



2025-2029 Consolidated Plan

City of Columbia
Community Development Department
1401 Main St., 4th Floor
Columbia, SC 29201

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Executive Summary

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

1. Introduction

The City of Columbia is an entitlement city, as designated by the U.S. Department of Housing and Urban Development (HUD) and receives the following Federal formula grants Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) program, and the Housing Opportunities for Persons with AIDS (HOPWA) annually to address the housing and community development needs for its residents. The City's Community Development Department (CDD) is the lead department responsible for administering the grant programs and annual grant funds. The City strives to provide safe, decent, and affordable housing; a suitable living environment; and economic opportunities, especially for low- to moderate-income households and special needs communities. In order to receive these funds, the City's CDD is submitting its 2025-2029 Consolidated Plan and first-year PY 2025 Annual Action Plan (AAP) as required by HUD from all Participating Jurisdictions receiving annual entitlements of formula grants.

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, for preparing a Consolidated Plan and guiding the use of CDBG, HOME, and HOPWA funding based on applications to HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing Needs Assessment, Five-Year Strategic Plan, an Annual Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comments. The Strategic Plan addresses specific needs that were identified in the data analysis and citizen participation process, with specific goals and program targets for each category designated for funding over a 5-year period.

The first year PY 2025 AAP is a subset of the Strategic Plan, addressing funding options for the program year. The AAP can be used by organizations in the community as an annual guide for identifying activities through which they can help the jurisdiction reach its housing and community development goals. The AAP also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. PY 2025 begins on July 1, 2025, and ends on June 30, 2026.

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 the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the CDD has identified six (6) priority needs and associated goals to address these needs. Over the 5-Year plan period, the City will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need: Expand & Improve Public Facilities & Infrastructure

1A Expand/Improve Public Facilities & Infrastructure

Enhance and improve public infrastructure, including streets, sidewalks, water systems, and drainage, to ensure safe, accessible, and resilient communities for residents, particularly those in low- to moderate-income areas.

Priority Need: Preserve & Develop Affordable Housing

2A Affordable Housing Opportunities

Promote the creation of new affordable housing opportunities by supporting construction projects that provide safe and affordable homes for low- to moderate-income families in the City.

2B Provide Housing Rehabilitation

Support the rehabilitation of existing housing to improve safety, accessibility, and energy efficiency for low- to moderate-income homeowners and renters, ensuring sustainable and quality living conditions.

2C Provide Code Enforcement in LMI Neighborhoods

Strengthen code enforcement efforts in low- to moderate-income neighborhoods to maintain safe and healthy living environments, prevent housing deterioration, and encourage community revitalization.

2D Provide Removal of Slum & Blight in Residential

Address slum and blight conditions by removing unsafe structures, vacant properties, and deteriorated buildings in residential areas, fostering neighborhood revitalization and improving overall community safety and aesthetics.

Priority Need: Public Services & Quality of Life Improvements

3A Provide Services for LMI & Special Needs

Provide public supportive services that address the needs of low- to moderate-income individuals in the City. The City will also support special needs groups with programs that provide vital services that offset basic costs such health services and food programs for the elderly and persons with a disability.

Priority Need: Housing & Supportive Services for Persons with HIV/AIDS

4A Provide Housing & Services for Persons with HIV/AIDS

Offer a range of supportive services, including case management, healthcare, counseling, and housing assistance, to address the unique needs of individuals and families living with HIV/AIDS. By ensuring access to stable, affordable homes and comprehensive care, we promote well-being, independence, and an improved quality of life.

Priority Need: Provide for Increased Economic Opportunities

5A Provide Economic Development Opportunities

Facilitate economic growth by offering resources, financial assistance, and technical support to new and expanding businesses, with a focus on creating jobs and strengthening the local economy in underserved communities.

Priority Need: Effective Program Management

6A Effective Program Management

Effective program management of HUD grant programs will ensure compliance with each respective grant and its regulations and that programs meet their established objectives.

3. Evaluation of past performance

The City of Columbia, in partnership with public, private, and non-profit housing providers, continues to improve access to safe, affordable housing and enhance the quality of life for low- to moderate-income (LMI) individuals and families. While progress has been made, challenges remain in public infrastructure, affordable housing, and essential services for LMI, homeless, and special needs populations. These needs are reflected in the City's Consolidated Plan and 2023 Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER reports on the accomplishments and uses of grant funds in the most recent reporting year as well as the performance of the previous 2020-2024 Consolidated Plan. These accomplishments are listed below by priority:

Affordable Housing: The City of Columbia continues to expand homeownership opportunities, rehabilitate housing, and increase affordable rental options. In PY 2023, 5 LMI homebuyers received assistance, meeting 50% of the annual goal of 10. The SHINE Program launched to support home rehabilitation, but only 1 home was completed, achieving 10% of the annual goal of 10 and 0.8% of the 5-year goal of 125 rehabilitated homes. No new rental units were constructed or rehabilitated, keeping progress at 0% toward the annual goals of 10 new units and 5 rehabilitated units, and 0% of the 5-year goals of 200 rehabilitated units. Efforts to remove slum and blight also stalled, with no buildings demolished, leaving progress at 0% toward the 5-year goal of 125 demolitions. While homeownership assistance has progressed, housing rehabilitation and rental development must accelerate to meet long-term goals.

Public Facilities & Infrastructure: The City of Columbia invested CDBG funds in public infrastructure and facility improvements in low- to moderate-income (LMI) neighborhoods. In PY 2023, no public infrastructure projects were completed, leaving progress at 0% of the annual goal. However, the City's 5-year goal aims to assist 25,000 people, and ongoing projects will contribute toward meeting this target. Planned improvements include upgrades at T.S. Martin and Hyatt Parks, where new fencing, bleachers, and playground equipment will enhance accessibility. The Randall Avenue Pocket Park in the Belmont Neighborhood is also in development, adding a picnic shelter, walking trail, and green space to promote community engagement. Although no measurable progress was reported for the program year, these planned investments will support the City's long-term infrastructure goals.

Public Services & Quality of Life Improvements: In PY 2023, the City of Columbia provided vital public services to 4,069 LMI individuals, exceeding the annual goal of 1,039 people at 391.63% completion. These services included mental health support, economic assistance, and homeless outreach programs, helping stabilize vulnerable populations. The City used Public Service funds to support Columbia Rapid Shelter activities, providing housing and wraparound services to those experiencing homelessness. The Inclement Weather Center (IWC) also operated during extreme weather conditions, sheltering up to 240 people per night. With 4,069 individuals assisted out of the 5-year goal of 5,050 (80% completion), the City is on track to surpass its public service targets by the end of the planning period.

Economic Development & Business Support: The City prioritized small business support in LMI areas through the Office of Business Opportunity (OBO) Commercial Retention & Rehabilitation Program. In PY 2023, 11 businesses received assistance, meeting 55% of the annual goal of 20 and 37% of the 5-year goal of 30 businesses. Additionally, 5 businesses benefited from façade and building improvements. However, no new jobs were created or retained, leaving annual and 5-year job creation goals unfulfilled. While business support has progressed, stronger economic strategies are needed to promote job growth and long-term business sustainability.

The City of Columbia administers HOPWA funding to provide housing stability and support services for individuals and families living with HIV/AIDS. In PY 2023, 80 households received Tenant-Based Rental Assistance (TBRA), achieving 90% of the annual goal of 89, while 120 individuals received Short-Term Rent, Mortgage, and Utility (STRMU) assistance, meeting 83% of the goal of 145. The City also provided supportive services to 5,131 individuals, though no new permanent housing units were developed, leaving progress at 0% toward that goal. While these accomplishments show steady progress, the City must expand services to meet its 5-year housing and support targets.

CARES Act Activities:

The City of Columbia utilized CDBG-CV, ESG-CV, and HOPWA-CV funds to address COVID-19 impacts on housing and essential services. CDBG-CV funding supported mental health programs and food distribution services, benefiting LMI individuals. HOPWA-CV funds totaling \$220,838 were fully expended, providing housing assistance and supportive services to individuals living with HIV/AIDS. CDBG-CV funds had expenditures of \$451,222 out of a total allocation of \$1,588,189, with projects continuing through April 30, 2026. The City leveraged over \$8 million in other funding sources to complement these efforts.

CDBG Disaster Recovery:

In addition, the CDBG Disaster Recovery (CDBG-DR) Program year-to-date expenditures across all activities totaled \$25,001,215, and 43 single-family homes were rehabilitated or reconstructed over the program period. The CDBG Mitigation Program (CDBG-MIT) expenditures totaled \$809,889 with a year-

to-date total of \$1,532,365. The CDBG-DR grant was scheduled to end on January 26, 2024. However, the City received an 18-month extension ending July 26, 2025. The extension was granted to assist homeowners with corrected or additional repairs and to ensure all funds are expended within the period of performance. The CDBG-MIT grant has a 12-year period of performance, which ends June 29, 2032.

4. Summary of citizen participation process and consultation process

The City of Columbia has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation in the Consolidated Plan and first year 2025 AAP. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Columbia and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Details of these outreach efforts are provided below:

PUBLIC COMMENT PERIOD: A 30-day public comment period was held from **April 17, 2025 to May 18, 2025** to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2025 AAP. Public comments were accepted by:

U.S. Mail/Drop off: Community Development Department at 1401 Main Street, 4th Floor Columbia, SC 29201

Phone: The Community Development Director may be reached by telephone for oral comments calling (803)545-3373 or emailing at CoCCommDevCompliance@columbiasc.gov.

PUBLIC HEARING: The Department of Community Development held two Public Hearings. The first hearing was held on April 30, 2025, at 6:00PM at the Busby Community Center. The second public hearing was held on June 3, 2025, at 11:00am during the Community Development Committee- Standing Meeting, held at City Hall.

Details of citizen participation outreach for the Consolidated Plan and first year 2025 AAP are also located in the PR-15.

PUBLIC MEETINGS: The City held a series of public meetings with citizens and community stakeholders to present background information on the grant programs, solicit feedback, give citizens an opportunity to take surveys, and provide answers to general questions about the program. Public meetings held were:

A Community Meeting was held on December 4, 2024 from 6:00 p.m. – 8:00 p.m. at the Print Building, 3907 Ensor Avenue Columbia, SC 29203. There were 6 members of the community present.

A Community Meeting was held on December 5, 2024 from 6:00 p.m. – 8:00 p.m. at the Melrose Neighborhood Community Center, 1500 Fairview Drive Columbia, SC 29205. There were no members of the community present.

A Community Meeting was held on December 9, 2024 from 6:00 p.m. – 8:00 p.m. 1117 Brandon Avenue Columbia, SC 29209. There were 3 members of the community present.

A Community Meeting was held on December 12, 2024 from 6:00 p.m. – 8:00 p.m. at the Charles R. Drew Wellness Center, 2101 Walker Solomon Way, Columbia, SC 29204. There were 11 members of the community present.

A virtual Stakeholder Meeting was held on December 11, 2024 from 10:00 a.m. – 11:00 a.m. There were 28 community stakeholders present.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: <https://www.research.net/r/community-Columbia>

Stakeholder Survey Link: <https://www.research.net/r/stakeholder-Columbia>

5. Summary of public comments

PUBLIC COMMENT PERIOD: No comments were received.

PUBLIC HEARING: A summary of comments is included in the PR-15.

PUBLIC MEETINGS:

A Community Meeting was held on December 4, 2024 from 6:00 p.m. – 8:00 p.m. at the Print Building, 3907 Ensor Avenue Columbia, SC 29203. There were 6 members of the community present. The following comments were made:

- Affordable Housing
- Rehab for senior homeowners
- Homeless services and mental health services
- Economic development
- Impact of student housing on local market

A Community Meeting was held on December 5, 2024 from 6:00 p.m. – 8:00 p.m. at the Melrose Neighborhood Community Center, 1500 Fairview Drive Columbia, SC 29205. There were no members of the community present.

A Community Meeting was held on December 9, 2024 from 6:00 p.m. – 8:00 p.m. 1117 Brandon Avenue Columbia, SC 29209. There were 3 members of the community present. The following comments were made:

- Mixed opinions of housing, economic and public issues
- Parking issues
- Local opportunistic entities (public and private)
- Revitalization of Neighborhoods near USC
- High mortgage and rent costs
- Cost of utilities, specifically water
- Infrastructure/roadway issues along I-77 near Bluff Rd. and Shop Rd.
- Lack of trust of the local government agencies by citizens

A Community Meeting was held on December 12, 2024 from 6:00 p.m. – 8:00 p.m. at the Charles R. Drew Wellness Center, 2101 Walker Solomon Way, Columbia, SC 29204. There were 11 members of the community present. The following comments were made:

- Severe lack of affordable housing
- Several affordable housing developments currently under construction
- Housing assistance
- Funding types and different types of programs those funding sources can provide
- Private developers in attendance looking to build new developments had questions about affordable housing and funding from the City
- Current and potential new homeowner assistance programs which have received positive responses
- Rehab programs

A virtual Stakeholder Meeting was held on December 11, 2024 from 10:00 a.m. – 11:00 a.m. There were 28 community stakeholders in attendance. The following comments were made:

- Lack of sufficient public transportation
- Fair Market rates do not match up with income for those on fixed incomes
- Lack of available affordable housing, especially for the aging and senior population
- Lack of Supportive Services
- HOPWA funding limits
- Housing that accepts individuals with evictions
- Pop-up illegitimate group homes
- Veteran assistance
- Landlords charging fees for at-risk tenants
- Transitional housing for families
- Underpaid jobs with housing expenses
- CDBG job training programs

COMMUNITY & STAKEHOLDER SURVEYS: A summary of survey results will be included after the citizen participation process.

