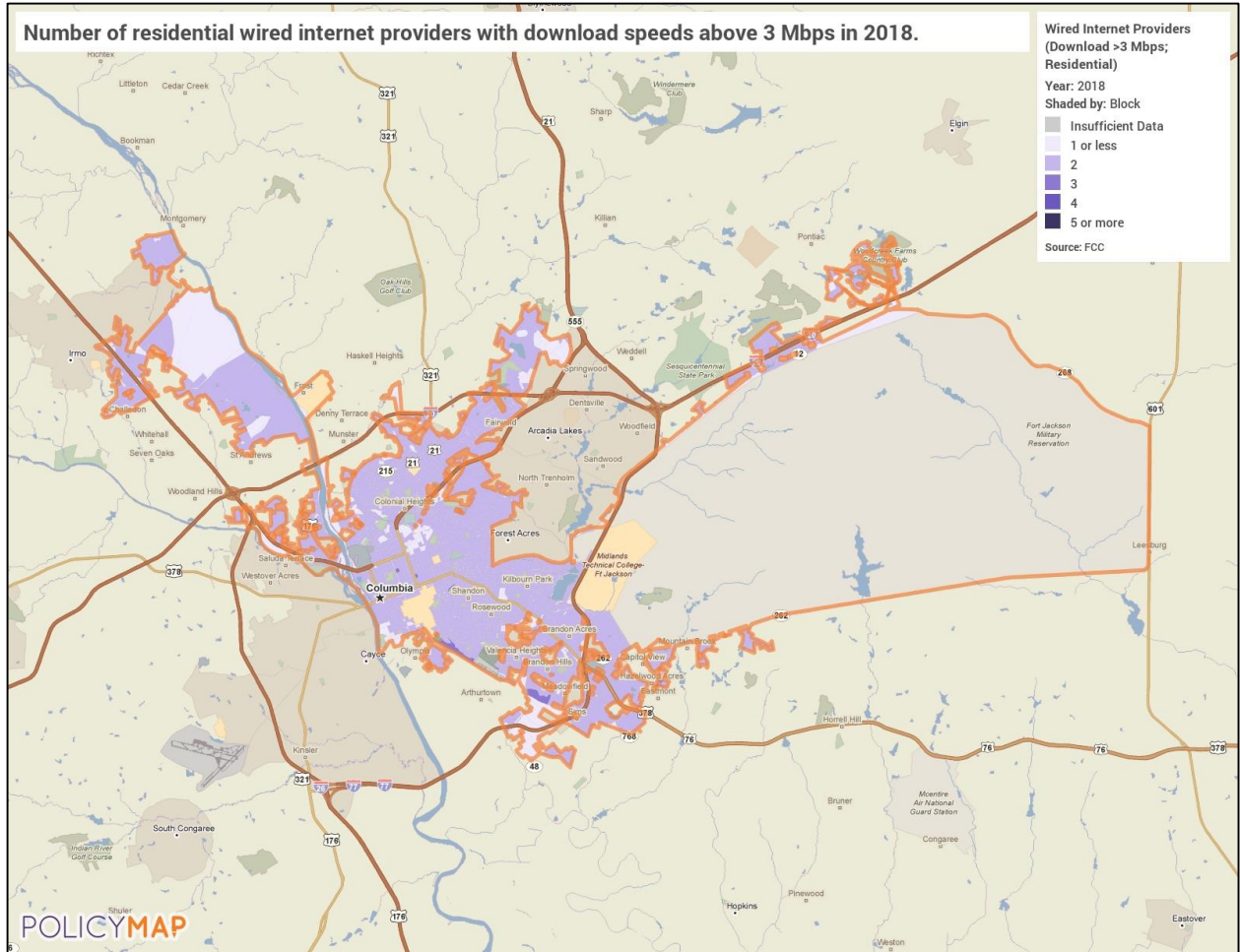
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. The following map shows the number of broadband service providers by census tract. Most of the city has at least three options of high-speed internet with competitive providers, though there are some tracts with lower populations that only have access to one provider.

See map below: Highspeed Internet Providers



Broadband Access



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Columbia has historically been prone to various natural hazard events including tornadoes, flooding, hail, thunderstorm winds, extreme cold and warm weather, drought and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The City is not located near the coast, but it is still impacted secondary effects of hurricanes and tropical storms. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity will lead to people moving from the coast. An increase of people could come into the City which may drive up housing costs, reduce the availability of jobs, and tax resources.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

The City of Columbia strives to inform and prepare the general public for multi-hazard mitigation. There are online venues (including the SC Emergency Management Division website and social media pages, city website, Richland County website and social media pages and the SC VOAD website and Twitter page) that disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency in the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Columbia's Strategic Plan outlines the City's overall vision for housing and community development and addresses the City's response to identified needs and priority areas over the next 5 years. The Plan specifically addresses how the City of Columbia intends to use CDBG, HOME, and HOPWA funds toward furthering HUD's statutory goals of providing safe, decent and affordable housing; providing for suitable living environments and expanding economic opportunities for the residents of Columbia, South Carolina.

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

Geographic Area

Table 54 - Geographic Priority Areas

1	Area Name:	Belvedere Redevelopment Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Belvedere Neighborhood Association: is bounded by Garden Drive on its Northern and eastern boundary; West Beltline is the south southern boundary and Thurmond Street is Belvedere’s western boundary street.
	Include specific housing and commercial characteristics of this target area.	The area is a residential area with several commercial buildings in the southern areas by the West Beltline.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was able to identify these areas through ongoing participation and feedback from the public, local neighborhood associations and community stakeholder organizations. As well, the City has documented the areas as redevelopment areas in past and current City Plans and Redevelopment Plans.
Identify the needs in this target area.	There is a need for affordable housing development and improvements to public infrastructure.	
What are the opportunities for improvement in this target area?	Addressing the needs in this area for affordable housing and improving the existing infrastructure conditions will enhance the existing area and improve the quality of life of residents in the area.	
Are there barriers to improvement in this target area?	Limited funding is a barrier to improvements in the target area.	
	Area Name:	Booker Washington Heights Neighborhood Revitalization Area

2	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Booker Washington Heights: neighborhood is bounded by Farrow Road on its Western side; Slighs Avenue serves as the southern and eastern boundary. Lester Drive and Bailey St is the neighborhoods Northern boundary street.
	Include specific housing and commercial characteristics of this target area.	The site is composed of vacant lots, existing housing in need of extensive rehabilitation or demolition and existing one-story multi-family buildings
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was able to identify these areas through ongoing participation and feedback from the public, local neighborhood associations and community stakeholder organizations. As well, the City has documented the areas as redevelopment areas in past and current City Plans and Redevelopment Plans.
	Identify the needs in this target area.	There is a need for affordable single-family homes within the core of the neighborhood on vacant lots and redevelopment of the existing multi-family tracts as attached and detached single-family homes.
What are the opportunities for improvement in this target area?	Development of affordable housing and activities such as removing vacant lots will help to improve the appearance of the area and promote it as a more attractive place to live.	
Are there barriers to improvement in this target area?	Limited funding is a barrier to improvements in the target area.	
3	Area Name:	Brandon Acres/Cedar Terrace
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Brandon Acres/Cedar Terrace: neighborhood is bounded by Woodlawn Avenue to its West; Garners Ferry Road to it south, True Street, Ansley Court, Bruce Street and Drake Street all serve as the Eastern boundary streets.
	Include specific housing and commercial characteristics of this target area.	The neighborhood is a residential area located near several major roadways such as I-77 and Garner’s Ferry Rd and therefore has easy access to commercial and retail areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was able to identify these areas through ongoing participation and feedback from the public, local neighborhood associations and community stakeholder organizations. As well, the City has documented the areas as redevelopment areas in past and current City Plans and Redevelopment Plans.
	Identify the needs in this target area.	There is a need for affordable housing development and improvements to public infrastructure.
	What are the opportunities for improvement in this target area?	Addressing the needs in this area for affordable housing and improving the existing infrastructure conditions will enhance the existing area and improve the quality of life of residents in the area.
	Are there barriers to improvement in this target area?	Limited funding is a barrier to improvements in the target area.
4	Area Name:	Eau Claire Target Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Eau Claire Redevelopment: Area I-20 is the Northern and Western boundary; Farrow Road is the eastern and southern boundary street
	Include specific housing and commercial characteristics of this target area.	The area has aging residential and commercial structures, excessive vacancies, depreciation of physical maintenance, incompatible land usage, increasing low-income populations and lack of reinvestment in the area.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was able to identify these areas through ongoing participation and feedback from the public, local neighborhood associations and community stakeholder organizations. Concerned citizens expressed their interests and deployed various efforts to reverse the poor conditions. As well, the City has documented the areas as redevelopment areas in past and current City Plans and Redevelopment Plans.
	Identify the needs in this target area.	There is a need for developing infrastructure improvements like sidewalks, bus shelters, street signage control and efforts to beautify the area. Affordable homes are needed.
	What are the opportunities for improvement in this target area?	Addressing the needs in this area for affordable housing and improving the existing infrastructure conditions will enhance the existing area and improve the quality of life of residents in the area.
	Are there barriers to improvement in this target area?	Limited funding is a barrier to improvements in the target area.
5	Area Name:	Edisto Court Target Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Edisto Court Community: is bounded Royster Street to its West, Superior Street and Holt Drive serves as the Northern boundary, Airport Boulevard is the Eastern boundary, Commerce Drive and Mitchell Street serves as the neighborhood Southern boundary
	Include specific housing and commercial characteristics of this target area.	The conditions include vacant lots, buildings in disrepair or abandonment, existing industrial and/or retail uses and single-family homes.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was able to identify these areas through ongoing participation and feedback from the public, local neighborhood associations and community stakeholder organizations. As well, the City has documented the areas as redevelopment areas in past and current City Plans and Redevelopment Plans.
	Identify the needs in this target area.	Redevelopment of the area with affordable single-family housing, and improvements of the existing infrastructure conditions. The inclusion of sidewalks, street lighting and street trees will be essential in creating a pedestrian friendly, residential environment.
	What are the opportunities for improvement in this target area?	Addressing the needs in this area for affordable housing and improving the existing infrastructure conditions will enhance the existing area and improve the quality of life of residents in the area.
	Are there barriers to improvement in this target area?	Limited funding is a barrier to improvements in the target area.
6	Area Name:	King - Lyon Street Redevelopment Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	King St/ Lyon Street: is bounded by King Street and Manning Avenue which serves as the Eastern boundary streets, Forest Drive is the Northern boundary and Millwood Avenue is the Southern and Western boundary street.
	Include specific housing and commercial characteristics of this target area.	Conditions and characteristics of this area include vacant lots and single-family homes.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was able to identify these areas through ongoing participation and feedback from the public, local neighborhood associations and community stakeholder organizations. As well, the City has documented the areas as redevelopment areas in past and current City Plans and Redevelopment Plans.

	Identify the needs in this target area.	Housing in this area is in need of extensive rehabilitation.
	What are the opportunities for improvement in this target area?	Rehabilitation and development of new affordable single-family housing would fill the gaps between existing homes within the neighborhood. Parks for recreation should be expanded to meet the main streets in the area.
	Are there barriers to improvement in this target area?	Limited funding is a barrier to improvements in the target area.
7	Area Name:	Pinehurst Community Council
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Pinehurst Community Council is bounded by Two Notch Road on its Western side; Byrnes Drive serves as the Northern and Eastern boundary while Devonshire Drive serves as the Southern boundary.
	Include specific housing and commercial characteristics of this target area.	The site is a combination of duplex and multi-family housing with some commercial stores. The area is mixed-use and inconsistent within the larger neighborhood. Some of the lots are vacant or businesses have been closed.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was able to identify these areas through ongoing participation and feedback from the public, local neighborhood associations and community stakeholder organizations. As well, the City has documented the areas as redevelopment areas in past and current City Plans and Redevelopment Plans.
Identify the needs in this target area.	Affordable single-family housing near Two Notch Road is needed in the area. Redevelopment of the mixed-used area with development in medical related offices or services and a small retail element.	