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

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

All comments or views were accepted at the public hearing and public comment period.

7. Summary

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan, and the PY 2025 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2025 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to see the City's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the City will complete a Consolidated Annual Performance and Evaluation Review (CAPER).

Not only are the priority needs in the City identified through the needs assessment and market analysis, but the City also determines these needs through a citizen participation process, which includes engagement with community nonprofit organizations and with members of the community.

Primary data sources for the Consolidated Plan include 2009-2013 & 2019-2023 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), US Bureau of Labor Statistics, Homeless Management Information System (HMIS), 2024 Point in Time Count and Housing Inventory Chart, Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2019-2023 ACS.

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	Community Development Department
HOPWA Administrator	COLUMBIA	Community Development Department
HOME Administrator	COLUMBIA	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Columbia Community Development Department (CDD) is the lead agency and is responsible for HUD entitlement grants which includes CDBG, HOME, and HOPWA. CDD is the Public Contact that produces and distributes the Consolidated Plan, Annual Action Plan, and the Consolidated Annual Performance & Evaluation Report (CAPER) Reports. Plans and reports are located on the city's website at <https://communitydevelopment.columbiasc.gov/>.

During the preparation of the Consolidated Plan and first year Annual Action Plan, the City solicited input from other governmental agencies as well as various public and private agencies providing housing, social services, and other community development activities within the community. The City will continue to form new partnerships with non-profit organizations, the private sector, and other local resources.

Consolidated Plan Public Contact Information

Community Development Department
1401 Main St. 4th Floor
Columbia, SC 29201
(803) 545-4121 (Office)

<https://communitydevelopment.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 conducts extensive outreach to local organizations, the public, and elected officials to solicit input for the drafting and development of the 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan. This section discusses coordination between the City and its partners and lists the agencies and organizations that consulted and/or provided input in the development of the plan. The City conducted a stakeholder survey to gather input from local agencies and nonprofits. This feedback provided valuable insights into priority housing and community development needs, as well as funding priorities for the City. The following section highlights these relationships, and the agencies and organizations consulted.

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)).

The City of Columbia enhances coordination among public and assisted housing providers, private entities, and governmental health, mental health, and service agencies to address community needs. The Community Development Department (CDD) maintains an open-door policy and engages in daily communication with local agencies and service providers to strengthen collaboration and resource-sharing. The City partners with the Housing Authority for the City of Columbia to support affordable housing initiatives and works closely with the Midlands Area Consortium for the Homeless (MACH) and the United Way of the Midlands to address homelessness and housing insecurity.

The CDD administers federal housing programs, including the City Lender I Program, SHINE Housing Rehabilitation Program, and the Employee Lender Program, to assist low- and moderate-income (LMI) households in achieving homeownership and maintaining stable housing. Additionally, Columbia allocates Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds to support affordable rental development, homeowner rehabilitation, and nonprofit service agencies that assist individuals facing housing insecurity and financial hardship.

Through MACH, Columbia collaborates with mental health providers, shelters, service agencies, and regional organizations to provide coordinated homelessness assistance. The Rapid Shelter Columbia (RSC) provides temporary housing and comprehensive services to individuals experiencing chronic homelessness, including case management, employment programs, and housing resources. Columbia also supports transitional housing, emergency shelters, and eviction prevention programs to provide both immediate and long-term housing solutions.

Columbia participates in the Homeless Management Information System (HMIS) through MACH, which tracks homelessness trends, measures service outcomes, and improves coordination among service providers. The City's outreach teams and shelters use HMIS to assess client needs, prevent duplication of services, and enhance case management. This data supports funding decisions and strengthens Columbia's ability to address homelessness with evidence-based strategies.

The City coordinates with state agencies, such as the Department of Health and Environmental Control (DHEC) and the Department of Social Services (DSS), to gather data and address lead-based paint hazards in homes, ensuring safe and healthy housing for residents.

The City's Community Development Committee reviews matters related to neighborhood and community development, while the Economic Development Committee evaluates strategies for sustainable growth. The Environment & Infrastructure Committee oversees green space initiatives, water quality, roads, and public buildings, and the Public Safety Committee addresses public safety concerns, including animal services, code enforcement, and Municipal Court operations.

To address digital inclusion, Columbia partners with local organizations and service providers to expand technology access for LMI households. The City allocates public service funding to support digital literacy programs, technology lending, and workforce development, ensuring that residents have the tools necessary for economic and educational opportunities.

The City of Columbia collaborates with local, regional, and federal agencies to enhance emergency preparedness, hazard mitigation, and disaster response. The City works with Richland County Emergency Management and Columbia's Emergency Management Division emphasizes a whole-community approach, engaging local agencies, first responders, and nonprofit organizations in joint training, unified command structures, and after-action reviews. The Columbia-Richland 9-1-1 Communications Center provides 24/7 emergency and non-emergency response services, ensuring coordinated dispatch for law enforcement, fire, and medical services. Columbia also partners with community organizations to coordinate disaster relief efforts, streamline emergency response, and build community resilience.

To address flood risks, Columbia collaborates with state and regional environmental agencies to implement mitigation projects, improve stormwater management, and protect neighborhoods. These efforts reduce flood damage, enhance infrastructure resilience, and safeguard public safety.

Columbia advances sustainability and climate resilience through partnerships with the South Carolina Department of Environmental Services and local environmental agencies. The City is committed to reducing emissions, improving air quality, and investing in sustainable infrastructure to promote long-term environmental resilience and energy efficiency.

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

The City of Columbia partners with the United Way of the Midlands, the lead HUD agency for the Midlands Area Consortium for the Homeless (MACH), which serves as the region's designated Continuum of Care (CoC). United Way of the Midlands administers the CoC's Homeless Management Information System (HMIS) and supports coordination of the Emergency Shelter Grant (ESG) Program, ensuring that funds are allocated efficiently to service providers addressing homelessness.

This collaborative network includes local non-profit organizations, public schools, housing authorities, law enforcement, healthcare providers, faith-based groups, and financial supporters, all working to prevent and reduce homelessness. The City of Columbia contributes CDBG and HOME funds to nonprofit organizations that provide essential housing and supportive services for individuals and families facing homelessness. Additionally, the City's Rapid Shelter Columbia (RSC) focuses on providing temporary housing and wraparound services for individuals experiencing chronic homelessness, helping them transition into stable, long-term housing.

Through its partnership with MACH and United Way of the Midlands, Columbia expands access to homeless prevention programs, emergency shelters, transitional housing, and permanent supportive housing. The CoC operates the Coordinated Entry System, which prioritizes housing and services based on vulnerability and need. HMIS is used to track homelessness trends, assess service outcomes, and improve coordination among providers.

By leveraging federal, state, and local resources, Columbia ensures that housing services, case management, and financial assistance programs are accessible to those most in need. This comprehensive approach strengthens the region's ability to provide effective homelessness prevention and long-term housing solutions.

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

The City of Columbia relies on United Way of the Midlands, which serves as the lead agency for MACH, the designated Homeless CoC to administer the local Homeless Management Information System (HMIS). The SC Office of Equal Opportunity grants and administers ESG funding. Agencies seeking funding apply through MACH, which provides certification for each applicant to the City for verification that the homelessness housing and services align with the City's Consolidated Plan.

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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information on the City HOPWA Program, Guidelines, Sponsors, and activities to promote awareness and cohesiveness among HOPWA providers in the City of Columbia EMSA and statewide.
3	Agency/Group/Organization	United Way of the Midlands
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of the Midlands works to determine and respond to the critical human service needs of the community. Community volunteers in three councils focused on education, financial stability, and health, develop and review a community-wide needs assessment to determine key issues in the community. Based on priorities, opportunities, and resources, the councils offer competitive grants to partner agencies that best address the needs. United Way of the Midlands develops partnerships with non-profit partners, businesses, community leaders, and individuals to understand the conditions in each area it serves. It works to provide programs and resources through certified partner agencies to improve the quality of life in Calhoun, Fairfield, Lexington, Newberry, Orangeburg, and Richland counties.

4	Agency/Group/Organization	Fast Forward Community Technology Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-homeless Services-Employment Services - Victims Services - Narrowing the Digital Divide Non-Profit
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy 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 provides funds to assist with access to technology and computer skills for employment for the homeless, veterans, elderly and youth that are underserved.
5	Agency/Group/Organization	Central Midlands Council of Governments
	Agency/Group/Organization Type	Services – Housing Services – Children Services - Persons with Disabilities Services - Victims of Domestic Violence Services – homeless Services – Veterans Services – Employment Services – Fair Housing Community Agency/ Organization Government – County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs 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?	Since 1969, the Central Midlands Council of Governments (CMCOG) has been assisting local governments develop local and regional plans within the four midlands counties (Fairfield, Lexington, Newberry, Richland) of South Carolina, as well as providing local governments with planning and technical support to improve the quality of life within the region. This organization was consulted by responding to the online stakeholder survey.

6	Agency/Group/Organization	Housing Authority for the City of Columbia, SC
	Agency/Group/Organization Type	PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Anti-poverty Strategy Lead-based Paint 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 (Columbia Housing) serves as the area's Public Housing Authority. Columbia Housing evaluates the needs for housing in the local area annually and uses the information to develop this strategic plan to address shortfalls, and demand, and develop strategic transformation and acquisition plans to upgrade the current portfolio to better equality and more economically sustainable housing and add additional affordable housing to its inventory.
7	Agency/Group/Organization	PALSS – Palmetto Aids Life Support Services
	Agency/Group/Organization Type	Services - Health Services-Persons with HIV/AIDS Other – Housing Counseling
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment HOPWA Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	PALSS was formed in 1985 to help South Carolinians fight the war against HIV & AIDS and offers FREE services to people who have been diagnosed with or at risk of contracting HIV/AIDS, including working with their loved ones. This organization was consulted at the stakeholder meeting and stakeholder online survey.
8	Agency/Group/Organization	LRADAC

	Agency/Group/Organization Type	Services – Health Services – Elderly Services – Persons with Disabilities Services – Homeless Other: Substance Misuse Prevention, Intervention, Treatment and Recovery
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LRADAC is dedicated to addressing substance misuse and its widespread effects within Richland and Lexington counties. Our prevention strategies aim to minimize the impact of substance misuse on our communities. This organization was consulted by responding to the online stakeholder survey.
9	Agency/Group/Organization	Richland County School District One
	Agency/Group/Organization Type	Services – Children Services – Education Government - County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
10	Agency/Group/Organization	Lexington/Richland School District 5
	Agency/Group/Organization Type	Services – Children Services – Education Government - County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
11	Agency/Group/Organization	South Carolina State Housing Finance and Development Authority

	Agency/Group/Organization Type	Services - Housing Services – Children Services – Elderly Services – Persons with Disabilities Services – Homeless Government – State Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Anti-poverty Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
12	Agency/Group/Organization	Upper Savannah Care Services
	Agency/Group/Organization Type	Services - Health Services-Persons with HIV/AIDS Other – Food Pantry
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment HOPWA Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
13	Agency/Group/Organization	Midlands Technical College
	Agency/Group/Organization Type	Services – Education Government - State
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Midlands Technical College is a public 2-year college that serves Richland, Lexington and Fairfield Counties. In the past year, we have continued to grow enrollment and increasing student success. Our increased numbers of students serves the employers in our region and ensures the businesses are able to hire and retain the workforce they need to be successful. This organization was consulted by responding to the online stakeholder survey.
14	Agency/Group/Organization	Greater Columbia Chamber of Commerce
	Agency/Group/Organization Type	Services - Employment Community Agency/Organization Planning Organization Government - local
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
15	Agency/Group/Organization	TN Development Corp.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Services-Employment Service-Fair Housing Other: Housing Counseling, Multi-family Development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
16	Agency/Group/Organization	The Salvation Army of the Midlands
	Agency/Group/Organization Type	Services – Children Services – Housing Services - Elderly Persons Services - Persons with Disabilities Services - Persons with HIV/AIDS Services – Education Services – Employment Service - Fair Housing Other: Food Pantry Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
17	Agency/Group/Organization	South Carolina Legal Services
	Agency/Group/Organization Type	Other: Advocacy and/or legal services
	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?	This organization was consulted by responding to the online stakeholder survey.
18	Agency/Group/Organization	City of Columbia - Homeless Services

	Agency/Group/Organization Type	Services – Homeless Services – Children Services – Housing Services - Elderly Persons Services - Persons with Disabilities Services – Victims of Domestic Violence Other: Outreach, Shelter
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.
19	Agency/Group/Organization	Synovus Bank
	Agency/Group/Organization Type	Regional Organization Private Sector Banking / Financing Other: Mortgage loans for LMI
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-Poverty
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by responding to the online stakeholder survey.

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

No organizations were intentionally left out of the public participation process. All comments and views were accepted and welcomed.

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	Midlands Area Consortium of the Homeless	MACH is our CoC and the Blueprint on Homelessness is the plan that set the goals for our region.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Columbia Compass: Envision 2036	City of Columbia	The City of Columbia conducted research and public engagement on the community's population, natural resources, land use, transportation, housing, community facilities, cultural resources and economy. The plan, adopted in 2020, acts as a guiding policy document for the City, and the recommendations of the plan will be developed for implementation during the coming ten-year period.

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))

In developing the 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan (AAP), the City of Columbia engaged multiple city departments, stakeholders, and regional partners to create a coordinated approach to addressing housing, homelessness, and community development needs. The Community Development Department (CDD) led these efforts, working closely with agencies such as the Columbia Housing Authority (CHA), Midlands Area Consortium for the Homeless (MACH), United Way of the Midlands (UWM), and local nonprofit organizations to align funding strategies with community priorities.

The CDD plays a vital role in administering CDBG and HOME funds, shaping policies, and implementing programs that expand affordable housing and improve living conditions for low- and moderate-income (LMI) residents. Programs such as the City Lender I, SHINE Housing Rehabilitation Program, and Employee Lender Program help increase homeownership and preserve existing housing stock.

The Columbia Housing Authority (CHA) is a key partner in addressing public housing needs, expanding the Housing Choice Voucher Program, and developing new affordable housing opportunities. The City also works with CHA to support homeownership education, counseling, and the use of Section 8 vouchers for purchasing homes.

To tackle homelessness, Columbia collaborates with MACH and UWM, which oversee the Homeless Management Information System (HMIS) and Coordinated Entry System. The City contributes funding to Rapid Shelter Columbia (RSC), transitional housing programs, and eviction prevention initiatives. These efforts aim to provide immediate shelter, wraparound services, and long-term housing solutions for individuals experiencing homelessness.

Through ongoing consultation and collaboration, the City works with nonprofits, faith-based organizations, and local government entities to maximize resources and ensure equitable access to housing and supportive services. Moving forward, Columbia will continue prioritizing affordable housing development, public service expansion, and infrastructure investments to support its most vulnerable residents.

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 has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation of the Consolidated Plan and first year 2025 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of the City and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Details of these outreach efforts are provided in the 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	Community Meeting	Non-targeted/broad community	A Community Meeting was held on December 4, 2024 from 6:00 p.m. – 8:00 p.m. at the Print Building, 3907 Ensor Avenue Columbia, SC 29203. There were 6 members of the community present.	<ul style="list-style-type: none"> - Affordable Housing - Rehab for senior homeowners - Homeless services and mental health services - Economic development - Impact of student housing on local market 	All comments were accepted.	
2	Community Meeting	Non-targeted/broad community	A Community Meeting was held on December 5, 2024 from 6:00 p.m. – 8:00 p.m. at the Melrose Neighborhood Community Center, 1500 Fairview Drive Columbia, SC 29205. There were no members of the community present.	There were no comments.	There were no comments.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Community Meeting	Non-targeted/broad community	A Community Meeting was held on December 9, 2024 from 6:00 p.m. – 8:00 p.m. 1117 Brandon Avenue Columbia, SC 29209. There were 3 members of the community present.	<ul style="list-style-type: none"> - Mixed opinions of housing, economic and public issues - Parking issues - Local opportunistic entities (public and private) - Revitalization of - Neighborhoods near USC - High mortgage and rent costs - Cost of utilities, specifically water - Infrastructure/roadway issues along I-77 near Bluff Rd. and Shop Rd. - Lack of trust of the local government agencies by citizens 	All comments were accepted.	

4	Community Meeting	Non-targeted/broad community	A Community Meeting was held on December 12, 2024 from 6:00 p.m. – 8:00 p.m. at the Charles R. Drew Wellness Center, 2101 Walker Solomon Way, Columbia, SC 29204. There were 11 members of the community present.	<ul style="list-style-type: none"> - Severe lack of affordable housing - Several affordable housing developments currently under construction - Housing assistance - Funding types and different types of programs those funding sources can provide - Private developers in attendance looking to build new developments had questions about affordable housing and funding from the City - Current and potential new homeowner assistance programs which have received positive responses - Rehab programs 	All comments were accepted.	
5	Stakeholder Meeting	Non-targeted/broad community	A virtual Stakeholder Meeting was held on December 11, 2024 from 10:00 a.m. – 11:00 a.m. There were 28 community stakeholders in attendance.	<ul style="list-style-type: none"> - Lack of sufficient public transportation - Fair Market rates do not match up with 	All comments were 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
				<p>income for those on fixed incomes</p> <ul style="list-style-type: none"> - Lack of available affordable housing, especially for the aging and senior population - Lack of Supportive Services - HOPWA funding limits - Housing that accepts individuals with evictions - Pop-up illegitimate group homes - Veteran assistance - Landlords charging fees for at-risk tenants - Transitional housing for families - Underpaid jobs with housing expenses - CDBG job training programs 		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Public Hearing	Non-targeted/broad community	A public hearing was held on Wednesday, April 30, 2025 at 6:00pm . The hearing took place at the Busby Community Center, 1735 Busby St, Columbia, SC 29203.	A comment was made regarding HOPWA funding needs, followed by discussion of eligible funding uses and recent projects.	All comments were accepted.	
7	Public Hearing	Non-targeted/broad community	The hearing was held on Tuesday, June 3, 2025 at 11:00am . The hearing took place at the Community Development Committee - Standing Meeting located at 1737 Main Street, Mayor's Conference Room, 2nd Floor City Hall.	Seven public comments were received, expressing support for affordable housing development, HOPWA programming, homelessness services, and supportive services, particularly those addressing mental health.	All comments are accepted.	
8	Public Comment Period	Non-targeted/broad community	The draft of the ConPlan and AAP was available for public comment between April 17, 2025 and May 18, 2025 and was available online at https://communitydevelopment.columbiasc.gov/consolidated-plans/ or at the City's Community Development Department (CDD), located at 1401 Main Street, 4th Floor. Written comments may be emailed to CoCCommDevCompliance@columbiasc.gov .	No comments received.	All comments were 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
9	Community Survey	Non-targeted/broad community	The City offered an online community survey to gather input on the housing, fair housing, community development and homeless needs in Columbia. See below the link to the survey. https://www.research.net/r/community-Columbia	Affordable housing, followed by public services, were identified as the top priority needs in the survey.	All comments were accepted.	
10	Stakeholder Survey	Non-targeted/broad community Nonprofits	The City offered an online stakeholder survey to gather input on the housing, fair housing, community development and homeless needs in Columbia. See below the link to the survey. https://www.research.net/r/stakeholder-Columbia	Stakeholders identified safe, decent, affordable housing as the top need, followed by homeless support programs.	All comments were accepted.	
11	Public Meeting	Non-targeted/broad community	The City Council held a meeting on June 17, 2025, at City Hall, 1737 Main St. in the Council Chambers, third floor, Columbia, SC 29201 to review and approve the plan.	The plan was approved. There were no comments. City Council meeting minutes have been attached in the AD-25 confirming approval of the plan.	All comments were accepted.	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

1. Needs Assessment Overview

To ensure the efficient and effective use of resources, the City of Columbia must first assess the community's needs. This section describes and analyzes various demographic and economic indicators to provide a foundation for priority needs and goals to be addressed over the next five years. By using data gathered from state, local, and federal sources, the City can identify needs based on broad trends in population, income, and household demographics. Primary data sources include the U.S. Census Bureau, and HUD Comprehensive Housing Affordability Strategy (CHAS). The data is examined in detail to identify connections between family and household dynamics, race, and housing challenges. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by Columbia residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and non-homeless special needs populations. Furthermore, non-housing development needs, such as public services and infrastructure, are also evaluated to guide resource allocation decisions.

The Needs Assessment serves as a foundation for the broader Consolidated Plan, informing priorities for both the Strategic Plan and Action Plan. By examining historical and current conditions, the assessment enables the City to make evidence-based decisions for future resource allocation and establishes priorities for entitlement programs based on the prevalence and impact of housing issues across different communities within the region.

2. Consolidated Plan Helpful Definitions:

Affordable Housing: Housing that costs no more than 30% of a household's monthly income.

Area Median Income: Annual household median income for the Columbia, SC metropolitan statistical area (MSA) as determined and published annually by HUD.

HUD Area Median Family Income (HAMFI): This is the median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD program eligibility.

Extremely low-income household: Households earning 30% of AMI or less for their household size. In 2024, a four-person household in the Columbia, SC MSA with an income at 30% AMI earned a maximum of \$31,200 per year.

Very Low-income households: Households earning 31% to 50% AMI for their household size. In 2024, a four-person household in the Columbia, SC MSA with an income at 50% AMI earned a maximum of \$43,450 per year.

Low-income households: Households earning 51% to 80 % AMI for their household size. In 2024, a four-person household in the Columbia, SC MSA with an income at 80% AMI earned a maximum of \$69,500.

Middle-income households: Households earning 81% to 120% AMI for their household size. In 2024, a four-person household in the Columbia, SC MSA with an income above 80% AMI and up to 120% AMI earned between \$69,501 and \$104,280 annually.

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

Summary of Housing Needs

The housing needs of a community, like all market economy items, are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Columbia is the lack of affordable housing. According to the 2018-2022 American Community Survey 5-Year Estimates, approximately 19,132 households in the city are cost burdened, representing 39.7% of the population. Renters are particularly affected, with 56.2% paying more than 30% of their income on housing. Homeowners are in a better position, but still, 25.9% of those with a mortgage and 14.6% without a mortgage experience a cost burden. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	129,757	136,754	5.4%
Households	45,610	50,223	10.1%
Median Income	40,550	54,095	33.4%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2008-2012 ACS, 2018-2022
ACS

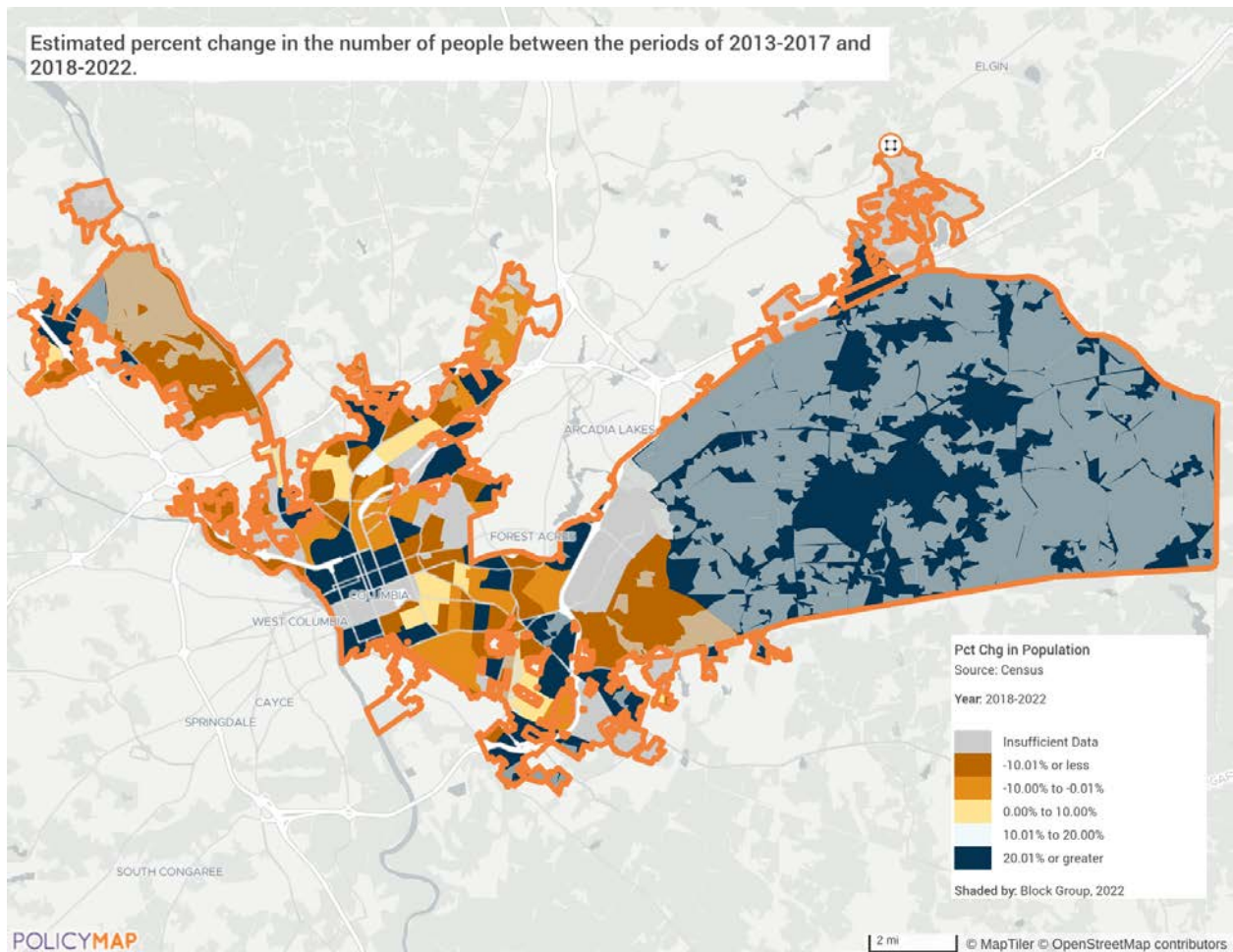
Since 2012, Columbia's population has grown by approximately 5.4%, reflecting a relatively slow growth rate. However, during this same period, the number of households in the city increased by approximately 10.1%, indicating a trend of decreasing household size as the population rises.