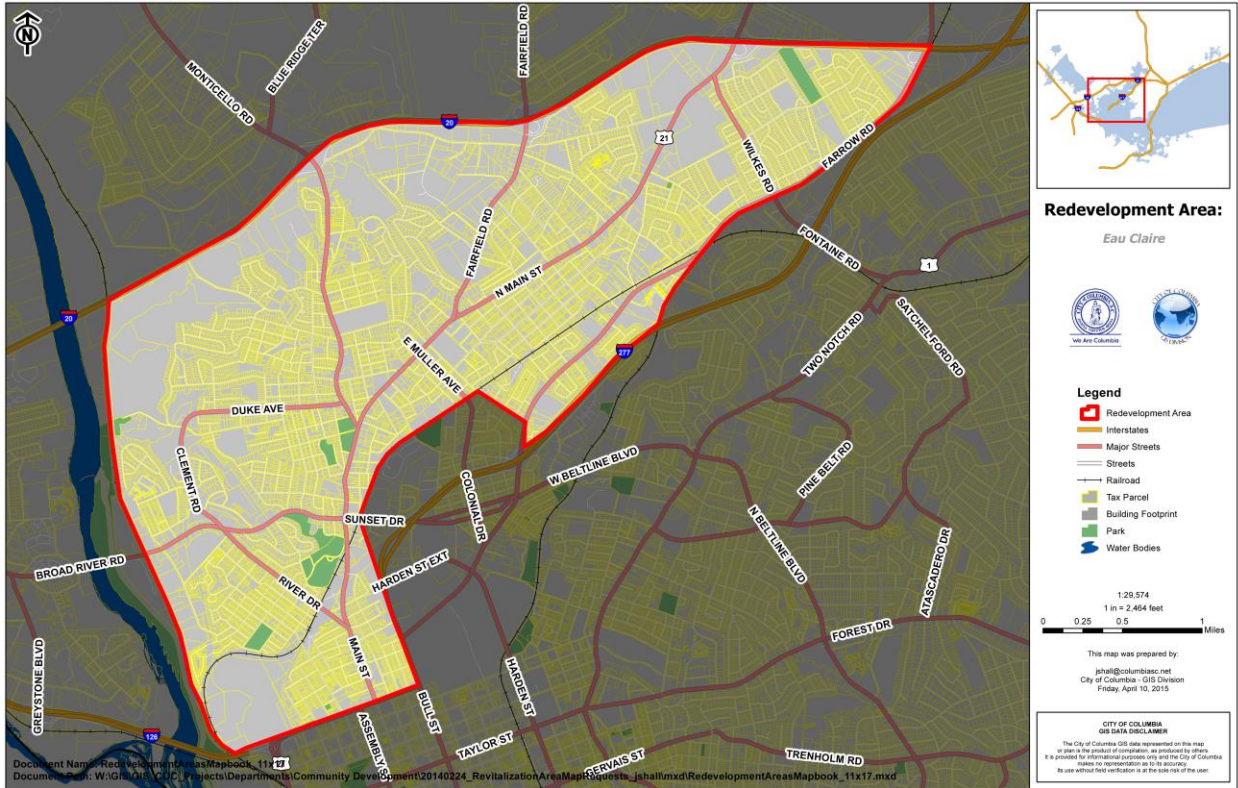
<p>What are the opportunities for improvement in this target area?</p>	<p>Addressing the needs in this area for affordable housing and redeveloping the area for efficient mixed-use will enhance the existing area and improve the quality of life of residents in the area.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Limited funding is a barrier to improvements in the target area.</p>

General Allocation Priorities

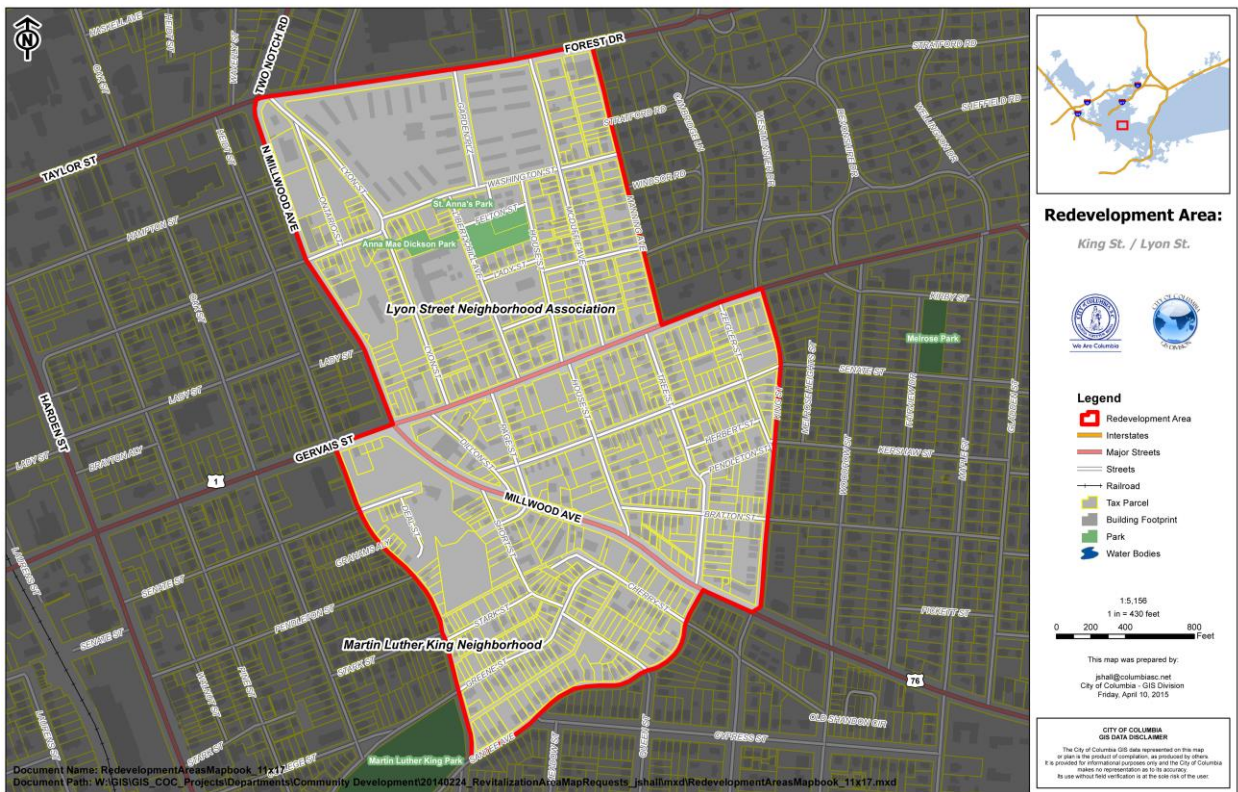
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG funds are allocated to projects that benefit low and moderate income persons and/or areas. HOME funds are allocated to eligible beneficiaries (at or below 80% of 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. The City of Columbia has designated Booker Washington Heights, Eau Claire, Edisto Court, King/Lyon Streets, Brandon Acres/Cedar Terrace, Pinehurst Community Council, Belvedere and the Neighborhood Revitalization strategy Area as local redevelopment areas - maps for each area are included in this section of the Strategic Plan.

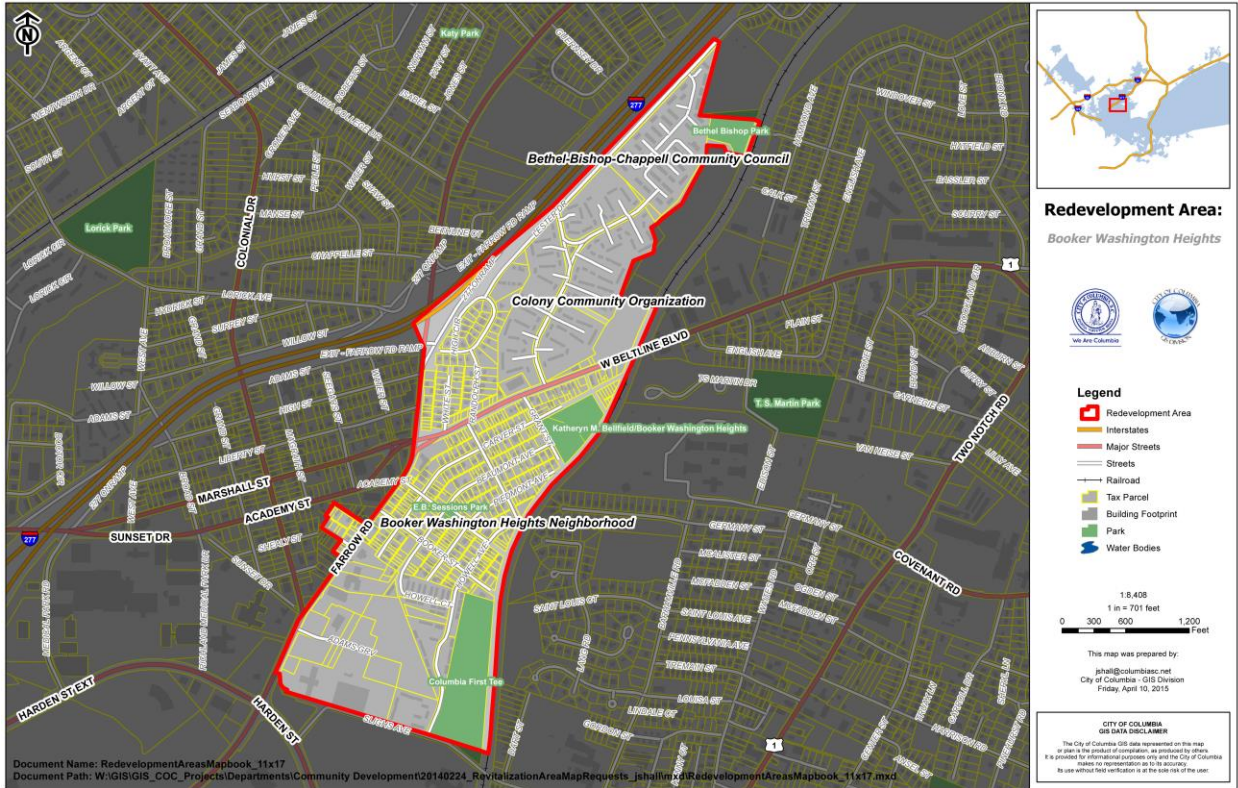
This designation is done through local discussion with the neighborhood communities that desire to have federal funds make a positive impact in their communities. Also, the neighborhoods must be within a low-mod income (at least 51%) census tract area as defined by HUD. Although these areas are the focus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