The Median Household Income (MHI) in Columbia rose by 33.4% during this period, but this increase has barely outpaced inflation. According to the Bureau of Labor Statistics (BLS) inflation calculator, a household earning \$40,550 in 2012 would need \$50,296.92 in 2022 to maintain the same purchasing power. With the actual MHI in 2022, the effective growth in purchasing power since 2012 is only about 7.5%. It is important to recognize that MHI represents a single data point and does not capture the full distribution of income or disparities among different socioeconomic groups.

Census Tracts will be used throughout this document for geographic comparisons, helping identify neighborhoods that may require additional support. These visualizations will show patterns related to poverty, income, housing types, and other key factors, helping to guide resources to where they are most needed.

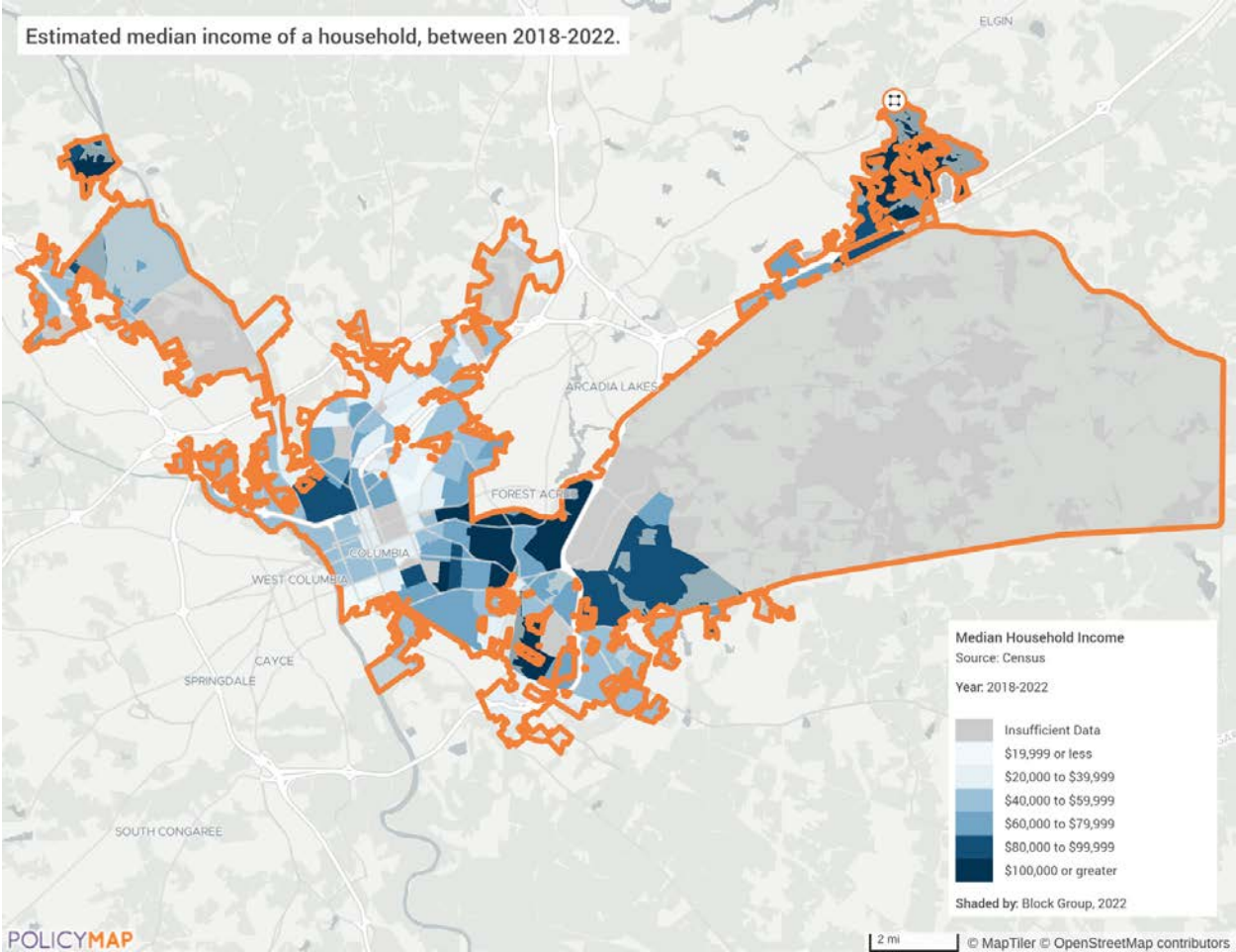
Change in Population from 2018-2022

The following map illustrates population changes in Columbia between the periods of 2013-2017 and 2018-2022, showing demographic trends over the past decade. Areas located centrally, particularly downtown near the Vista district, as well as areas to the east outside the city center, have experienced significant population growth, with increases often exceeding 20%. In contrast, the southern and northwestern parts of the city have seen substantial population declines, with many areas experiencing decreases of more than 10%. These trends highlight shifting population dynamics within the city.



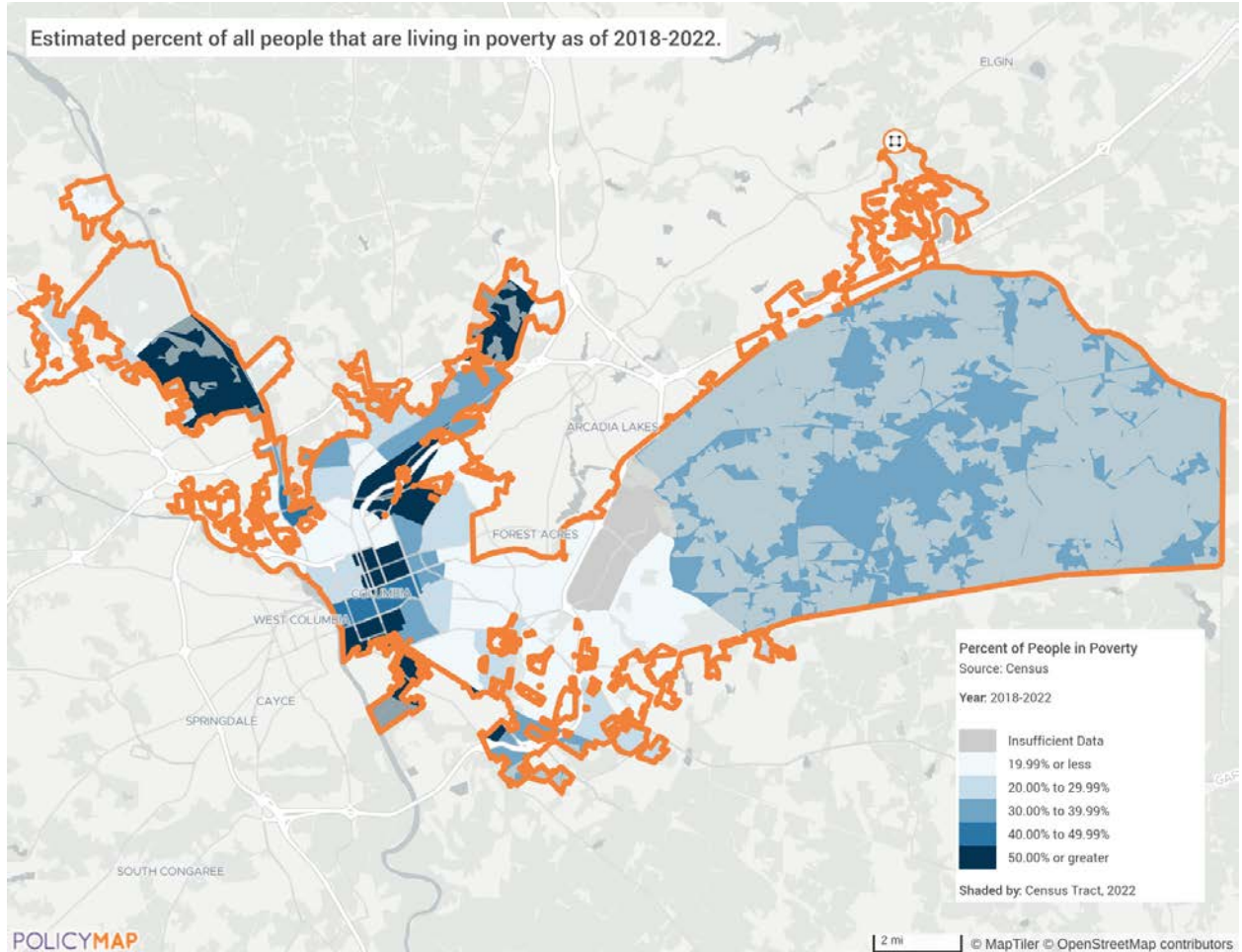
Median Household Income

The Median Household Income (MHI) in Columbia is \$54,095, but a closer look at income distribution by census tract reveals significant disparities across the city. Some areas have an MHI of less than \$40,000, with certain neighborhoods reporting incomes below \$20,000. Conversely, a few miles away, other areas show much higher incomes exceeding \$100,000. Additionally, much of the growth in the eastern part of the city lacks sufficient data, making it difficult to fully assess income trends in those areas. Given the strong link between income, housing affordability, and poverty, understanding and addressing these income disparities is essential for promoting equitable development and resource allocation across the city.



Poverty

The poverty map below shows a clear relationship with both the median household income and population change maps. Areas with lower MHIs and population declines tend to exhibit higher poverty rates. In 2022, Columbia's overall poverty rate was 24.2%, but there are striking differences across the city. High-poverty tracts, where 50% or more of residents live below the poverty line, are often located right next to tracts with poverty rates of 20% or less. Additionally, many areas that have experienced population growth tend to have a lower percentage of households living below the poverty level.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,620	6,415	7,250	4,740	21,080
Small Family Households	2535	2090	1955	1230	9140
Large Family Households	360	335	520	205	1265
Household contains at least one person 62-74 years of age	1720	1015	1455	580	3875
Household contains at least one person age 75 or older	925	785	625	249	1380
Households with one or more children 6 years old or younger	1745	1015	1365	420	2780

Table 6 - Total Households Table

Alternate Data Source

Name:

2017-2021 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.

According to CHAS data, Small Family Households are notably more common for above moderate-income households than any other income group. Nearly 43% of all households earning more than 100% of the HUD Area Median Family Income (HAMFI) are small families, whereas only 23.9% of extremely low-income households consist of small families. This indicates that higher-income households are more likely to be made up of small family units, while lower-income households tend to have different household compositions.

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	95	80	65	30	270	45	15	0	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	195	145	45	95	480	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	50	80	10	230	0	0	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	5935	1650	285	35	7905	1080	480	245	20	1825
Housing cost burden greater than 30% of income (and none of the above problems)	735	2030	2440	485	5690	320	610	830	385	2145

	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
Zero/negative Income (and none of the above problems)	1095	0	0	0	1095	130	0	0	0	130

Table 7 – Housing Problems Table

Alternate Data Source
Name:
2017-2021 CHAS

Housing Needs Summary

Using CHAS data, the table above provides an overview of housing problems in Columbia by income group and tenure (renter or homeowner). The most common housing issue in the city is cost burdened households. Columbia has 13,595 renters and 3,970 homeowners who spend 30% or more of their income on housing expenses. Of these cost-burdened households, approximately 55.4% are severely cost burdened, meaning they spend more than 50% of their income on housing. This highlights the significant financial strain that housing costs place on many residents in the city, particularly those who are severely cost burdened.

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	7050	3955	2920	660	14585	1445	1100	1080	410	4035
Having none of four housing problems	720	660	1620	2055	5055	180	700	1895	1610	4385

	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
Household has negative income, but none of the other housing problems	1095	0	0	0	1095	130	0	0	0	130

Table 8 – Housing Problems 2

Alternate Data Source
Name:
2017-2021 CHAS

Severe Housing Problems

In general, severe housing problems are much more likely to affect lower-income residents. Over 75% of renter households and 43.6% of homeowners earning between 0-100% of the Area Median Income (AMI) experience a severe housing problem. Based on the data from Tables 3 and 4, it is evident that the most common housing issue in Columbia is cost burden, with many households struggling to afford their housing expenses. This underscores the need for targeted efforts to address housing affordability, particularly for lower-income households.

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	185	420	510	1115	60	70	545	675
Large Related	25	20	100	145	0	95	155	250
Elderly	400	200	135	735	100	305	550	955
Other	115	75	930	1120	10	140	290	440
Total need by income	725	715	1675	3115	170	610	1540	2320

Table 9 – Cost Burden > 30%

Alternate Data Source

Name:

2017-2021 CHAS

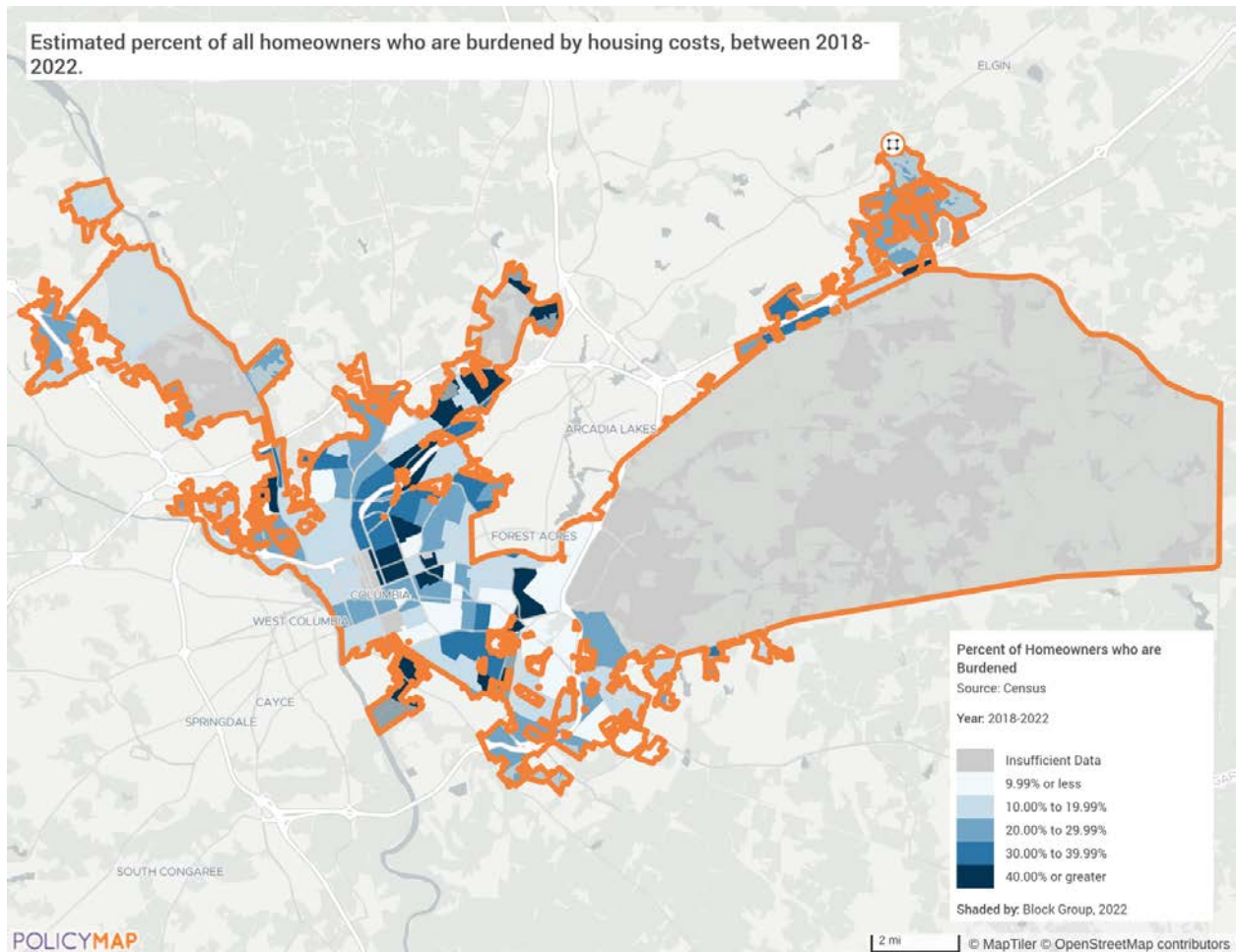
Housing Cost Burden

The table above provides 2021 CHAS data on cost-burdened households in Columbia for income groups earning between 0% and 80% of the Area Median Income (AMI). Across these income groups, there are some notable demographic similarities. Among renters, small households make up about 36% of cost-burdened households, while elderly households account for approximately 24%. For homeowners, a smaller portion (29%) are small households, but a significantly larger proportion (around 41%) are elderly residents who are cost burdened.

As with many economic indicators, the likelihood of a household being cost-burdened is closely tied to its location as seen in the maps below. They are influenced by factors affecting both housing supply and demand. In areas with lower median incomes, the demand for more affordable housing is higher, while in areas with higher median home values, housing may be out of reach for many. The following maps show cost burden data, as provided by the U.S. Census Bureau, by census tract.

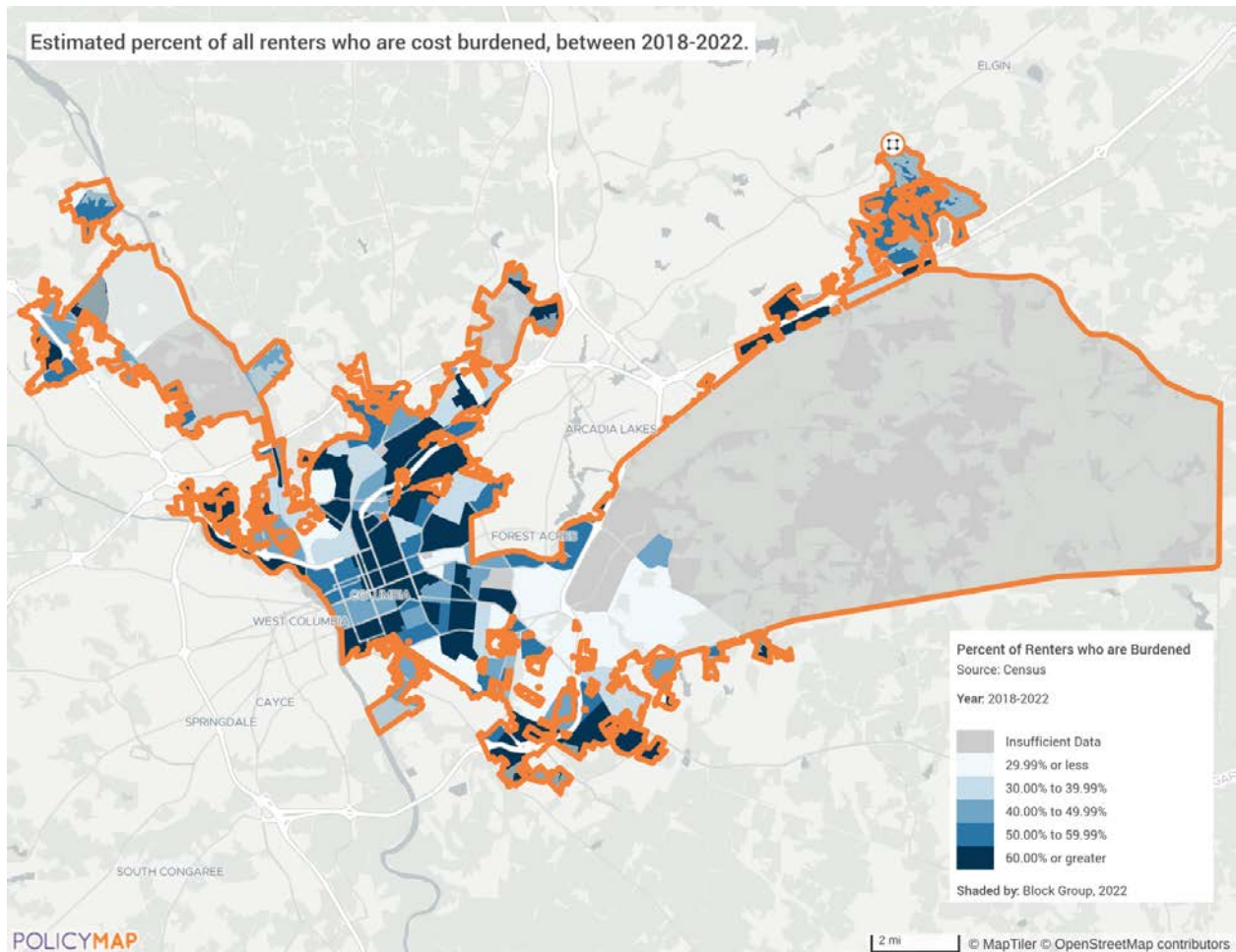
Homeowner Cost Burden

The areas with a relatively high number of cost-burdened homeowners are concentrated in the central part of Columbia, particularly downtown. In many of these tracts, over 40% of homeowners are cost-burdened, indicating significant housing affordability challenges for homeowners in this part of the city. This highlights a central issue where housing costs for homeowners are disproportionately high, making affordability a critical concern in Columbia's downtown and nearby areas.



Renter Cost Burden

For renters in Columbia, cost burden rates are significantly higher throughout the entire city. Unlike homeowners, cost-burdened renters are not concentrated in specific areas; instead, high cost burden rates of over 60% are found across various parts of the city. This widespread issue indicates that housing affordability is a challenge for renters citywide, regardless of location, making it a critical focus for addressing housing needs across Columbia.



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	1515	485	30	2030	190	110	20	320
Large Related	200	20	4	224	40	0	25	65
Elderly	725	200	40	965	395	85	55	535
Other	3605	890	215	4710	360	230	100	690
Total need by income	6045	1595	289	7929	985	425	200	1610

Table 10 – Cost Burden > 50%

Alternate Data Source

Name:

2017-2021 CHAS

Severe Cost Burden

Most cost-burdened households in Columbia fall into the category of being severely cost burdened, meaning they spend 50% or more of their income on housing expenses. For these households, even a minor unexpected expense or an increase in utilities can quickly lead to housing instability or even homelessness. These vulnerable residents may require additional support, such as financial assistance or housing subsidies, to maintain safe and stable housing and avoid displacement. Addressing the needs of severely cost-burdened households is essential for preventing housing crises and promoting long-term stability.

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	200	170	84	30	484	0	0	0	0	0

	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
Multiple, unrelated family households	10	25	0	4	39	0	0	4	0	4
Other, non-family households	70	15	40	70	195	0	0	0	0	0
Total need by income	280	210	124	104	718	0	0	4	0	4

Table 11 – Crowding Information – 1/2

Alternate Data Source
 Name:
 2017-2021 CHAS

Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room. In Columbia, overcrowding is relatively uncommon, but there is a noticeable difference between renters and owners. Only four homeowner households are overcrowded, while 718 renter households are overcrowded.

Additionally, the presence of children varies significantly between renters and homeowners. In renter households, children are more frequently found in lower-income households, whereas in homeowner households, children tend to be more common 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	1670	870	750	3290	75	145	615	835

Table 12 – Crowding Information – 2/2

Alternate Data Source
 Name:
 2017-2021 CHAS

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

Residents who live alone often face a higher risk of housing instability. In Columbia, the median household income for a single-person household is \$33,790, which is less than half of the median income for a two-person household (\$71,873). Single-person households are also more likely to lack access to a personal vehicle, limiting their transportation options and making commuting more challenging.

According to 2022 ACS data, single-person households in Columbia are more likely to be renters, with approximately 11,972 single-person renter households compared to 7,673 single-person homeowner households. Based on the data in Tables 3 and 4, which show that around 28% of small households are cost-burdened, it is estimated that around 5,500 single-person households may require housing assistance. This highlights the vulnerability of single-person households in terms of both housing affordability and access to essential services like transportation.

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 with disabilities often require additional housing support to maintain safe, secure, and affordable homes. In some cases, this may involve modifications to make housing units accessible. In Columbia, 14,854 residents, or 12.5% of the population, report having a disability. The likelihood of having a disability increases with age, with nearly half of all residents aged 75 or older reporting a disability.

To effectively address the needs of this population, it is essential to understand the prevalence of different types of disabilities. The most commonly reported disability is ambulatory difficulty, defined by the U.S. Census Bureau as “having serious difficulty walking or climbing stairs.” Nearly 7,000 residents in Columbia report this condition and may require housing features such as ground-level units and ramps to improve accessibility.

The second most common disability is cognitive difficulty, defined as “difficulty remembering, concentrating, or making decisions due to a physical, mental, or emotional problem.” The needs of individuals with cognitive difficulties differ significantly from those with ambulatory issues and may include in-home support, counseling, and placement in supportive communities designed to cater to these unique challenges. Understanding the diverse needs within this population is critical for developing inclusive housing strategies.

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

Accurately gathering statistics on survivors of crimes, such as domestic violence and sexual assault, is challenging due to the significant underreporting of incidents. Many survivors choose not to report crimes for various reasons, including fear of future violence, the potential loss of children, and a lack of housing

or economic support. Ensuring adequate resources are available to provide safety and support for those needing to escape and report violence is critical.

According to data from the Columbia Police Department, there were 402 reported domestic violence cases in 2022, a 16.52% increase from the previous year. Additionally, 91 sexual assaults were reported in 2022, a 12.09% decrease from the previous year. Of these reported sexual assaults, approximately 44% were cases of forcible rape, with most victims being between the ages of 18 and 24.

The U.S. Department of Justice estimates that only 42% of violent victimizations are reported to law enforcement. Based on this figure, it is reasonable to estimate that there were over 216 sexual assaults in Columbia in 2022. Many of these survivors may require housing assistance, emphasizing the need for targeted support services to help victims find safety and stability.

What are the most common housing problems?