Eau Claire



King-Lyon Street Redevelopment Area



Booker Washington Heights Redevelopment Area



Edisto Court Redevelopment Area



Brandon Acres - Cedar Terrace Redevelopment Area

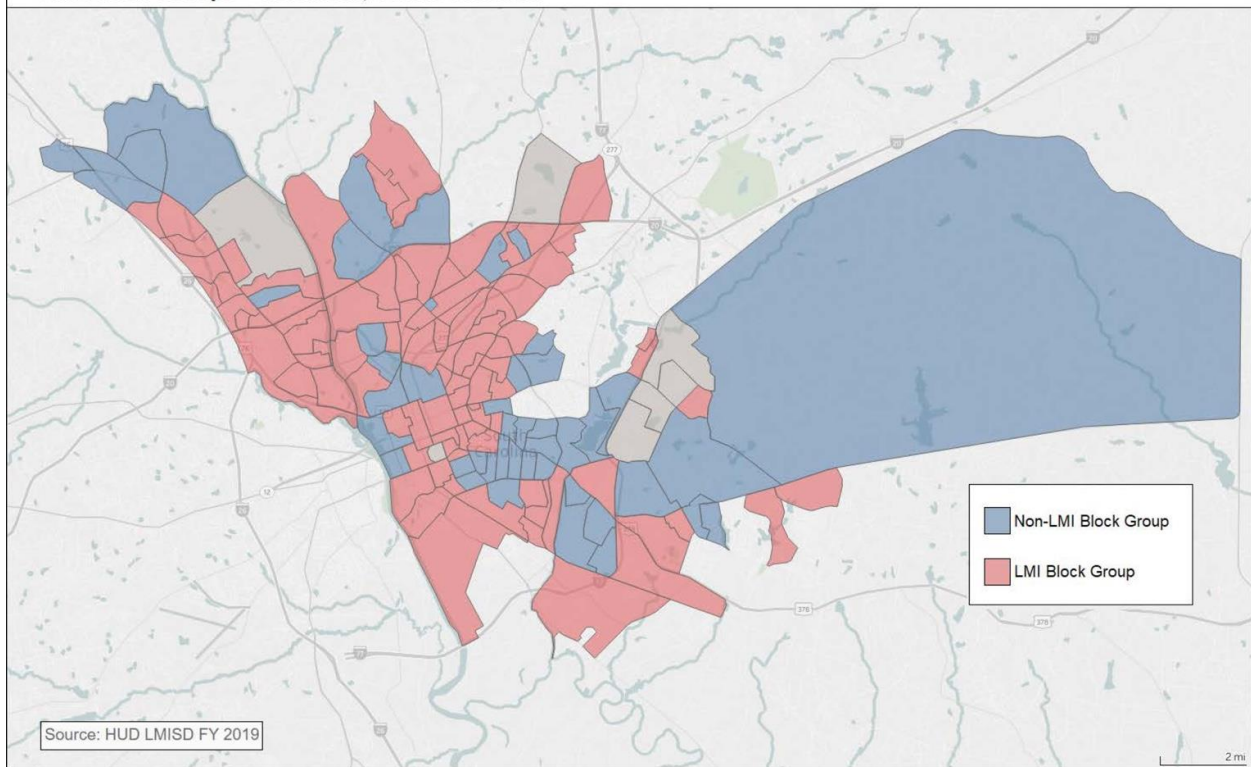


Pinehurst Community Council Redevelopment Area



Belvedere Redevelopment Area

LMI Block Groups - Columbia, South Carolina



LMI Block Group Tracts

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

Priority Needs

Table 55 – Priority Needs Summary

1	Priority Need Name	Expand/Improve Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Associated Goals	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities 6A Address Unmet Needs from 2015 Flood
	Description	Expand and improve public infrastructure through activities for LMI persons and households. Improve access to public facilities that will benefit LMI persons and households. Funds will be used to improve public facilities such as recreational parks and community centers.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Expand/Improve Public Infrastructure & Facilities was identified. Adequate public facilities and infrastructure improvements are essential to addressing the needs of the LMI population, including the homeless, elderly and disabled. Facilities and improvements include neighborhood/community centers, improved road infrastructure and the installation of ADA curb cuts, sidewalks for safety in LMI areas, and water/sewer line/storm water drainage.
2	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Associated Goals	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg. Opportunities 2C Provide Code Enforcement in LMI Neighborhoods 2D Provide Removal of Slum & Blight in Residential 2E Provide for Owner Occupied Housing Rehab 6A Address Unmet Needs from 2015 Flood
	Description	Preserving housing and developing affordable housing, including Homeowner Rehabilitation, Rental Rehabilitation, and Increased Homeownership Opportunities remains one of the highest priorities in the jurisdiction.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Preserve & Develop Affordable Housing was identified. Affordable housing was identified as the third highest need in the City through the Community and Fair Housing survey that ran through the development of the Consolidated Plan. As well, identified in the needs assessment, housing cost burden is by far the largest housing problem in the jurisdiction.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Chronic Homelessness Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Associated Goals	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Description	Provide supportive services for LMI households and also the special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health, seniors, and youth.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services for LMI and Special Needs was identified. Public Services offered by the city and partner non-profit organizations provide for vital and essential services for LMI households and families throughout the jurisdiction. Public services will also help to enhance education and improve living situations of LMI individuals and households in the jurisdiction. Local stakeholders identified the need for public services in the stakeholder survey.
4	Priority Need Name	Housing & Supportive Services for Persons HIV/AIDS
	Priority Level	High

	Population	Extremely Low Low Moderate Persons with HIV/AIDS Non-housing Community Development
	Geographic Areas Affected	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Associated Goals	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Description	Provide for housing & supportive services persons with HIV/AIDS such as permanent housing placement and short-term rent, mortgage and utility assistance (STRMU).
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Housing & Supportive Services Persons w HIV/AIDS was identified.
5	Priority Need Name	Provide for Increased Economic Opportunities
	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Associated Goals	5A. Provide Support to New & Expanding Businesses
	Description	The City of Columbia will continue to provide financial support to new and expanding businesses within the community. Additionally, CDBG funding will be utilized to provide for job training and job placement opportunities for low-to-moderate income residents of the community.

Basis for Relative Priority	This is a high priority for the City of Columbia.
------------------------------------	---

Narrative (Optional)

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 five (5) priority needs are defined in this section.

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

Influence of Market Conditions

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

Table 56 – Influence of Market Conditions

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

Introduction

The City of Columbia anticipates receiving the following HUD entitlement funding for the 2020 program year:

\$1,040,051 in Community Development Block Grant Funding (CDBG)

\$636,871 in HOME Program funding

\$1,517,489 in Housing Opportunities for Persons with AIDS (HOPWA) funding

Additionally, the City anticipates a total of \$610,886 in CDBG program income as well as \$250,000 in HOME program income.

CARES ACT AMENDMENT:

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD's CPD programs, including CDBG-CV & HOPWA-CV for the City of Columbia. The additional CARES Act funds allocated to Columbia was \$611,921 for CDBG-CV and \$220,838 for HOPWA-CV, with related provisions to citizen participation and provisions specific for each grant allocation and allows HUD to waive further program requirements if necessary.

Round 3 CDBG-CV3 Amendment: The CARES Act Round 3 allocation named CDBG-CV3 will be the final allocation for CDBG CARES Act funding. The CDBG-CV3 funding allocated to the City of Columbia is \$976,268 and the Consolidated Plan and first-year Annual Action Plan has been amended to reflect the additional CDBG-CV funding. Total funding from CDBG-CV1 and CDBG-CV3 is now \$1,588,189.

Substantial Amendment (CDBG-DR): In compliance with HUD requirements, the City of Columbia has amended this Consolidated Plan to include the City's CDBG-DR funds and activities in response to the 2015 Flooding of the region. The City received an initial \$19,989,000 appropriation to ensure maximum assistance to the LMI households who sustained damage from the storm. Additionally, a second allocation of \$6,166,000 was leveraged to assist with multi-family rental housing and infrastructure repairs, specifically the Canal Head Gates. The combined total of CDBG-DR allocation was \$26,155,000. The goals and objectives of the CDBG-DR program have not changed. As of this Substantial Amendment to the 2020-2024 Consolidated Plan, on September 30, 2022 the City has expended \$11,702,297 which leaves a balance of \$14,452,703 remaining for CDBG-DR.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,040,051	610,886	11,967	1,662,904	6,603,748	This is the first year of the 2020-2024 consolidated planning period. Administration funded at 20%. RFPs were advertised and selected for targeting high priority community needs. The annual allocation is the corrected amount.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	636,871	250,000	0	886,871	3,547,484	This is the first year of the 2020-2024 consolidated planning period. Budgeted 10 % of administration and 15% will be awarded to CHDO as mandated. The annual allocation is the corrected amount.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,517,489	0	83,972	1,601,461	6,069,956	This is the first year of the 2020-2024 consolidated planning period. Administration funded at 3%. The Expected Amount Available Remainder of ConPlan is 4x the annual allocation.
Other CDBG-CV	public - federal	Admin and Planning Economic Development Public Services Other	1,588,189	0	0	1,588,189	0	The additional CARES Act funds allocated was CDBG-CV1 with \$611,921 and CDBG-CV3 with \$976,268 for a total of \$1,588,189 in CDBG-CV funds. The 15% cap on public services is waived.
Other HOPWA-CV	public – federal	Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA Other	220,838	0	0	220,838	0	The additional CARES Act funds allocated was HOPWA-CV \$220,838.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other CDBG-DR	public – federal	Admin and Planning Economic Development Housing Public Improvements Public Services	14,452,703	0	0	14,452,703	0	Substantial Amendment CDBG-DR: Funds were added from CDBG-DR for disaster recovery activities. The original total CDBG-DR allocation was \$26,155,000. As of the Substantial Amendment, there remains \$14,452,703 for CDBG-DR.

Table 57 - Anticipated Resources

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

For the HOME Program, the city is required to leverage a minimum of \$79,624 or 12.5% in private matching dollars for HOME assisted activities. HOME match is satisfied through private lenders contributions to the City’s affordable housing loan program for homebuyers. The City partners with eight (8) local lenders that provide mortgage financing to eligible borrowers at reduced interest rates. (South State Bank, First Citizens Bank, BB&T Home Mortgage, Synovus Home Mortgage, Wells Fargo Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizen Federal Credit Union, Assurance, Lending). Match is calculated using the difference between the interest rate the borrower is receiving through obtaining the City’s financing and the interest rate that they would have normally received if they had received financing solely through the partner lender. The difference in payment over the life of the loan is what the City uses as match requirement.

The homebuyer assistance program and other affordable housing projects are estimated to leverage over \$4 million in private community dollars. The city also anticipates over \$3 million in leverage dollars for the HOPWA program. 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.

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

The City of Columbia does not have publicly owned land or property located with the jurisdiction that may be used to address the needs identified in this Annual Action Plan.

Discussion

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

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

Utilizing CDBG, HOME and HOPWA funding, the City of Columbia leverages over \$11 million annually from various sources including Housing Loans, Homeless Services for the Inclement Weather Center, Façade Improvement Projects, Commercial Revolving Loan Fund (CRLF), HOPWA Sponsors and other community investment projects and initiatives. Additionally, the Community Development Housing Division has received over \$12 million in bank commitments from various sources for its housing initiative over a five-year period. These resources include private lenders such as South State Bank, First Citizens Bank, BB&T Home Mortgage, Synovus Home Mortgage, Wells Fargo Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizen Federal Credit Union, and Assurance Lending.

Substantial Amendment (CDBG-DR): Since the approval of the CDBG-DR Action Plan by HUD on January 24, 2017 the City has been able to make significant progress on the recovery efforts from the 2015 flood. These efforts are published as quarterly reports on the City’s DR website at: <https://dr.columbiasc.gov>. As of September 30, 2022, the City has a balance of \$14,452,702.83 remaining for CDBG-DR. The following table details the original allocation towards projects, expenses and remaining budget of the DR program.

	Original Allocation	Amount Expended	Remaining Balance
DR-01-ADMIN, Administration	\$1,307,750.00	\$0.00	\$1,307,750.00
DR-02-PLANNING, Planning	\$1,764,857.00	\$457,610.52	\$1,307,246.48
DR-03-ECONDEV, Economic Development	\$118,726.00	\$12,889.28	\$105,836.72
DR-04-HOUSG, Housing Programs	\$21,592,471.00	\$11,116,817.65	\$10,475,653.35
DR-05-BUYOUT-HMGP, FEMA HMGP MATCH Program	\$1,344,401.00	\$103,734.72	\$1,240,666.28
DR-06-PUBFIMPRV, Public Facilities & Improvements	\$26,795.00	\$11,245.00	\$15,550.00
TOTAL	\$26,155,000.00	\$11,702,297.17	\$14,452,702.83

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 58 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the Institutional Delivery System

- Defined target areas

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

Gaps in the Institutional Delivery System

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

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

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

Other			
Youth Services	X	X	X

Table 59 - Homeless Prevention Services Summary

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

The City of Columbia plans to actively participate in the local Continuum of Care, Midlands Area Consortium for the Homeless (MACH) by attending monthly planning meetings and engaging in community discussions 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. Persons with HIV are a priority group and are served, but not limited to these organizations:

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

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

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

Columbia has an array of services and a close knit Continuum of Care community of services providers that share information and utilizes the HMIS system to manage service delivery.

According to HUD's 2018 Housing Inventory Count (HIC) reports, there are over 660 emergency shelter beds and 470 transitional housing beds for homeless persons in 44 facilities across the CoC service area.

There are also over 720 permanent supportive housing beds available for chronically homeless person, veterans, and youth. These units are provided by Columbia Housing (CHA), Healing Properties, Sistercare, Pilgrim's Inn, MIRCI and the Women's Shelter. Columbia Housing has 15 beds reserved for persons living with HIV/AIDS.

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

The City's strategy to overcoming gaps in its service delivery system for the HOPWA program serving persons living with HIV/AIDS is to partner with leading service providers in the local area. These service providers are Columbia Housing with TBRA and supportive services, Midlands Housing Alliance with its Transitions support program, Palmetto AIDS Life Supportive Services, The Cooperative Ministries with short-term emergency housing, Upper Savannah Care Consortium with supportive services, and the U of SC Department of Medicine with STRMU services. The City also strengthens the services delivered by providers with HOPWA trainings and admin help from Resource ID,

To guide the services delivered by providers, the City has installed two goals to address the needs of persons living with HIV/AIDS in its HOPWA program. These goals are to Provide Housing Opportunities for Persons with HIV/AIDS and Provide for Medical & Support Services for Persons with HIV/AIDS.

Additional information on the City's strategy to develop and enhance the institutional structure and service delivery system of its programs is provided in AP-85 Other Actions.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Expand/Improve Public Infrastructure & Facilities	CDBG: \$953,649	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Expand/Improve Public Infrastructure & Facilities	CDBG: \$953,649	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Expand/Improve Public Infrastructure & Facilities	CDBG: \$953,649	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
4	2A Increase Homeownership Opportunities	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	HOME: \$1,810,740	Direct Financial Assistance to Homebuyers: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	2B Increase Affordable Rental Hsg. Opportunities	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	HOME: \$1,145,495	Rental units rehabilitated: 200 Household Housing Unit
6	2C Provide Code Enforcement in LMI Neighborhoods	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	CDBG: \$1,045,847	Housing Code Enforcement/Foreclosed Property Care: 250 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	2D Provide Removal of Slum & Blight in Residential	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	CDBG: \$1,045,847	Buildings Demolished: 125 Buildings
8	2E Provide for Owner Occupied Housing Rehab	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	CDBG: \$1,045,847 HOME: \$1,478,120	Homeowner Housing Rehabilitated: 125 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Public Services & Quality of Life Improvements	CDBG: \$569,493	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
10	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Public Services & Quality of Life Improvements	CDBG: \$569,493 CDBG-CV: \$1,404,613	Public service activities other than Low/Moderate Income Housing Benefit: 5050 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 75 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	4A Provide Housing Opportunities Persons HIV/AIDS	2020	2024	Non-Homeless Special Needs	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Housing & Supportive Services for Persons HIV/AIDS	HOPWA: \$5,545,251 HOPWA-CV: \$61,428	Tenant-based rental assistance / Rapid Rehousing: 313 Households Assisted
12	4B Provide Medical & Support Services HIV/AIDS	2020	2024	Non-Homeless Special Needs	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Housing & Supportive Services for Persons HIV/AIDS	HOPWA: \$2,126,166 HOPWA-CV: \$159,410	HIV/AIDS Housing Operations: 8650 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	5A. Provide Support to New & Expanding Businesses	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Provide for Increased Economic Opportunities	CDBG: \$1,129,178 CDBG-CV: \$183,576	Jobs created/retained: 60 Jobs Businesses assisted: 30 Businesses Assisted
14	6A Address Unmet Needs from 2015 Flood	2020	2024	Affordable Housing Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing	CDBG-DR: \$14,452,703	Homeowner Housing Added: 80 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Jobs created/retained: 5 Jobs Other: 1 Other

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand Public Infrastructure
	Goal Description	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	Goal Name	1B Improve Public Infrastructure Capacity
	Goal Description	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	Goal Name	1C Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	Goal Name	2A Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers
5	Goal Name	2B Increase Affordable Rental Hsg. Opportunities
	Goal Description	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
6	Goal Name	2C Provide Code Enforcement in LMI Neighborhoods
	Goal Description	Provide for residential code enforcement activities in the jurisdiction for LMI households. These activities will help to maintain the housing in the community.
7	Goal Name	2D Provide Removal of Slum & Blight in Residential
	Goal Description	Provide for neighborhood revitalization from activities that eliminate slum and blight and provide for better health and public safety.

8	Goal Name	2E Provide for Owner Occupied Housing Rehab
	Goal Description	Provide for owner occupied housing rehabilitation in target areas of the jurisdiction. These activities will benefit LMI households.
9	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
10	Goal Name	3B Provide Vital Services for LMI Households
	Goal Description	<p>Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.</p> <p>CARES ACT AMENDMENT: The City will help to provide financial assistance to low- to moderate-income households negatively affected by the COVID-19 pandemic. Financial assistance will include rental and mortgage payment assistance (up to 3 months), utility assistance, broadband access to WIFI. An estimated 50 Persons Assisted.</p> <p>Round 3 CDBG-CV3 Amendment: The City will provide rent/mortgage/utility payment assistance to low- to moderate-income households affected by the COVID-19 pandemic. Financial assistance will be in the form of rental/mortgage assistance (up to 6 months) and utility assistance (up to 2 months). An estimated 75 households will be assisted.</p> <p>CDBG-CV1: \$428,345 CDBG-CV3: 976,268</p>
11	Goal Name	4A Provide Housing Opportunities Persons HIV/AIDS
	Goal Description	<p>Provide for permanent housing placement assistance for persons with HIV/AIDS.</p> <p>CARES ACT AMENDMENT: The City will provide additional financial support for permanent housing placement assistance for persons with HIV/AIDS. An additional 13 assisted with HOPWA-CV.</p>

12	Goal Name	4B Provide Medical & Support Services HIV/AIDS
	Goal Description	Provide for medical and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention. CARES ACT AMENDMENT: The City will provide additional financial support for medical and supportive services for persons with HIV/AIDS such as short-term rent, STRMU, street outreach activities and homeless prevention. An additional 150 assisted with HOPWA-CV.
13	Goal Name	5A. Provide Support to New & Expanding Businesses
	Goal Description	The City of Columbia will provide financial support to encourage new business development and existing business expansion. CARES ACT AMENDMENT: The City will provide additional financial support for small businesses to help create/retain jobs. An additional 10 jobs created/retained and 5 businesses assisted with CDBG-CV.
14	Goal Name	6A Address Unmet Needs from 2015 Flood
	Goal Description	Substantial Amendment (CDBG-DR): Funding from the CDBG-DR program will be used to address unmet needs from the 2015 Flood and Storm.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Columbia's FY2020 goals for affordable housing are as follows:

Affordable housing programs funded by CDBG and HOME for special needs and LMI households:

Direct Financial Assistance to Homebuyers: 20 Households Assisted

Homeowner Housing Rehabilitated: 25 Household Housing Unit

Rental Units Rehabilitated: 40

Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit

Affordable housing programs funded through HOPWA for persons living with HIV/AIDS:

Tenant Based Rental Assistance (TBRA): 60 Households Assisted

HIV/AIDS Housing Operations (STRMU): 1,700 Household Housing Unit

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

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

Columbia Housing (CHA), the local housing authority serving the City does not have a Section 504 Voluntary Compliance Agreement and is in compliance with all regulations. All new communities have been built with handicapped accessible units meeting all ADA requirements.

Activities to Increase Resident Involvements

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

1. All of the communities at the CHA have representatives that participate in a Community Club that meets every month. The Residents Executive Council meets every month and consists of all officers from each Community Club. The meeting is also open to all residents to attend. Residents can provide input to management as to concerns. The Club also coordinates special events for public housing residents.
2. The CHA's primary focus for public housing residents is the safety of those residents. The CHA works closely with the City of Columbia Police Department and Richland County Sheriff's Department to ensure that residents can live safely in those units. All crimes are reported (regardless of the offense, whether minor or major) by the CHA Director of Security to the Executive Director on a weekly basis and a report is sent to the CHA Board of Commissioners for every meeting.
3. The CHA has an extensive network of partners to provide case management for all public housing residents. These partnerships provide a variety of educational, cultural, and recreational programs for residents. There are also individual programs designated strictly for elderly persons residing at Spencer Place. Additionally, the CHA has a Career Development Program that provides a comprehensive training for residents wanting employment or wanting to improve their work status (part-time to fulltime and/or positions with higher salaries). The CHA also maintains a listing of available jobs in the area and works with local employers to identify potential employment. All of these programs are free to residents. Case managers are also available to work with families on establishing goals such as credit repair, education degrees, or counseling with individual problems. Case Managers have been trained in VAWA (Violence Against Women Act) compliance.
4. One of the most important programs for residents is Homeownership Training. The CHA offers a 16-hour course in becoming a homeowner: Financing a home, Credit worthiness, budgeting, landscaping, home maintenance, and basic terminology for mortgages. Completion of this program also enables public housing residents to participant in special homeownership programs offered through Community Development Agencies and local banks and financial institutions.
5. The CHA has a comprehensive Modernization Program in place; each complex has a plan for modernization utilizing Capital Funds from HUD.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

As of the last updated HA Performance updated on 4/1/2020, HUD has assigned SC002 Columbia HA (CHA) a PHAS assessment score of 89, and is designated as a “standard performer.” This information can be viewed publicly at: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>

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

Barriers to Affordable Housing

The City of Columbia has identified five barriers to affordable housing as highlighted in the City’s 2020 Analysis of Impediments (AI) to Fair Housing Choice. The AI covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

With the rising pressure to create fair housing choice, which includes, Protected Choice, Actual Choice, and Quality Choice, the City of Columbia faces barriers and impediments such as unlawful discrimination or systematic bias in the effort to realize fair housing for all residents seeking housing. To ensure that all residents in the city are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the City of Columbia has taken steps to promote fair housing and to educate its leadership, staff, and residents on what HUD defines as fair housing and discrimination in housing. Further, the city has identified what steps it must take to overcome the barriers identified and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

The AI has identified five current barriers to fair housing choice and affordable housing. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to fair housing choice are:

1. The Zoning Ordinance and Land Use Regulations Constrain Housing Diversity.
2. The Aging Housing Stock Requires Increased Investment and Maintenance.
3. There is a Shortage of All Types of Residential Product.
4. A Majority of Renters are Cost Burdened.
5. There has been a Decline in The Amount of Non-Student Housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Strategic actions that can help address impediments identified include several steps that will be taken by the city are as follows:

- Establish incentives to encourage developers to construct affordable housing units.
- Leverage public land and funding to develop affordable housing.
- Incentivize development of multi-unit housing.
- Create a Columbia Housing Trust Fund.

- Revise the Zoning Ordinance and Land Development Regulations.
- Increase the Housing Inventory by Promoting Infill and Additional New Residential Redevelopment.
- Increase the Promotion of Fair Housing.
- Expand and Leverage Financial Support to Housing Assistance Programs.
- Strengthen the Rental Housing Regulations Ordinance.

SP-60 Homelessness Strategy – 91.215(d)

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

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

MACH, a 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.