As noted earlier, the most prevalent housing issue in Columbia is cost burden. According to the 2018-2022 American Community Survey 5-Year Estimates, approximately 19,132 households in the city are cost burdened, representing 39.1% of all households. Renters are disproportionately affected, with about 56.2% paying more than 30% of their income on housing costs. Homeowners are in a better position, but 25.9% of those with a mortgage and 14.6% of those without a mortgage are still considered cost burdened. This highlights the widespread nature of housing affordability challenges across both rental and ownership markets in Columbia.

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

Lower-income households experience more housing problems overall, with those in the extremely low-income range (30% AMI and below) being statistically more likely to encounter at least one housing issue compared to other income groups. Extremely low-income renters are particularly affected, facing a higher likelihood of housing problems than their homeowner counterparts. When these factors intersect, it becomes evident that low- and extremely low-income renters are disproportionately impacted. For instance, extremely low-income renter households are more likely to experience severe housing cost burden—defined as paying more than 50% of their income toward housing—than any other group. This highlights the acute housing challenges faced by the city's most vulnerable populations.

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 those earning 0-30% AMI, and severe housing cost burden as households spending more than 50% of their income on housing expenses. According to 2021 CHAS data from the Housing Needs Summary Tables, the greatest housing issue for extremely low-income households and families with children is the lack of affordable housing. In Columbia, 985 extremely low-income homeowner households and 6,045 extremely low-income renter households are severely cost burdened, meaning they spend more than 50% of their income on housing. This totals nearly 7,000 households in the city that are both extremely low income and severely cost burdened, putting them at imminent risk of homelessness.

Additionally, there are 1,670 extremely low-income households with children in Columbia, the majority of whom are renters. These households face significant housing challenges, further emphasizing the need for targeted interventions to prevent housing instability and support the most vulnerable populations in the city.

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 additional estimates of at-risk populations.

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

Housing instability is a multifaceted issue influenced by a combination of housing, economic, and social factors that intersect to increase the risk of homelessness. Key housing characteristics contributing to instability include the prevalence of substandard housing conditions, such as inadequate heating, plumbing, or structural integrity, which can force residents into untenable living situations or displacement. Additionally, neighborhoods with high rates of eviction, foreclosure, and gentrification exacerbate instability, displacing low-income households and limiting their ability to secure affordable, stable housing.

Renters face unique challenges, as their housing stability is contingent upon property owners who may decide to remove rental units from the market, convert them into short-term rentals, or sell them, further restricting the already limited affordable housing supply.

Economic factors also play a pivotal role. Extremely low incomes, combined with rising rents and the lack of affordable housing options, create an environment where households are perpetually at risk of falling behind on rent or mortgage payments. The absence of adequate safety nets, such as rental assistance programs or emergency shelters, further compounds this vulnerability, leaving many residents one unexpected expense away from homelessness.

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

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category using HUD guidelines. A group is considered to have a disproportionately greater need if it experiences housing problems at a rate at least 10 percentage points higher than the city's average. This analysis highlights whether certain groups in Columbia are more affected by these housing challenges.

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	8,495	2,125	0
White	2,805	540	0
Black / African American	4,775	1,345	0
Asian	165	40	0
American Indian, Alaska Native	45	40	0
Pacific Islander	25	0	0
Hispanic	315	35	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source

Name:

2017-2021 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	5,055	1,360	0
White	1,880	380	0
Black / African American	2,605	915	0
Asian	255	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	205	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source
Name:
2017-2021 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	4,000	3,515	0
White	1,835	1,380	0
Black / African American	1,870	1,910	0
Asian	115	85	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	90	60	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source

Name:

2017-2021 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,070	3,665	0
White	570	1,960	0
Black / African American	340	1,355	0
Asian	0	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	105	145	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source

Name:

2017-2021 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: The jurisdiction-wide rate of households with a housing problem in this income group is 80.0%. Pacific Islander and Hispanic households in this income range are considered to have a disproportionately greater need.

Very Low Income: In this income group, 78.8% of households report a housing problem. Asian and Hispanic households in this income range are considered to have a disproportionately greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 53.2%. Pacific Islander households in this income range are considered to have a disproportionately greater need.

Moderate Income: In this income group, 22.6% of households report a housing problem. Pacific Islander and Hispanic households in this income range are considered to have a disproportionately greater need.

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

This section compares severe housing problems across racial and ethnic groups within each income category using HUD guidelines. A group is considered to have a disproportionately greater need if it experiences housing problems at a rate at least 10 percentage points higher than the city's average. This analysis highlights whether certain groups in Columbia are more affected by these housing challenges.

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	7,440	3,180	0
White	2,515	820	0
Black / African American	4,075	2,045	0
Asian	155	40	0
American Indian, Alaska Native	45	40	0
Pacific Islander	25	0	0
Hispanic	255	95	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source
Name:
2017-2021 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	2420	4,000	0
White	1,050	1,200	0
Black / African American	1,100	2,420	0
Asian	79	190	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	85	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source

Name:

2017-2021 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	730	6,785	0
White	415	2,800	0
Black / African American	240	3,540	0
Asian	29	180	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	40	110	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source
Name:
2017-2021 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	195	4,545	0
White	65	2,465	0
Black / African American	115	1,590	0
Asian	0	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	70	265	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source
Name:
2017-2021 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: The jurisdiction-wide severe housing problem rate in this income group is 70.1%. Pacific Islander households in this income range are considered to have a disproportionately greater need.

Very Low Income: In this income group, 37.7% of households report a severe housing problem. Hispanic households in this income range are considered to have a disproportionately greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 9.7%. Hispanic households in this income range are considered to have a disproportionately greater need.

Moderate Income: In this income group, 4.1% of households report a severe housing problem. Pacific Islander and Hispanic households in this income range are considered to have a disproportionately greater need.

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:

This section compares housing cost burdens across racial and ethnic groups within each income category using HUD guidelines. A group is considered to have a disproportionately greater need if it experiences housing problems at a rate at least 10 percentage points higher than the city's average. This analysis highlights whether certain groups in Columbia are more affected by these housing challenges.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	29,995	8,904	10,100	1,375
White	17,265	3,725	3,920	425
Black / African American	10,530	4,340	5,050	740
Asian	680	290	220	100
American Indian, Alaska Native	10	0	45	40
Pacific Islander	10	4	25	0
Hispanic	835	380	410	35

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source

Name:

2017-2021 CHAS

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 17.7%. No racial or ethnic households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 20.1%. American Indian and Alaska Native, Pacific Islander households are considered to have a disproportionately greater need.

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: Pacific Islander and Hispanic households
- Very Low Income: Asian and Hispanic households
- Low Income: Pacific Islander households
- Moderate Income: Pacific Islander and Hispanic households

Severe Housing Problems

- Extremely Low Income: Pacific Islander households
- Very Low Income: Hispanic households
- Low Income: Hispanic households
- Moderate Income: Pacific Islander and Hispanic households

Housing Cost Burden

- Cost Burden: No racial or ethnic groups
- Severe Cost Burden: American Indian and Alaska Native, Pacific Islander households

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. Today, Columbia Housing is the largest housing authority in the State of South Carolina.

PHA Overview

Mission Statement - " Provide quality and affordable housing opportunities as a strong foundation for all to thrive."

Section 8 Rental Assistance Programs provide rental support for low-income individuals and families who wish to live in private rental housing but cannot afford market rates. Under this program, participants contribute 30% of their adjusted gross income toward rent and utilities, while the Housing Authority Assistance Payments Program covers the remaining rent through subsidies paid directly to the property owner. This ensures that low-income households can access safe and affordable housing in the private market.

Totals in Use

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

Table 24 – 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 25 – 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 26 – 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 city has a substantial demand for accessible housing compliant with Section 504 of the Rehabilitation Act, reflecting gaps in the current inventory.

Key needs include:

- **Increased Supply of Accessible Units:** Columbia Housing must expand the number of units designed for individuals with disabilities. Recent data indicate a disproportionate demand for such units compared to availability.
- **Timely Modifications to Existing Units:** Retrofitting existing housing stock to meet accessibility standards is critical. This includes adding features like wheelchair ramps, widened doorways, and accessible fixtures.
- **Enhanced Communication:** Residents and applicants would benefit from improved outreach regarding available accessible units and resources, reducing barriers to securing appropriate housing.

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

Residents of public housing and Housing Choice Voucher (HCV) programs in Columbia face several pressing challenges that impact their housing stability and overall well-being. These LMI households struggle with rising housing costs, aging infrastructure, and limited access to essential services.

Key immediate needs include:

- **Improved Housing Conditions** – Many public housing units require rehabilitation and modernization to address aging infrastructure, safety concerns, and energy inefficiencies. Investments in repairs and maintenance are critical to ensuring long-term habitability.
- **Expanded Affordable Housing Options** – The availability of safe, affordable housing remains a challenge, particularly in areas with better job opportunities, schools, and public transportation. Expanding the supply of affordable units will provide greater housing stability for LMI households.
- **Enhanced Supportive Services** – Many residents require wraparound services such as employment assistance, childcare, transportation, and healthcare access. Strengthening coordination between housing programs and service providers will improve long-term housing security and economic mobility.
- **Increased Program Awareness and Assistance** – Many voucher holders face barriers in securing housing, including landlord participation challenges and lack of awareness of available assistance. Targeted outreach and landlord engagement efforts can help ensure that more families successfully use their vouchers.

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

The housing needs of public housing residents and Housing Choice Voucher holders differ significantly from those of the general population. While affordability, aging housing stock, and low vacancy rates are challenges throughout Columbia, low- and moderate-income households in these programs face additional barriers. Voucher holders often struggle to find landlords who accept vouchers, further limiting their housing options. Individuals with disabilities experience a severe shortage of accessible units, and delays in necessary modifications create unsafe or unsuitable living conditions. Unlike the general population, public housing residents and voucher holders rely on government programs, making them particularly vulnerable to policy changes, funding limitations, and administrative barriers. While affordability is a citywide issue, these households experience compounded challenges that require targeted interventions, including expanded accessibility, increased landlord participation, and stronger supportive services.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a complex issue that affects communities across the United States, and its challenges stem from a combination of overlapping and interrelated factors. The causes of homelessness rarely arise from a single issue, but rather from the convergence of multiple events and conditions. Economically, homelessness can result from unemployment, a lack of affordable housing, or poverty. Health factors such as mental illness, physical disabilities, HIV/AIDS, and substance abuse also contribute significantly. Additionally, social issues like domestic violence, educational attainment, and racial disparities play a role. Since these factors are often interconnected, addressing homelessness requires a collaborative, community-based approach that considers economic, health, and social dimensions simultaneously.

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
- 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)	229	35	0	0	0	0
Persons in Households with Only Children	3	2	0	0	0	0
Persons in Households with Only Adults	812	342	0	0	0	0
Chronically Homeless Individuals	197	147	0	0	0	0
Chronically Homeless Families	1	3	0	0	0	0
Veterans	107	24	0	0	0	0
Unaccompanied Child	71	16	0	0	0	0
Persons with HIV	32	9	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source: HUD 2024 PIT Count

Data Source Comments: SC-502 Columbia/Midlands CoC

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: Currently, there are 212 chronically homeless individuals in shelters and 108 unsheltered. Chronically homeless individuals are often associated with mental health issues, which can exacerbate housing instability.

Families with Children: The majority of homeless families with children are sheltered. Of the 70 families with children, only one is unsheltered. Providing stable housing for these families is crucial, as it supports consistent schooling and better access to healthcare for the children.

Veterans and their Families: There are 123 homeless veterans in shelters and 12 unsheltered in the area. Veterans are more likely to have disabilities than the general population, making them in need of permanent housing solutions. However, no current data is available on the families of veterans.

Unaccompanied Youth: A significant number of unaccompanied youths are experiencing homelessness, with 75 in shelters and 11 unsheltered. Youth homelessness often arises from family crises or unstable home environments, highlighting the need for targeted interventions to support this vulnerable population.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	308	173
Black or African American	677	186
Asian	2	0
American Indian or Alaska Native	9	8
Pacific Islander	1	3
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	35	7
Not Hispanic and Multiple Race	10	2

Data Source: HUD 2024 PIT Count

Data Source Comments: SC-502 Columbia/Midlands CoC

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 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report, there are currently 229 sheltered individuals within families consisting of at least one adult and one child and 35 unsheltered individuals within families with children in Columbia. This indicates a need for additional resources to ensure families can seek support together and address homelessness as a unit.

Veterans: Like many other communities, Columbia’s veteran population often requires additional support to combat homelessness. Currently, there are 107 veterans experiencing homelessness in sheltered environments and 24 unsheltered veterans. Of the sheltered veterans, 38 are in transitional housing, while 69 are in emergency shelters. These figures highlight the importance of targeted care and long-term housing solutions for veterans.

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

In Columbia, approximately 40.7% of the population identifies as Black or African American, yet over 60.7% of the population experiencing homelessness is Black or African American. This significant discrepancy suggests that racial disparities may be contributing to homelessness within this community. In contrast, about 2.3% of the city's population identifies as Asian, but less than 0.1% of the homeless population is Asian, indicating a much lower representation of homelessness within this group. These figures highlight potential racial and systemic factors that may be affecting homelessness rates in different communities.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Over 73% of Columbia's population experiencing homelessness is sheltered, but this still leaves nearly 400 individuals unsheltered. Among those experiencing homelessness, approximately 5% are victims of domestic violence, and around 3% are residents experiencing homelessness who are living with HIV/AIDS. These vulnerable populations face additional risks and challenges, underscoring the need for targeted support and services to help them find safe and stable housing.