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

Addressing the emergency and transitional housing needs of homeless persons

The United Way of the Midlands, Midlands Housing Alliance (Transitions) and Salvation Army operate the Inclement Weather Center (IWC) from November 1st through the end of March of each year. The IWC opens each day when the temperature reaches 40 degrees or below, or when other inclement weather factors affect the health and safety of the homeless. The facility was prepared to serve 180 adult men and women with additional costs available to supplement the beds to the 240-person maximum occupancy. Additionally, the city annually supports the Midlands Housing Alliance, Transitions and the Housing First Program with General Fund dollars. 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.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Recently, 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.

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 life changing circumstances.

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

United Way of the Midlands and Midlands Area Consortium for the homeless (MACH) offers homeless prevention services to help families stay in their current housing. MACH also helps individuals who are exiting institutions of care. MACH's mission has been to collaborate with local organizations and stakeholders to address homelessness in central South Carolina.

Since August 2017 the agencies in the MACH district have served over 1,300 in emergency shelters and 1,000 in transitional housing. As a district there are obstacles that hinder agencies from helping more individuals experiencing homelessness.

The City is addressing the unmet needs of the elderly by planning two (2) new affordable Senior Living facilities through the City's component unit. The process of assembling funding for these facilities are in process.

The Columbia Empowerment Zone broke ground in February 2018 on its new apartment complex in the 3700 block of North Main Street. The Veranda at North Main features 58 apartments. It is a three-story building with elevator access featuring 12 units at 50% of area medium income, 40 units at 60% area medium income and six at market rate. Five of the units have been designated as Americans with Disabilities Act-compliant while two of the units will be equipped for deaf or blind residents. Occupancy began in the Summer of the prior program year.

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

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

According to the US Environmental Protection Agency (EPA), lead-based paint can have a negative health effect on every organ and system in your body. Children 6 years and younger are most susceptible to the effects of lead poisoning, and even low levels of lead in children can lead to behavioral and learning problems, lower IQ and hyperactivity, slowed growth, hearing problems and anemia. Therefore in 1978, the federal government banned consumer uses of lead-containing paint, including paint for housing. Any home built before this time may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Census data for the year housing is built is found by ten-year increments and while not completely precise, within the City there over 25,000 units built prior to 1980 and 3,500 have children under the age of 6 present.

To address this issue, the City makes it a goal to address both homeowner-occupied and renter-occupied housing with rehabilitation assistance. Further, the City also works to address these issues of lead-based paint hazards with its code enforcement program, and when necessary, through the removal of buildings.

As well, the City of Columbia adheres closely to the Lead Disclosure Rule as policy for Lead-Based Paint and ensures that its programs address lead-based paint hazards and has revised the policy addressing lead-based paint. A lead-based paint consultant assesses the need for mitigation or abatement for the all City housing programs.

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

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

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

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

Lead-Based Paint Disclosure Rule

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

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

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

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

The strategies outlined in the City of Columbia’s 2020-2024 Consolidated Plan’s Strategic Plan are intended to serve as the City’s anti-poverty strategy by planning for expanded housing, economic development, and community development opportunities for low- to moderate-income persons. It is only by improving citizens’ living conditions, employment opportunities, and access to services that they may emerge from poverty.

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

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

- (1) Through the use of collaborative partnerships, provide additional and improved housing by engaging in the rehabilitation and creation of housing;
- (2) Support programs that provide educational enrichment opportunities to children of lower-income families, encouraging these children to enjoy learning and to continue pursuing higher education through its CDBG funding;
- (3) Provide persons who are at risk of becoming homeless with rental, mortgage and/ or utility assistance through non-profit partners funded for that purpose;
- (4) Provide financial literacy training (including homeownership education and counseling) in low-wealth communities to encourage the creation and retention of wealth through property ownership.
- (5) Partner with the City’s various offices that serve minority populations to recruit and train minority-owned businesses located in the City’s target areas.
- (6) Continue to provide access to LMI homeownership through low-interest loans made available from the City Residential Loan Programs.

SP-80 Monitoring – 91.230

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

The City of Columbia recognizes the importance of maintaining appropriate performance measurements of its CDBG and HOME projects and programs. 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.

The City of Columbia has developed a comprehensive monitoring strategy inclusive of all entitlement programs. 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.

Monthly 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, tracked and resolved with complete HUD compliance as the goal.

Expected Resources

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

Introduction

The City of Columbia anticipates receiving the following HUD entitlement funding for the 2020 program year:

\$1,040,051 in Community Development Block Grant Funding (CDBG)

\$636,871 in HOME Program funding

\$1,517,489 in Housing Opportunities for Persons with AIDS (HOPWA) funding

Additionally, the City anticipates a total of \$610,886 in CDBG program income as well as \$250,000 in HOME program income.

CARES ACT AMENDMENT:

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD's CPD programs, including CDBG-CV & HOPWA-CV for the City of Columbia. The additional CARES Act funds allocated to Columbia was \$611,921 for CDBG-CV and \$220,838 for HOPWA-CV, with related provisions to citizen participation and provisions specific for each grant allocation and allows HUD to waive further program requirements if necessary.

Round 3 CDBG-CV3 Amendment: The CARES Act Round 3 allocation named CDBG-CV3 will be the final allocation for CDBG CARES Act funding. The CDBG-CV3 funding allocated to the City of Columbia is \$976,268 and the Consolidated Plan and first-year Annual Action Plan has been amended to reflect the additional CDBG-CV funding. Total funding from CDBG-CV1 and CDBG-CV3 is now \$1,588,189.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,040,051	610,886	11,967	1,662,904	6,603,748	This is the first year of the 2020-2024 consolidated planning period. Administration funded at 20%. RFPs were advertised and selected for targeting high priority community needs. The annual allocation is the corrected amount.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	636,871	250,000	0	886,871	3,547,484	This is the first year of the 2020-2024 consolidated planning period. Budgeted 10 % of administration and 15% will be awarded to CHDO as mandated. The annual allocation is the corrected amount.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,517,489	0	83,972	1,601,461	6,069,956	This is the first year of the 2020-2024 consolidated planning period. Administration funded at 3%. The Expected Amount Available Remainder of ConPlan is 4x the annual allocation.
Other	public - federal	Admin and Planning Economic Development Public Services Other	1,588,189	0	0	1,588,189	0	The additional CARES Act funds allocated was CDBG-CV1 with \$611,921 and CDBG-CV3 with \$976,268 for a total of \$1,588,189 in CDBG-CV funds. The 15% cap on public services is waived.
Other	public - federal	Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA Other	220,838	0	0	220,838	0	The additional CARES Act funds allocated was HOPWA-CV \$220,838.

Table 61 - Expected Resources – Priority Table

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

For the HOME Program, the city is required to leverage a minimum of \$79,624 or 12.5% in private matching dollars for HOME assisted activities. HOME match is satisfied through private lenders contributions to the City’s affordable housing loan program for homebuyers. The City partners with eight (8) local lenders that provide mortgage financing to eligible borrowers at reduced interest rates. (South State Bank, First Citizens Bank, BB&T Home Mortgage, Synovus Home Mortgage, Wells Fargo Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizen Federal Credit Union, Assurance, Lending). Match is calculated using the difference between the interest rate the borrower is receiving through obtaining the City’s financing and the interest rate that they would have normally received if they had received financing solely through the partner lender. The difference in payment over the life of the loan is what the City uses as match requirement.

The homebuyer assistance program and other affordable housing projects are estimated to leverage over \$4 million in private community dollars. The city also anticipates over \$3 million in leverage dollars for the HOPWA program. 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.

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

The City of Columbia does not have publicly owned land or property located with the jurisdiction that may be used to address the needs identified in this Annual Action Plan.

Discussion

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

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

Utilizing CDBG, HOME and HOPWA funding, the City of Columbia leverages over \$11 million annually from various sources including Housing Loans, Homeless Services for the Inclement Weather Center, Façade Improvement Projects, Commercial Revolving Loan Fund (CRLF), HOPWA Sponsors and other community investment projects and initiatives. Additionally, the Community Development Housing Division has received over \$12 million in bank commitments from various sources for its housing initiative over a five-year period. These resources include private lenders such as South State Bank, First Citizens Bank, BB&T Home Mortgage, Synovus Home Mortgage, Wells Fargo Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizen Federal Credit Union, and Assurance Lending.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Expand/Improve Public Infrastructure & Facilities	CDBG: \$191,793	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Expand/Improve Public Infrastructure & Facilities	CDBG: \$191,793	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Expand/Improve Public Infrastructure & Facilities	CDBG: \$191,793	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	2A Increase Homeownership Opportunities	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	HOME: \$362,148	Direct Financial Assistance to Homebuyers: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	2B Increase Affordable Rental Hsg. Opportunities	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	HOME: \$229,099	Rental units rehabilitated: 40 Household Housing Unit
6	2C Provide Code Enforcement in LMI Neighborhoods	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	CDBG: \$210,233	Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	2D Provide Removal of Slum & Blight in Residential	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	CDBG: \$210,233	Buildings Demolished: 25 Buildings
8	2E Provide for Owner Occupied Housing Rehab	2020	2024	Affordable Housing	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Preserve & Develop Affordable Housing	CDBG: \$210,233 HOME: \$295,624	Homeowner Housing Rehabilitated: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Public Services & Quality of Life Improvements	CDBG: \$114,962	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
10	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Public Services & Quality of Life Improvements	CDBG: \$114,962 CDBG-CV: \$1,404,613	Public service activities other than Low/Moderate Income Housing Benefit: 1050 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 75 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	4A Provide Housing Opportunities Persons HIV/AIDS	2020	2024	Non-Homeless Special Needs	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Housing & Supportive Services for Persons HIV/AIDS	HOPWA: \$1,142,639 HOPWA-CV: \$61,428	Tenant-based rental assistance / Rapid Rehousing: 73 Households Assisted
12	4B Provide Medical & Support Services HIV/AIDS	2020	2024	Non-Homeless Special Needs	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Housing & Supportive Services for Persons HIV/AIDS	HOPWA: \$458,822 HOPWA-CV: \$159,410	HIV/AIDS Housing Operations: 1850 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	5A. Provide Support to New & Expanding Businesses	2020	2024	Non-Housing Community Development	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area	Provide for Increased Economic Opportunities	CDBG: \$226,900 CDBG-CV: \$183,576	Jobs created/retained: 20 Jobs Businesses assisted: 10 Businesses Assisted

Table 62 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand Public Infrastructure
	Goal Description	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	Goal Name	1B Improve Public Infrastructure Capacity
	Goal Description	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	Goal Name	1C Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	Goal Name	2A Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers
5	Goal Name	2B Increase Affordable Rental Hsg. Opportunities
	Goal Description	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
6	Goal Name	2C Provide Code Enforcement in LMI Neighborhoods
	Goal Description	Provide for residential code enforcement activities in the jurisdiction for LMI households. These activities will help to maintain the housing in the community.
7	Goal Name	2D Provide Removal of Slum & Blight in Residential
	Goal Description	Provide for neighborhood revitalization from activities that eliminate slum and blight and provide for better health and public safety.

8	Goal Name	2E Provide for Owner Occupied Housing Rehab
	Goal Description	Provide for owner occupied housing rehabilitation in target areas of the jurisdiction. These activities will benefit LMI households.
9	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for special needs populations within the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
10	Goal Name	3B Provide Vital Services for LMI Households
	Goal Description	<p>Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.</p> <p>CARES ACT AMENDMENT: The City will help to provide financial assistance to low- to moderate-income households negatively affected by the COVID-19 pandemic. Financial assistance will include rental and mortgage payment assistance (up to 3 months), utility assistance, broadband access to WIFI. An estimated 50 Persons assisted.</p> <p>Round 3 CDBG-CV3 Amendment: The City will provide rent/mortgage/utility payment assistance to low- to moderate-income households affected by the COVID-19 pandemic. Financial assistance will be in the form of rental/mortgage assistance (up to 6 months) and utility assistance (up to 2 months). An estimated 75 households will be assisted.</p> <p>CDBG-CV1: \$428,345</p> <p>CDBG-CV3: 976,268</p>
11	Goal Name	4A Provide Housing Opportunities Persons HIV/AIDS
	Goal Description	<p>Provide for permanent housing placement assistance for persons with HIV/AIDS.</p> <p>CARES ACT AMENDMENT: The City will provide additional financial support for permanent housing placement assistance for persons with HIV/AIDS. An additional 13 assisted with HOPWA-CV.</p>

12	Goal Name	4B Provide Medical & Support Services HIV/AIDS
	Goal Description	<p>Provide for medical and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.</p> <p>CARES ACT AMENDMENT: The City will provide additional financial support for medical and supportive services for persons with HIV/AIDS such as short-term rent, STRMU, street outreach activities and homeless prevention. An additional 150 assisted with HOPWA-CV.</p>
13	Goal Name	5A. Provide Support to New & Expanding Businesses
	Goal Description	<p>The City of Columbia will provide financial support to encourage new business development and existing business expansion.</p> <p>CARES ACT AMENDMENT: The City will provide additional financial support for small businesses to help create/retain jobs. An additional 10 jobs created/retained and 5 businesses assisted with CDBG-CV.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Columbia's CDBG, HOME and HOPWA programs provide funding for projects within the City limits. During the 2020 program year, the City will continue to focus its CDBG funding efforts on specific target areas of redevelopment to streamline the funding impact. City Council has directed efforts in five (5) "prioritized" target areas. Additionally, City Council limited access of the FY 2020 CDBG entitlement funding to the City's non-profit Development Corporations and to City Departments. Funding is available for two (2) categories of eligible programs/activities: Public Service (Youth Services, Job Readiness, Health Services) and Non-Public Services (Public Facilities Improvement, Housing).

To ensure CDBG expenditure meet timeliness, all funded activates/projects must be shovel ready to spend CDBG funding within a 1-year grant period and should be the gap funding needed to complete "shovel ready" projects. The City will focus HOME funding on affordable housing through homeowner and rental acquisition, rehabilitation, and new construction; rental housing development for Community Housing Development Organizations (CHDO), and homeownership through the City Lender 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.

CARES ACT AMENDMENT:

The City of Columbia allocated CARES Act funds to create projects to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CV funded projects added were: CDBG-CV Administration, CDBG-CV Public Services, CDBG-CV Economic Development, HOPWA-CV Administration and HOPWA-CV projects by sponsors.

Round 3 CDBG-CV3 Amendment: CDBG-CV3 funds were added to CDBG-CV Administration and CDBG-CV Public Services. For details, please see the following project details.

Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Facilities & Infrastructure
3	CDBG: Housing Programs
4	CDBG: Public Services
5	HOME: Administration (10%)
6	HOME: CHDO Reserves (15%)
7	HOME: Owner Occupied Rehab (30%)
8	HOME: City Lender Program (15%)
9	HOME: Non-CHDO Development Activities (30%)
10	HOPWA: Administration
11	HOPWA: Resource ID
12	HOPWA: Columbia Housing Authority
13	HOPWA: Palmetto AIDS Life Support
14	HOPWA: The Cooperative Ministries
15	HOPWA: Upper Savannah Care Consortium
16	HOPWA: Midlands Housing Alliance - Transitions
17	HOPWA: University of South Carolina Dept. of Medicine
18	CDBG: Economic Development
19	CDBG-CV: Administration (CV1 & CV3)
20	CDBG-CV: Public Services (CV1 & CV3)
21	CDBG-CV: Economic Development
22	HOPWA-CV: Administration
23	HOPWA-CV: Columbia Housing Authority
24	HOPWA-CV: Palmetto AIDS Life Support
25	HOPWA-CV: The Cooperative Ministries
26	HOPWA-CV: Upper Savannah Care Consortium
27	HOPWA-CV: Midlands Housing Alliance - Transitions
28	HOPWA-CV: University of South Carolina Dept. of Medicine

Table 63 – Project Information

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

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

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

households are more heavily burdened with housing costs, rental housing will be developed and rehabilitated. Elderly and low-income homeowners will benefit from housing rehabilitation to improve housing quality. Economic Development activities such as façade improvement, commercial retention loan program or commercial safety enhancement programs play important roles in improving quality of life.

Fulfilling its mission of providing a holistic approach to community development, the City will continue to engage community partners to provide access to job training for veterans, homeless families and the underserved, afterschool programs to serve homeless families, provide adult dental & eye services, job readiness skills, and supportive services for homeless youth (17-24) that will provide safe, healthy and stable Columbia neighborhoods. The City will continue to provide low-moderate income individuals and families the opportunities and financial literacy resources for increased personal wealth through banking access for the unbanked and underbanked for a better quality of life experience.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities 2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg. Opportunities 2C Provide Code Enforcement in LMI Neighborhoods 2D Provide Removal of Slum & Blight in Residential 2E Provide for Owner Occupied Housing Rehab 3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements
	Funding	CDBG: \$242,098
	Description	Citywide administration of the CDBG program in PY 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide

	Planned Activities	Planned activities for administration of the CDBG program are (Matrix Code 21A): Community Development Department Admin (including fair housing: \$194,197) Citizen Participation: \$4,592 Community Liaison: \$43,359
2	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$494,681
	Description	The City will improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance. The City will also expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15,000 LMI Persons
	Location Description	Citywide, Park Improvement Project at Hyatt Park & TS Martin Park

	Planned Activities	Planned activities for public facilities and infrastructure are: Park Improvement Project at Hyatt Park & TS Martin Park (03L): \$494,681
3	Project Name	CDBG: Housing Programs
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	2C Provide Code Enforcement in LMI Neighborhoods 2D Provide Removal of Slum & Blight in Residential
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$550,000
	Description	The City will provide for affordable housing programs that will include code enforcement, removal of slum & blight, housing rehab, and the city lending program. These activities will benefit LMI households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 20 Households Assisted Homeowner Housing Rehabilitated: 10 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit Buildings Demolished: 25 Buildings
	Location Description	Citywide
	Planned Activities	Planned activities for housing programs include: Housing Rehab Operations (14A): \$174,917 Maintenance Assistance Program: \$225,083 Rehab Maintenance Care: \$150,000
	Project Name	CDBG: Public Services

4	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$176,125
	Description	The City will provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services for LMI households will include fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for special needs: 500 persons assisted Public service activities for LMI: 1,000 LMI persons assisted
	Location Description	Citywide
	Planned Activities	Planned activities for public services include: Mental Illness Recovery (MIRCI) (05O) : \$45,000 Fast Forward, Employment Training (05H): \$30,000 Trinity Housing/Homeless No More (05L): \$38,341 Hush No More, Victim Counseling/Education (05L): \$12,480 The Cooperative Ministries, Employment Services (05H) \$24,179 City of Columbia, Bank On services (05): \$26,125
	Project Name	HOME: Administration (10%)

5	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg. Opportunities 2E Provide for Owner Occupied Housing Rehab
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$88,578
	Description	Citywide administration of the HOME program in PY 2021.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Staff salaries, planning and general admin
6	Project Name	HOME: CHDO Reserves (15%)
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg. Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$133,049
	Description	The City will set aside 15% of home funds for CHDO affordable housing development.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 10 LMI Household Housing Units
	Location Description	Citywide
	Planned Activities	Rental development w/ eligible CHDOs
7	Project Name	HOME: Owner Occupied Rehab (30%)
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	2E Provide for Owner Occupied Housing Rehab
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$266,098
	Description	The City will provide for owner occupied housing rehabilitation in target areas of the jurisdiction. These activities will benefit LMI households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 15 Household Housing Unit Note: In total, the City estimates rehab of 25 homeowner occupied homes in the housing rehab program (CDBG with 10 and HOME with 15)
	Location Description	Citywide
	Planned Activities	Substantial owner occupied housing rehab
	Project Name	HOME: City Lender Program (15%)

8	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	2A Increase Homeownership Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$133,049
	Description	The City will provide for direct financial assistance for homeownership housing opportunities with the City Lender Program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 20 Households Assisted
	Location Description	Citywide
	Planned Activities	Homeownership housing finance
9	Project Name	HOME: Non-CHDO Development Activities (30%)
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg. Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$266,097
	Description	The City will provide for affordable housing development activities for homeowners and renters.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Rental units Rehabilitated: 30 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Rental development activities
10	Project Name	HOPWA: Administration
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$45,525
	Description	Administration of the HOPWA program in PY 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	General administration of HOPWA related projects and activities not to exceed 3% of HOPWA funding allocation.
11	Project Name	HOPWA: Resource ID
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4B Provide Medical & Support Services HIV/AIDS

	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$5,000
	Description	Provide for supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 250 Household Housing Units
	Location Description	Citywide
	Planned Activities	Planned activities for Resource ID include general HOPWA training for administration and local sponsors for \$5,000.
12	Project Name	HOPWA: Columbia Housing Authority
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$597,825
	Description	Provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	CHA 1 - TBRA/Rapid Re-housing: 95 Households Assisted CHA 2 - HIV/AIDS Housing Operations: 95 Household Housing Units CHA 3 - TBRA/Rapid Re-housing: 15 Households Assisted CHA 4 - HIV/AIDS Housing Operations: 9 Household Housing Units
	Location Description	Citywide

	Planned Activities	Planned activities for the Columbia Housing Authority include: (CHA-1) TBRA - Housing Choice Vouchers: \$398,682 (CHA-2) TBRA Salary HCV: \$23,868 (CHA-3) Homeless (TBRA): \$154,902 (CHA 4) Operations: \$20,373
13	Project Name	HOPWA: Palmetto AIDS Life Support
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$329,553
	Description	Provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 737 Household Housing Units
	Location Description	Citywide
	Planned Activities	Palmetto AIDS Life Support (Supportive Services/Administration/Resource ID): \$329,553
	Project Name	HOPWA: The Cooperative Ministries

14	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$176,371
	Description	Provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 145 Household Housing Units
	Location Description	Citywide
	Planned Activities	Planned activities for The Cooperative Ministries include HOPWA funded short term emergency solutions for persons with HIV/AIDS: \$176,371
15	Project Name	HOPWA: Upper Savannah Care Consortium
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$25,000

	Description	Provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 40 Household Housing Units
	Location Description	Citywide
	Planned Activities	Upper Savannah Care Consortium (Supportive Services/Administration/STRMU): \$25,000
16	Project Name	HOPWA: Midlands Housing Alliance - Transitions
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$21,390
	Description	Provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 50 Household Housing Units
	Location Description	Citywide
	Planned Activities	Planned activities for Midlands Housing Alliance includes the Transitions program with supportive services: \$21,390

17	Project Name	HOPWA: University of South Carolina Dept. of Medicine
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$400,797
	Description	Provide for supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 450 Household Housing Units
	Location Description	Citywide
	Planned Activities	University of South Carolina Dept. of Medicine (Supportive Services/Administration/STRMU/PHP): \$400,797
18	Project Name	CDBG: Economic Development
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	5A. Provide Support to New & Expanding Businesses
	Needs Addressed	Provide for Increased Economic Opportunities
	Funding	CDBG: \$200,000
	Description	The City will provide CDBG funding to new and expanding businesses as well as provide funding for job training and placement services.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 50 low to moderate income families will benefit from the job training and placement services.
	Location Description	Citywide
	Planned Activities	Office of Business Opportunities, Commercial Redevelopment & Retention: \$200,000
19	Project Name	CDBG-CV: Administration (CV1 & CV3)
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	2B Increase Affordable Rental Hsg. Opportunities 3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Needs Addressed	Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Provide for Increased Economic Opportunities
	Funding	CDBG-CV: \$317,602
	Description	The City will utilize no more than 20% of the CDBG-CV CARES Act grant for admin of services and activities that prevent, prepare and respond to the COVID-19 pandemic.CDBG-CV1: \$122,348CDBG-CV3: \$195,254
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Administration of the CDBG-CV (21A)
	Project Name	CDBG-CV: Public Services (CV1 & CV3)