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 for 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 childcare (nights, evening, weekends).

The data below is from the most recent SC DHEC 2021 STD/HIV/AIDS Annual Surveillance Report for Richland County, SC released on December 31, 2021.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	1,589
Area incidence of AIDS	55
Rate per population	13.1
Number of new cases prior year (3 years of data)	248
Rate per population (3 years of data)	11.5

Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	2,928
Area Prevalence (PLWH per population)	698.7
Number of new HIV cases reported last year	116

Table 29 – HOPWA Data

SC DHEC 2021 STD/HIV/AIDS Annual Surveillance Report, Richland County. 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.

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	89

Type of HOPWA Assistance	Estimates of Unmet Need
Short-term Rent, Mortgage, and Utility	225
Facility Based Housing (Permanent, short-term or transitional)	0

Table 30 – HIV Housing Need

Data Source: 2023 HOPWA CAPER Performance Data

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces unique challenges, making access to decent, affordable housing critical. It is both medically beneficial and emotionally comforting for seniors to remain in familiar environments, which is why there is a strong focus on helping the elderly maintain an independent lifestyle. However, many elderly individuals live on limited incomes and have disabilities, creating financial pressures that reduce their independence. As community prices rise, the elderly often lack the ability to increase their income to keep pace with inflation.

According to the most recent data, approximately 14,615 residents in Columbia are over the age of 65, representing 10.7% of the population. Of this group, 35.4% (5,176 residents) have a disability, and approximately 15.9% (2,200 residents) live below the poverty level. Elderly households are more likely to reside in owner-occupied homes, with 70.6% of elderly residents being homeowners. These statistics highlight the importance of addressing housing affordability and support services for Columbia's aging population.

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Accurately gathering data on alcohol and drug addiction within a community is challenging, as addiction often goes unrecognized due to individuals avoiding help for fear of criminal charges. People struggling with addiction are typically counted in statistics only after an overdose, arrest, or when they seek treatment.

The South Carolina Department of Alcohol and Other Drug Abuse Services provides annual statistics on substance use indicators at the county level. In 2023, Richland County saw a 16.91% increase in alcohol-related hospitalizations, while showing declines in binge drinking (-2.71%), DUI crashes (-34.26%), and heavy drinking (-3.99%). Although opioid prescriptions have decreased by 13.63%, opioid-related hospitalizations surged by 35.92%, EMS naloxone administrations increased by 36.9%, and overdose deaths rose by 38.2%. Additionally, while DUI arrests declined by 24.74%, drug law violations increased by 19.62%. These trends indicate ongoing substance abuse challenges, particularly with opioid-related incidents, despite some positive reductions in alcohol-related indicators.

Disability: In Columbia, there are 14,854 individuals living with a disability, making up 12.5% of the population. Unsurprisingly, disability rates increase with age, as older residents are more likely to have one or more disabilities. Although disability among children is much less common, with only 998 cases reported in the city, it remains an important demographic to consider. Households with children who have disabilities may require additional support and resources to meet their unique needs, highlighting the importance of targeted services for this group.

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

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support network to maintain sobriety and overall health. Their housing needs often include sober living environments that provide a structured, substance-free setting conducive to recovery. Access to employment support services is also critical, as stable income can be a key factor in maintaining long-term sobriety. Additionally, housing should be located near health facilities for ongoing medical and psychological treatment, as well as close to family and social networks that can offer emotional support.

Detoxification facilities are essential at the onset of treatment, offering medical supervision during the withdrawal process. These facilities, along with rehabilitation centers, provide the foundation for recovery. Access to such resources, coupled with stable housing and employment, plays a crucial role in breaking the cycle of addiction and preventing relapse. Long-term housing stability, combined with ongoing access to medical and social support services, is key to helping individuals with substance abuse issues rebuild their lives.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

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

On December 31, 2021, the South Carolina Department of Health and Environmental Control released its annual HIV Surveillance Report, which provides insights into HIV/AIDS statistics at the county level, including Richland County, where Columbia is the major urban center. In 2021, Richland County saw 116 new HIV/AIDS diagnoses, translating to an incidence rate of 27.7 per 100,000 people. These new cases brought the total number of HIV/AIDS cases in the county to 2,928, with a prevalence rate of 698.7 per 100,000, the second highest in the state. Additionally, the total number of AIDS-related deaths reported in the county is 1,922.

In South Carolina, HIV is disproportionately more common among Black or African American men, who make up more than half of all residents with HIV. The primary mode of transmission is male same-sex intercourse. The largest age group affected by HIV/AIDS in the county is individuals aged 50 to 59, comprising 33.8% of all cases. These statistics highlight significant racial and demographic disparities in HIV prevalence, underscoring the need for targeted public health interventions and support for these high-risk groups.

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

Describe the jurisdiction’s need for Public Facilities:

The *Columbia Compass*, adopted in 2020, serves as the comprehensive plan for how Columbia, South Carolina will grow and develop over the next decade. This blueprint directly addresses the city's identified needs based on thorough research and analysis.

The Columbia Compass identifies critical gaps in public facilities that must be addressed to meet the city's current and future demands. One of the most pressing needs is the modernization and expansion of fire stations to keep pace with population growth, changing safety concerns, and the increasing frequency of severe weather events. Aging infrastructure, outdated equipment, and insufficient space highlight the need for new or renovated facilities to ensure efficient emergency response.

Beyond fire protection, the city’s parks, recreation centers, and libraries require expansion and modernization. Many of Columbia’s 60+ parks and 600 acres of public spaces need upgraded amenities, improved accessibility, and better maintenance to serve a growing and diverse population. Additionally, recreational facilities—including community centers, athletic fields, and outdoor courts—face increasing demand, requiring new investments to provide equitable access to recreation and wellness opportunities.

How were these needs determined?

The *Columbia Compass*, adopted in 2020, serves as the comprehensive plan for Columbia, South Carolina's growth and development over the next ten years. Through extensive research and public engagement, the city assessed key areas including population, natural resources, land use, transportation, housing, community facilities, cultural resources, and the economy.

Describe the jurisdiction’s need for Public Improvements:

Columbia faces significant challenges in upgrading its aging infrastructure to support long-term sustainability and resilience. A primary concern is the city's stormwater and wastewater systems, which require extensive improvements to prevent flooding, reduce pollution, and enhance water quality. In 2018, Columbia issued \$37.9 million in green bonds as part of a broader \$95 million investment in stormwater infrastructure. However, additional funding and improvements are needed for stormwater conveyance, detention basins, stream restoration, and bioretention facilities to address ongoing drainage issues. The Clean Water 2020 initiative has made progress in modernizing wastewater systems, but further upgrades are necessary to eliminate sewer overflows and ensure regulatory compliance.

The city’s transportation infrastructure also demands attention. Many streets and sidewalks require repairs or reconstruction to improve accessibility and safety, particularly in historically underserved neighborhoods. The Streets Division manages road maintenance, but increased funding is needed for resurfacing projects, sidewalk expansions, and ADA-compliant improvements. The Traffic Engineering

Division has identified the need for upgraded traffic signals, intersection improvements, and pedestrian safety measures to enhance mobility and reduce congestion.

The city also recognizes the need to expand public access to parks, green spaces, and recreational facilities. Many existing parks require infrastructure upgrades, and new parks are needed in high-density residential areas to ensure equitable access to outdoor spaces.

How were these needs determined?

The *Columbia Compass*, adopted in 2020, serves as the comprehensive plan for Columbia, South Carolina's growth and development over the next ten years. Through extensive research and public engagement, the city assessed key areas including population, natural resources, land use, transportation, housing, community facilities, cultural resources, and the economy.

Describe the jurisdiction's need for Public Services:

The City of Columbia identifies in the *Columbia Compass* significant needs for public services aimed at supporting its low-to-moderate income (LMI) and special needs populations.

A primary concern is the lack of affordable housing support services. Many LMI households struggle with high rental costs, housing instability, and homelessness. There is a critical need for rental assistance, eviction prevention programs, case management services, and emergency shelter options to help residents maintain stable housing. Additionally, supportive services for individuals experiencing homelessness, including mental health care, substance abuse treatment, and job placement assistance, are necessary to provide long-term solutions to housing insecurity.

Healthcare access and supportive services for vulnerable populations are also inadequate. Many LMI residents lack affordable healthcare, mental health services, and disability support. Expanding programs that provide preventative care, chronic disease management, and behavioral health services, along with improving access to transportation for medical appointments, is essential for addressing disparities in health outcomes.

Economic mobility is another pressing need. Many LMI individuals face barriers to stable employment and financial independence, such as limited access to job training, childcare, and transportation. There is a need for workforce development programs, financial literacy education, and employment assistance services to help residents secure sustainable incomes. Expanding access to affordable childcare and after-school programs is also essential to support working families.

Transportation accessibility remains a challenge for many LMI individuals who rely on public transit to access jobs, healthcare, and essential services. Improving affordable and reliable transportation options, particularly in underserved areas, is crucial for increasing economic opportunities and social mobility.

How were these needs determined?

The *Columbia Compass*, adopted in 2020, serves as the comprehensive plan for Columbia, South Carolina's growth and development over the next ten years. Through extensive research and public engagement, the city assessed key areas including population, natural resources, land use, transportation, housing, community facilities, cultural resources, and the economy.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis provides essential insights into the housing needs of the city, identifying the types of housing required and the populations that would benefit most. Serving as a complement to the Needs Assessment, this analysis supports the development of informed strategies in the Action Plan and Strategic Plan by analyzing current housing conditions and emerging trends.

This section is divided into twelve subsections that explore various factors influencing housing supply across the jurisdiction. It examines the availability, affordability, and quality of housing, with a focus on ensuring that all populations—including vulnerable groups like individuals experiencing homelessness and those with special needs—have access to safe, secure, and affordable options. Visualization tools such as PolicyMap are employed to highlight housing trends and geographic disparities, enabling the design of more targeted and equitable solutions.

In addition, broader market conditions and regulatory constraints that impact housing availability and affordability are evaluated. Factors such as rising costs, restrictive zoning policies, and insufficient resources for affordable housing play a significant role in determining the challenges faced by the city. Understanding these dynamics allows the city to identify market gaps and develop strategies to address pressing housing needs effectively.

To build a more comprehensive understanding of housing challenges, this analysis integrates data from a wide range of sources beyond HUD and the Census Bureau. By incorporating local market studies, reports from advocacy organizations, and community-specific insights, the analysis provides a richer and more nuanced perspective on the housing landscape. These findings play a critical role in shaping the city's policies and guiding the effective allocation of resources.

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

Introduction

This section examines Columbia’s housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the city’s housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	30,416	51.6%
1-unit, attached structure	3,390	5.8%
2-4 units	6,266	10.6%
5-19 units	8,614	14.6%
20 or more units	9,707	16.5%
Mobile Home, boat, RV, van, etc	517	0.9%
<i>Total</i>	58,910	100%

Table 31 – Residential Properties by Unit Number

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

Residential Properties by Number of Units

The table above provides a breakdown of Columbia’s housing stock by structure type and number of units per structure. Traditional single-family detached homes are the most common, comprising 51.6% of all housing units. Multifamily housing, defined by HUD as buildings with more than four units, accounts for approximately 32% of the city's housing stock, reflecting a diverse range of housing options to meet the city's varied needs.

Multifamily units are further categorized by size: small multifamily buildings contain 3-19 units, medium multifamily buildings have 20-49 units, and large multifamily buildings consist of 50 or more units. Large multifamily developments are primarily located in urban areas, offering concentrated housing solutions in densely populated settings. This variety in housing types supports the city's ability to accommodate different household sizes and preferences.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0.2%	2,377	8.9%
1 bedroom	341	1.4%	5,824	21.9%
2 bedrooms	4,578	19.4%	10,234	38.5%
3 or more bedrooms	18,648	79.0%	8,176	30.7%
<i>Total</i>	23,612	100%	26,611	100%

Table 32 – Unit Size by Tenure

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

Unit Size by Tenure

In the City of Columbia, unit size varies considerably between owner-occupied and rental properties. Homeowner units are generally larger, with approximately 79% having three or more bedrooms, compared to just 30.7% of rental units. Conversely, only 1.6% of homeowner units are one bedroom or smaller, while this size category accounts for 30.8% of rental units.

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

The City of Columbia utilizes federal, state, and local funding sources to support the development, preservation, and rehabilitation of affordable housing for low- and moderate-income (LMI) households. These programs target specific income levels and family types to address housing needs across the community.

Community Development Block Grant Program (CDBG): CDBG funds support owner-occupied housing rehabilitation, improving housing stability for low-income homeowners (earning at or below 80% AMI).

HOME Investment Partnership Program (HOME): The HOME program is the City's primary resource for increasing affordable rental and homeownership opportunities through new construction and rehabilitation.

Housing Opportunities for Persons with AIDS (HOPWA): HOPWA funding is targeted specifically to low-income individuals and families affected by HIV/AIDS, ensuring access to stable, affordable housing and supportive services. The program provides a mix of rental assistance, emergency housing aid, and case management.