20	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG-CV: \$1,148,203
	Description	CV1: The City will utilize the CDBG-CV CARES Act grant for public services that prevent, prepare and respond to COVID-19. The 15% cap on public services is suspended for the CDBG CARES Act grant. Activities will include rental and mortgage assistance, utility assistance and broadband access. CV3: CDBG-CV3 funds will help to provide rental/mortgage/utility payment assistance through the Housing Relief Fund (HRF). Financial assistance will consist of rental/mortgage assistance of up to 6 months and utility assistance of up to 2 months. The project is funded by CDBG-CV round 1 and round 3 funds. CDBG-CV1: \$367,189 CDBG-CV3: \$781,014 Total CDBG-CV: \$1,148,167
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	CV1: Public service activities for LMI: 50 LMI households assisted (rental and mortgage assistance, utility assistance and broadband access.) CV3: Public service activities for LMI: 75 LMI households assisted (HRF: rental, mortgage assistance, and utility assistance.)
	Location Description	Citywide

	Planned Activities	Planned activities for public services include: <u>CV1:</u> <ul style="list-style-type: none"> Rental and mortgage assistance, Utility payment assistance, Broadband access to WIFI: \$367,153 <u>CV3:</u> <ul style="list-style-type: none"> The Housing Relief Fund (HRF), carried out by The Cooperative Ministry, will provide payment assistance for rent, mortgage assistance (up to 6 months) and utility payments (up to 2 months) for LMI households: \$781,014
21	Project Name	CDBG-CV: Economic Development
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	5A. Provide Support to New & Expanding Businesses
	Needs Addressed	Provide for Increased Economic Opportunities
	Funding	CDBG-CV: \$122,384
	Description	The City will provide CDBG-CV funding to small businesses to prevent, prepare and respond to COVID-19. Assistance will help small businesses create or retain jobs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Jobs created/retained: 10 Jobs Businesses assisted: 5 Businesses Assisted
	Location Description	Citywide
	Planned Activities	Office of Business Opportunities, Small business assistance.
	Project Name	HOPWA-CV: Administration

22	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA-CV: \$6,625
	Description	The City will utilize a portion of the HOPWA-CV CARES Act grant for admin of services and activities that prevent, prepare and respond to the COVID-19 pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	General administration of HOPWA related projects and activities.
23	Project Name	HOPWA-CV: Columbia Housing Authority
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA-CV: \$83,021

	Description	HOPWA-CV funds will help provide for TBRA, permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	CHA 1 - TBRA/Rapid Re-housing: 10 Households Assisted CHA 2 - HIV/AIDS Housing Operations: 9 Household Housing Units CHA 3 - TBRA/Rapid Re-housing: 3 Households Assisted CHA 4 - HIV/AIDS Housing Operations: 1 Household Housing Units
	Location Description	Citywide
	Planned Activities	Planned activities for the Columbia Housing Authority include: (CHA-1) TBRA - Housing Choice Vouchers: \$54,831 (CHA-2) TBRA Salary HCV: \$3,285 (CHA-3) Homeless (TBRA): \$22,000 (CHA 4) Operations: \$2,905
24	Project Name	HOPWA-CV: Palmetto AIDS Life Support
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA-CV: \$45,325
	Description	HOPWA-CV funds will help provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 70 Household Housing Units
	Location Description	Citywide
	Planned Activities	Palmetto AIDS Life Support (Supportive Services/Administration/Resource ID): \$45,325
25	Project Name	HOPWA-CV: The Cooperative Ministries
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA-CV: \$24,300
	Description	HOPWA-CV funds will help provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 15 Household Housing Units
	Location Description	Citywide
	Planned Activities	Planned activities for The Cooperative Ministries include HOPWA funded short term emergency solutions for persons with HIV/AIDS: \$24,300
		Project Name

26	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA-CV: \$3,500
	Description	HOPWA-CV funds will help provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 5 Household Housing Units
	Location Description	Citywide
	Planned Activities	Upper Savannah Care Consortium (Supportive Services/Administration/STRMU): \$3,500
27	Project Name	HOPWA-CV: Midlands Housing Alliance - Transitions
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA-CV: \$2,945

	Description	HOPWA-CV funds will help provide for permanent housing placement assistance and supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 5 Household Housing Units
	Location Description	Citywide
	Planned Activities	Planned activities for Midlands Housing Alliance includes the Transitions program with supportive services: \$2,945
28	Project Name	HOPWA-CV: University of South Carolina Dept. of Medicine
	Target Area	Edisto Court Target Area Eau Claire Target Area King - Lyon Street Redevelopment Area Pinehurst Community Council Brandon Acres/Cedar Terrace Belvedere Redevelopment Area Booker Washington Heights Neighborhood Revitalization Area
	Goals Supported	4A Provide Housing Opportunities Persons HIV/AIDS 4B Provide Medical & Support Services HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA-CV: \$55,122
	Description	HOPWA-CV funds will help provide for supportive services for persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 45 Household Housing Units
	Location Description	Citywide
	Planned Activities	University of South Carolina Dept. of Medicine (Supportive Services/Administration/STRMU/PHP): \$55,122

AP-50 Geographic Distribution – 91.220(f)

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

CDBG funds are allocated to projects that benefit low- and moderate-income persons and/or areas. For FY 2020 City Council is continuing its effort of concentrating the impact of CDBG funding by streamlining the existing targeted redevelopment areas for CDBG funding from eight (8) to the four (4) “prioritized” Redevelopment Areas as follows:

- Booker Washington Heights Redevelopment Area
- King/Lyon Street Redevelopment Area
- Farrow Road Business Corridor (a section of Eau Claire Redevelopment Area)
- Edisto Court Redevelopment Area

HOME funds are allocated to eligible beneficiaries (at or below 80% of AMI) throughout the corporate city limits. However, the City targets funds to those neighborhoods with the highest concentration of need for affordable housing and community and economic development. HOPWA funds are allocated throughout a six (6)-county area (Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda).

Geographic Distribution

Target Area	Percentage of Funds
Edisto Court Target Area	14
Eau Claire Target Area	14
King - Lyon Street Redevelopment Area	15
Pinehurst Community Council	15
Brandon Acres/Cedar Terrace	14
Belvedere Redevelopment Area	14
Booker Washington Heights Neighborhood Revitalization Area	14

Table 64 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Keeping with its 2-year plan, the City of Columbia continues to direct CDBG funds for 2020 to non-public service activities within the 4 prioritized redevelopment areas. The rationale is to make a greater concentrated impact in the areas of greatest unmet need. However, public service funding is not restricted to the four (4) prioritized redevelopment areas and can be utilized in any of the seven (7) redevelopment areas or citywide. Geographic distribution of estimated FY2020 CDBG public service funds and housing activities are shown in the table above.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

CDBG 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. HOME funds will be used for affordable rental housing development and the appropriate amount of match dollars leveraged. As a part of the Envision City of Columbia campaign, City Council launched the 2016 20-year Envision Initiative concentrating on housing affordability and livability. The City is committed to leveraging future funding by identifying funding sources such as the CDBG Housing Revolving Loan Fund and other federal and non-federal sources for new affordable housing developments.

Potential developments such as Lorick Place (87 affordable units proposed for 2020 completion) and the Pointe at Elmwood (80 units proposed for 2021 completion) which are under the CDBG-DR Multi-Family Housing Development activity, are in the planning stages and will allow the city to propose long-term strategies for similar projects and solidify partnerships necessary to address affordable housing unmet needs. HOME Guidelines are being amended to encourage the effective use of funds through HOME eligible program activities for competitive rental and homeownership housing opportunities.

Additionally, in partnership with the Columbia Housing Authority and the University of South Carolina Office of Housing & Supportive Services, the city provides affordable housing opportunities for the chronic homeless through the Housing First program and with HOPWA funds for special-needs households.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	210
Special-Needs	73
Total	283

Table 65 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	198
The Production of New Units	20
Rehab of Existing Units	65
Acquisition of Existing Units	0
Total	283

Table 66 - One Year Goals for Affordable Housing by Support Type
Discussion

Below is a breakdown of goals for the number of special needs and LMI households to be supported with

affordable housing programs:

Direct Financial Assistance to Homebuyers: 20 LMI Households

Homeowner Housing Rehabilitated: 25 LMI Households

Rental Units Rehabilitated: 40 LMI Households

TBRA: 60 Households Assisted (Persons living with HIV/AIDS)

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 South State Bank, First Citizens Bank, BB&T Home Mortgage, Synovus Home Mortgage, Wells Fargo Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizen Federal Credit Union, and Assurance Lending, to produce over \$70 million in financing. The City will continue this initiative and seek to develop new partnerships with local lenders for leveraged private dollars.

The City revised its City Lender I program to lower the down payment to \$1,000 with a maximum loan of \$150,000. In the prior programming year, the City launched the Uplift program for down payment assistance to be utilized in conjunction with City Lender I. The Employee Lender program provides up to 25% financing for a home loan. The City of Columbia will also continue the Maintenance Assistance Program or (M.A.P) for qualified LMI homeowners with up to \$25,000 for a forgivable loan over 5 years for energy efficiency repairs. Homeowners must reside in the designated targeted redevelopment areas in the City.

CARES ACT AMENDMENT:

Rental and Mortgage Assistance: 50 LMI Households

TBRA: 13 Households Assisted (Persons living with HIV/AIDS)

CV3: Mortgage/Rental/Utility Assistance: 75 LMI Households

AP-60 Public Housing – 91.220(h)

Introduction

Columbia Housing (CHA), the local housing authority serving the City of Columbia 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. Recently the housing authority also began administering operations for the Cayce Housing Authority.

The City of Columbia will continue to partner with Columbia Housing to provide safe, affordable housing. The City supports CHA's plan for homeownership education and counseling and the use of Section 8 vouchers for homeownership. CHA plans to increase homeownership with 8 more units located on the former Gonzales Gardens site. The City also supports the Housing Authority's use of Continuum of Care Supportive Housing Program funds for 15 units of permanent supportive housing for homeless persons.

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

The City of Columbia will continue to partner with Columbia Housing to provide safe, affordable housing. The City supports CHA's plan for homeownership education and counseling and the use of Section 8 vouchers for homeownership. CHA plans to increase homeownership with 8 more units located on the former Gonzales Gardens site. The City also supports the Housing Authority's use of Continuum of Care Supportive Housing Program funds for 15 units of permanent supportive housing for homeless persons.

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

Columbia Housing has an eleven (11) member Resident Advisory Board (RAB). One (1) RAB member is on the CHA Board of Commissioners. Additionally, CHA has a homeowner program that provides education, counseling and resources that connect residents to the home-buying process. The Housing Choice Voucher Program provides provision for Section 8 tenants to purchase a home with the use of their voucher. Total of 93 HCW families have purchased homes. The CHA was one of the first PHAs in the state to begin this program and it continues to be very successful.

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

The CHA is not designated as troubled. Per review of HUD's Inventory Management System (IMS)/ PIH Information Center (PIC) public housing profile site

at <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp> the CHA is identified as a “Standard Performer”.

Discussion

The City of Columbia is in partnership with CHA and continues to support its mutual effort of creating affordable housing and opportunities for homeownership with financial and other assistance.

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

Introduction

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

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

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

In program year 2020, the City projects to spend General Fund dollars for Homeless Services. The City established a full-time Homeless Coordinator position that focuses on homeless needs and other areas of service such as meals, case management, transportation, housing (to include shelter), intake or triage and employment.

Additionally, at this time the final budget has not been approved to support the Midlands Housing Alliance, Transitions or the Housing First Program with General Fund dollars in the FY 2020.

Addressing the emergency shelter and transitional housing needs of homeless persons

The United Way of the Midlands, Midlands Housing Alliance (Transitions) and Salvation Army operate the Inclement Weather Center (IWC) from November 1st through the end of March of each year. The IWC opens each day when the temperature reaches 40 degrees or below, or when other inclement weather factors affect the health and safety of the homeless. The facility was prepared to serve 180 adult men and women with additional costs available to supplement the beds to the 240-person maximum occupancy. Additionally, the city annually supports the Midlands Housing Alliance, Transitions and the Housing First Program with General Fund dollars. 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.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Over the last seven 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.

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 life changing circumstances.

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

United Way of the Midlands and Midlands Area Consortium for the homeless (MACH) offers homeless prevention services to help families stay in their current housing. MACH also helps individuals who are exiting institutions of care. MACH's mission has been to collaborate with local organizations and stakeholders to address homelessness in central South Carolina.

Since August 2017 the agencies in the MACH district have served over 1,300 in emergency shelters and 1,000 in transitional housing. As a district there are obstacles that hinder agencies from helping more individuals experiencing homelessness.

The City is addressing the unmet needs of the elderly by planning two (2) new affordable Senior Living facilities through the City's component unit. The process of assembling funding for these facilities is in progress.

The Columbia Empowerment Zone broke ground in February 2018 on its new apartment complex in the 3700 block of North Main Street. The Veranda at North Main features 58 apartments. It is a three-story building with elevator access featuring 12 units at 50% of area medium income, 40 units at 60% area medium income and six at market rate. Five of the units have been designated as Americans with Disabilities Act-compliant while two of the units will be equipped for deaf or blind residents. Occupancy

began in the summer of the prior program year.

Discussion

Although the City of Columbia does not receive Emergency Solution grant funds, it does certify that the service agencies that receive the funds are consistent with the City's Consolidated Plan. The following agencies have applied for ESG funding through the Governor's Office of Equal Opportunity (OEO) which administers the grant to help extremely low to low income individuals and families avoid becoming homeless and provide supportive services to help address social needs:

Homeless No More/The Family Shelter: Agency is requesting funds for its Shelter component. A case manager, also included in the grant, ensures homeless families are connected to support services as part of their successful transition to independent living.

Sistercare, Inc.: Agency is requesting funds for Emergency Shelter and for ServicePoint software licenses. The agency plans to serve battered women and their children with the ESG funds.

Midlands Housing Alliance, Inc./Transitions: Agency is requesting funds for Emergency Shelter; Street Outreach; Rapid Re-Housing; and Homeless Management Information System (HMIS) ServicePoint Software.

United Way of the Midlands: Agency is requesting funds for supporting the Homeless Management Information System (HMIS) software of the Midlands Area Consortium for the Homeless. HMIS is the federal required database to manage homeless housing and client case management. The United Way's ESG request supports staff managing HMIS and the Coordinated Entry System.

The Salvation Army of the Midlands: Agency is requesting funds for Rapid Re-housing and for Homeless Prevention. The Salvation Army of the Midlands will assist homeless individuals and families with access to permanent housing with Rapid Re-housing. They will also help individuals and families remain in their homes when facing eviction with the Homeless Prevention component.

Mental Illness Recovery Center, Inc. (MIRCI): Agency requesting funds for Street Outreach for unaccompanied youth. Support ongoing street outreach and gateway services linking homeless youth with community resources to meet their basic needs; address behavioral and physical healthcare; access housing; reach educational and employment goals; and overcome other barriers preventing transition to safe, stable housing.

Family Promise of the Midlands: Agency requesting funds for Case Management and Data entry personnel for HMIS and coordinated entry. Family Promise strives to meet the immediate need of homeless families in crisis by providing shelter, meals and case management for families. This is accomplished by partnering

with local congregations and volunteers. Agency staff provide support services at their Day Center.

The Women's Shelter: Agency is requesting funds for shelter operations and service to women experiencing homelessness.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	1,850
Tenant-based rental assistance	73
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	1,923

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

Introduction:

With the rising pressure to create fair housing choice, which includes, Protected Choice, Actual Choice, and Quality Choice, the City of Columbia faces barriers and impediments such as unlawful discrimination or systematic bias in the effort to realize fair housing for all residents seeking housing. To ensure that all residents in the city are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the City of Columbia has taken steps to promote fair housing and to educate its leadership, staff, and residents on what HUD defines as fair housing and discrimination in housing. Further, the city has identified what steps it must take to overcome the barriers identified and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

The AI has identified five current barriers to fair housing choice. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to fair housing choice are:

1. The Zoning Ordinance and Land Use Regulations Constrain Housing Diversity.
2. The Aging Housing Stock Requires Increased Investment and Maintenance.
3. There is a Shortage of All Types of Residential Product.
4. A Majority of Renters are Cost Burdened.
5. There has been a Decline in The Amount of Non-Student Housing.

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

In FY 2020, staff will continue to utilize the information gained during the successful “Speak Out” sessions; quarterly conversations around Fair Housing which address each of the Impediments to Fair Housing and provide a platform for citizens and professionals to collaborate. The City created a “Fair Housing and Equal Access” Task Force, comprised of at least one member representing each of the Fair Housing Act protected classes. The Task Force will follow through on ideas generated during the Speak Out conversations and work towards eradicating each impediment to Fair Housing and Equal Access.

The City will take more steps in our planning and program development in order to establish incentives to encourage developers to construct affordable housing units, leverage public land and funding to develop affordable housing, incentivize development of multi-unit housing. We will also further evaluate ways to revise the zoning ordinance and land development regulations, promote infill and new residential redevelopment, and strengthen the rental housing regulations ordinance.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

By participating in the Midlands Area Consortium for the Homeless (MACH), City staff is engaged in setting priorities and planning for the needs of the homeless in Columbia. Through the City's Housing First program, chronically homeless persons continue to obtain permanent housing and supportive services to maintain housing stability. The City's Affordable Housing Loan Program provides low-down payment, no PMI and low interest rate loans to qualified applicants for a home loan. The "Bank On" Columbia program offers opportunity for unbanked and under-banked individuals to receive budget and financial literacy classes to access mainstream banking services. 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.

Actions planned to foster and maintain affordable housing

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

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

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

- Provision of public services

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

- Housing and neighborhood improvement needs and activities are described within the 2020-2024 Consolidated Plan Strategic Plan section.
- Provide HOME and CHDO funding to a non-profit organization designated as a Community Housing Development Organization (CHDO) to undertake an eligible HOME activity.
- Housing assistance for AIDS victims in Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties in support of the HOPWA Program.
- Assistance to the homeless is provided through the ESG Program and various federally-funded SHP Programs through the Continuum of Care.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

According to the most recent Census data source for 2018, there are 24 of 40 (60%) census tracts in the City of Columbia that have more than 20% of the population living in poverty. The poverty rate for the City of Columbia is 22.5%.

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 rate. The City, as lead agency in the implementation of the Consolidated Plan, will coordinate with local organizations to ensure that goals are met. The City has partnered with the South Carolina

Commission for Minority Affairs in the statewide collaboration to produce a strategic plan of action that reflects a political, social and economic climate that will ensure access and equity for members of the State's minority population. This process will ensure access and equity in education, healthcare, employment, business, wealth creation, etc. as means to forge new pathways to fight poverty in the City of Columbia and across the State of South Carolina.

Actions planned to develop institutional structure

The City of Columbia operates under a city manager-council form of government. The City Council consists of seven members, four elected from single-member districts and three at-large members (including the Mayor), for four-year terms. Under this structure, the City Council employs a city manager who is responsible for administrative oversight of all city departments over which Council has authority. However, there have been several public forums that intended to explore the possibility of the Strong-Mayor form of Government. The Community Development Department focuses on Grant Administration and Compliance, and Neighborhood Services and Community Programs, and Residential Housing Development. The Department's offices are located at 1401 Main St., 4th Floor in downtown Columbia.

Columbia City Council has developed five goals and seven focus areas of a vision that will lead us to truly becoming the city we want to be, not just today but for the next 20 years. Envision Columbia is a concept planned to guide the City of Columbia to becoming the World Class City intentionally.

The Vision Statement and goals are:

- GOAL 1 - Grow opportunities for entrepreneurship, business development and a skilled workforce to achieve a healthy economy
- GOAL 2 – Connect the City's neighborhoods and business districts through cohesive land use, infrastructure development, and transportation planning
- GOAL 3 – Foster a healthy quality of life focusing on safety, culture, and recreation
- GOAL 4 – Collaborate and partner with entities within the Midlands region to become the state's prime destination for residents, visitors, and businesses
- GOAL 5 – Provide high quality municipal services, efficiently, effectively, and responsively

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

The City of Columbia has strong intergovernmental cooperation with agencies. The City coordinates with Richland and Lexington Counties, Columbia Housing (PHA), 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.

To further strengthen coordination between public and private housing and social agencies, the City has

developed the vision statement #ENVISIONCOLUMBIA with seven (7) focus areas:

- ATTRACTING & RETAINING TALENT
- PLANNING TOGETHER
- CONNECTING OUR COMMUNITY
- EMPOWERING OUR RESIDENTS
- ECONOMIC PROSPERITY-ENDLESS POSSIBILITIES
- ENHANCING COLUMBIA'S NEIGHBORHOODS
- LEADING THE WAY IN INNOVATIVE & HIGH-QUALITY MUNICIPAL SERVICES

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

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

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

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

Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	610,886
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	610,886

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

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

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

No other forms of investments.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

owner.

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

The City of Columbia does not use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b)

Housing Opportunity for Persons With AIDS (HOPWA) Reference 24 CFR 91.220(l) (5)

The City of Columbia specified one-year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities that are being developed, leased, or operated with HOPWA funds. A Request for Application (RFA) process is used to select eligible project sponsors. A notice to solicit applications is posted in the local newspaper with regional circulation, on the City Website and is emailed to all current and past Sponsors. Additionally, it is sent to Midlands Area Consortium for Homelessness and United Way of the Midlands list serve for distribution. All grassroots, faith-based and community organizations have access to this information.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2006-2010 ACS, 2013-2017 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.
	What was the purpose for developing this data set? Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Columbia, SC
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2006-2010 ACS, 2013-2017 ACS 5-Year Estimates
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name 2012-2016 CHAS
	List the name of the organization or individual who originated the data set. US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)
	Provide a brief summary of the data set. Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.
	What was the purpose for developing this data set? The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Columbia, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2012-2016 CHAS</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2013-2017 ACS 5-Yr Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Columbia, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS 5-Year Estimates</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>2013-2017 ACS and 2017 Longitudinal Employee-Household Dynamics: United States Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p> <p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Columbia, SC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>HUD 2019 FMR and HOME Rents</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p>

	<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Columbia, SC HUD Metro FMR Area</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>2019 Housing Inventory Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD), Columbia/Midlands COC SC-502</p>
	<p>Provide a brief summary of the data set.</p> <p>The Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p>
	<p>What was the purpose for developing this data set?</p> <p>HIC provides the inventory of housing conducted annually during the last ten days in January. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>COC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>Bureau of Labor Statistics</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>Bureau of Labor Statistics (BLS)</p>
	<p>Provide a brief summary of the data set.</p> <p>BLS unemployment rates are from the BLS Local Area Unemployment Statistics (LAUS). This program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to support public and private decision making.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Columbia, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p>
	<p>What was the purpose for developing this data set?</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Columbia, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>

9	Data Source Name
	2018 HOPWA CAPER Performance Data
	List the name of the organization or individual who originated the data set.
	The City of Columbia
	Provide a brief summary of the data set.
	2018 HOPWA CAPER Performance Data is the actual goal accomplishments for the HOPWA program in the 2018 PY.
	What was the purpose for developing this data set?
	The CAPER is developed annually to show the 1-Year progress of HUD grantees towards the 5-Year Consolidated Plan.
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	
The City of Columbia	
What time period (provide the year, and optionally month, or month and day) is covered by this data set?	
2018	
What is the status of the data set (complete, in progress, or planned)?	
Complete	