Other state and Local Housing Programs: In addition to federal funds, the developers in the city leverage state and local resources to support affordable housing such as tax credit developments and supportive housing.

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

According to HUD's list of Section 8 contracts, there are currently 44 active contracts in the City of Columbia, accounting for 3,088 affordable housing units. Two contracts have expired as of September 30, 2024, resulting in the loss of 97 units. An additional 14 contracts, representing 2,910 units, are set to expire by the end of 2025, with approximately 66% of these units being one-bedroom units. This represents a significant risk to the city's affordable housing stock, potentially impacting many residents who rely on these units for housing stability if the contracts are not renewed.

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

The current availability of housing units in Columbia does not adequately meet the population's needs. There is a clear demand for quality affordable housing of various sizes across neighborhoods throughout the city, highlighting the need for more diverse and accessible housing options to accommodate residents at different income levels.

Describe the need for specific types of housing:

The City of Columbia has an urgent need for two primary types of housing to address the diverse needs of its population. Additionally, there is a need for affordable housing units in high-income, low-poverty areas to improve access for low-to-moderate income (LMI) households.

- Large Rental Units: Currently, only 30.7% of rental units in Columbia have three or more bedrooms, limiting options for large families. This shortage may lead to overcrowding and substandard living conditions, highlighting the need for more spacious rental units.
- Small Homeowner and Rental Units: Only 1.6% of homeowner units have one bedroom or less, limiting options for small families and individual homeowners. In the rental market, 30.8% of units are one bedroom or smaller. First-time homeowners, retirees looking to downsize, and small households often prefer these smaller units, but the limited supply may price them out of the market. As noted in NA-10, a large portion of cost-burdened households are small households, emphasizing the need for affordable, smaller housing options.

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

Introduction

This section analyzes the cost of housing in Columbia for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the city's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$161,100	\$226,200	40.4%
Median Contract Rent	\$632	\$913	44.5%

Table 33 – Cost of Housing

Alternate Data Source Name:
2008-2012 ACS, 2018-2022 ACS

Rent Paid	Number	%
Less than \$500	2,415	9.3%
\$500-999	7,766	30.0%
\$1,000-1,499	10,812	41.7%
\$1,500-1,999	3,602	13.9%
\$2,000 or more	1,327	5.1%
<i>Total</i>	25,922	100%

Table 34 - Rent Paid

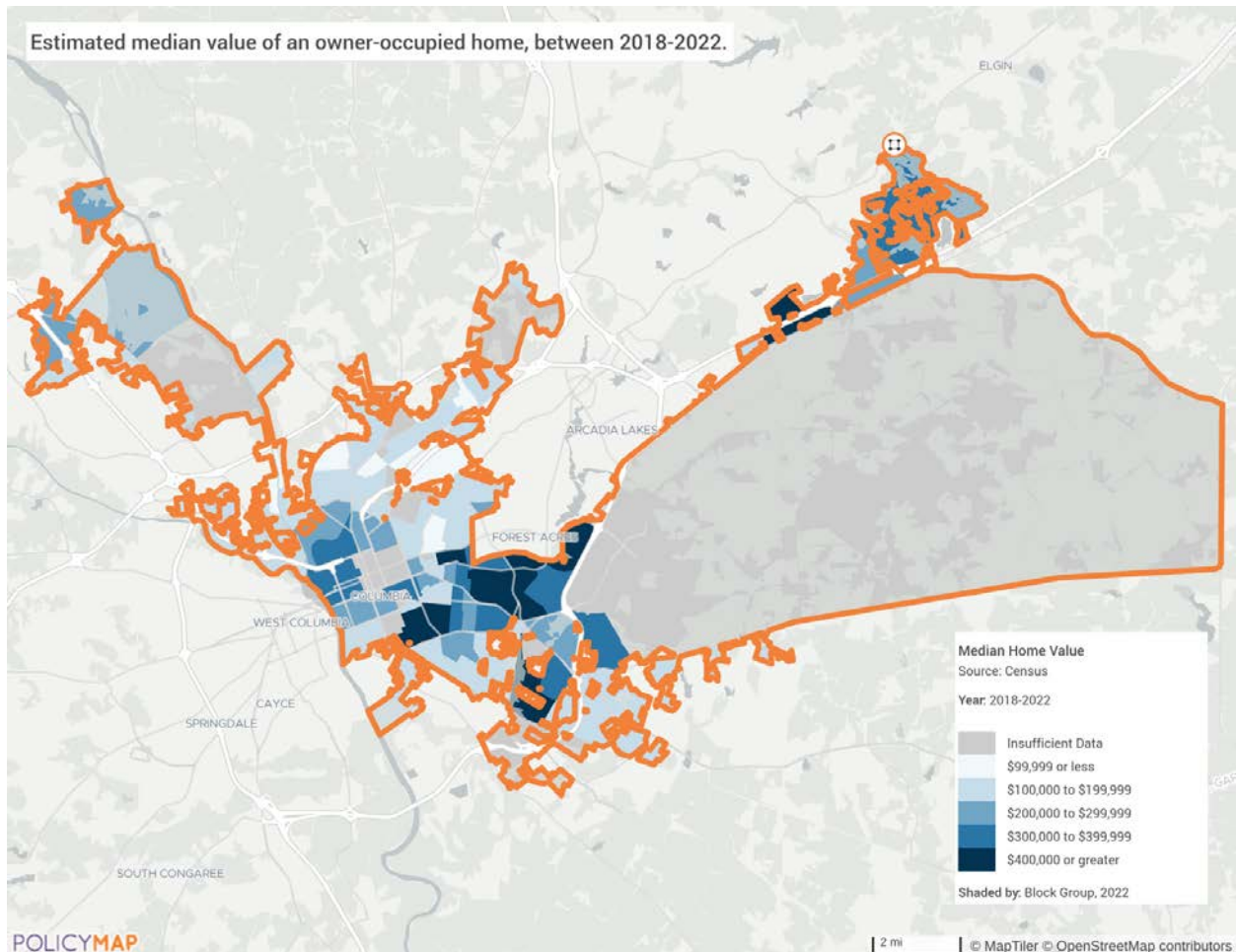
Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

Housing Costs

Housing costs in Columbia have risen significantly, with home prices increasing by 40.4% and rents climbing by 44.5% since 2012. The table above outlines rental rates by price cohort, revealing that 41.7% of all renters pay between \$1,000 and \$1,499 per month, making it the largest rental cohort.

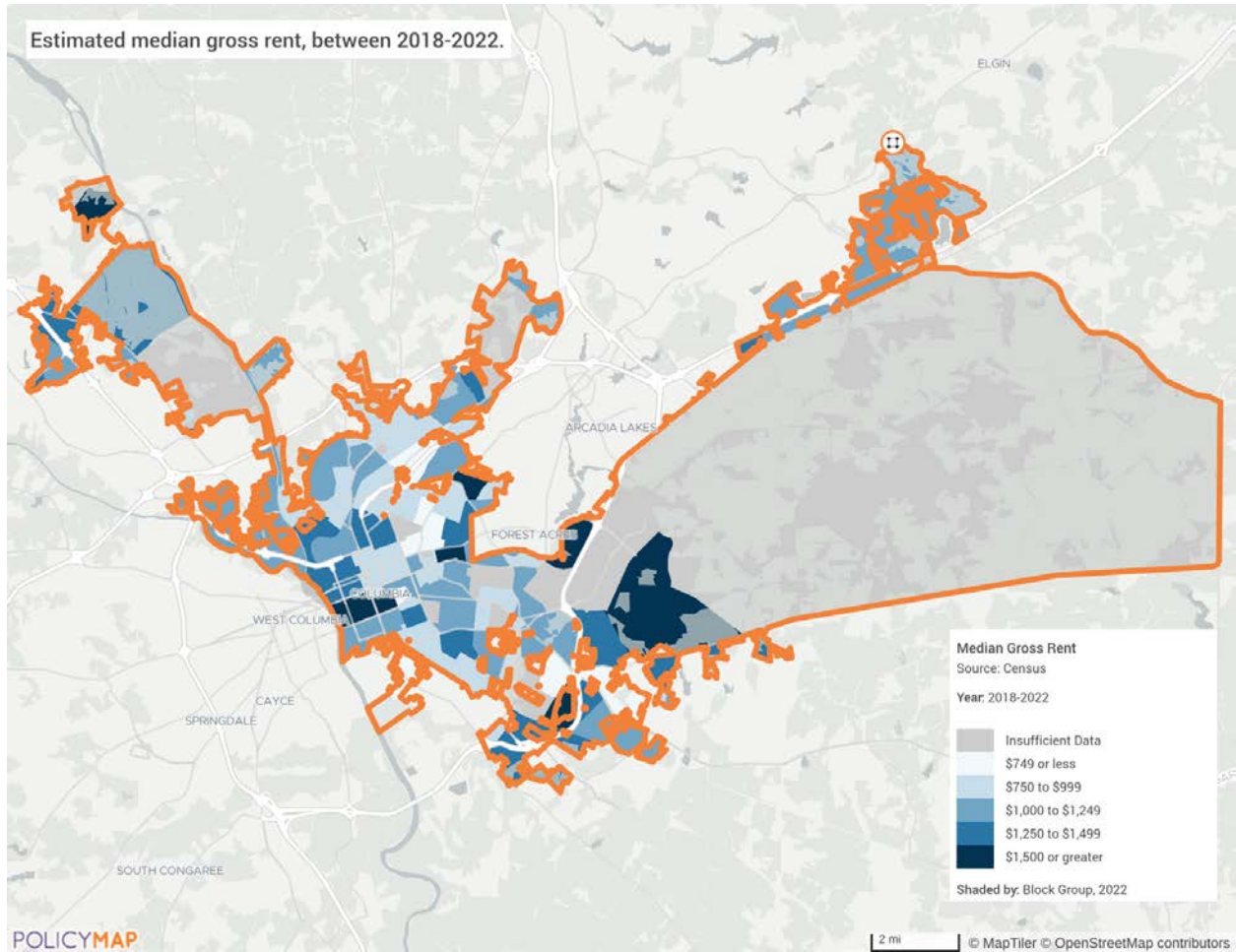
Home Value

The map below illustrates the median home values by census tract across Columbia. The highest home values are concentrated in the central part of the city, where median values exceed \$200,000, with some areas reaching over \$400,000. These high-value tracts are situated adjacent to lower-value tracts, where median home values fall below \$100,000, highlighting stark disparities in home values within close geographic proximity.



Median Rent

The map below shows median rent by census tract throughout Columbia. Unlike high median home value areas, the highest rents are concentrated in different parts of the city. The most expensive rental areas are near the center of downtown, particularly around the Vista district, as well as in portions of the western and eastern regions. In these tracts, median rents are \$1,500 or more.



Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,245	No data
50% HAMFI	6,970	2,269
80% HAMFI	16,740	5,988
100% HAMFI	No data	7,818
<i>Total</i>	25,955	16,075

Table 35 – Housing Affordability

Data Source: 2016-2020 CHAS

Housing Affordability

Affordable rental housing is more available than owner-occupied options for low-income households. There are 2,245 rental units affordable at 30% HAMFI, 6,970 at 50% HAMFI, and 16,740 at 80% HAMFI. In contrast, affordable homeownership options are limited, with 2,269 units at 50% HAMFI, 5,988 at 80% HAMFI, and 7,818 at 100% HAMFI. With 25,955 affordable rentals compared to 16,075 owner-occupied units, expanding access to affordable homeownership remains a consideration for housing policy and planning.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,036	1,110	1,246	1,595	1,917
High HOME Rent	969	1,039	1,246	1,435	1,581
Low HOME Rent	761	978	978	1,130	1,261

Table 36 – Monthly Rent

Alternate Data Source Name: HUD 2024 FMR and HOME Rents

Fair Market Rent and High and Low HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD to establish payment standards for HUD programs. These estimates are updated annually for Office of Management and Budget (OMB)-defined metropolitan areas, HUD-defined subdivisions within metropolitan areas, and nonmetropolitan counties. HOME Rent Limits, which are based on HUD's FMRs, are used to determine rent levels in HOME-assisted rental units. These

limits apply to new leases in properties that receive HOME funding, ensuring that rents remain affordable for low-income households.

Is there sufficient housing for households at all income levels?

There is a clear lack of decent affordable housing units throughout Columbia. While the city has a sufficient number of housing units to accommodate the population from a quantitative perspective, high home values and rents place much of this housing stock beyond the affordable range for a significant portion of residents. Cost burden, especially for low-income households, remains a critical issue, with many spending a disproportionate amount of their income on housing. This underscores the need for more affordable housing options across the city.

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 may slow, but it is unlikely to reverse without significant changes in the housing market. To reduce cost burden and minimize the risk of homelessness, a substantial increase in the stock of affordable housing units would be necessary. Without such a shift, many households will continue to struggle with housing affordability and remain vulnerable to housing instability.

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 annually by HUD to establish payment standards for various housing programs. These FMRs are based on metropolitan areas defined by the Office of Management and Budget (OMB), as well as some HUD-defined subdivisions and nonmetropolitan counties. According to the 2018-2022 ACS estimates, the median rent in Columbia was \$913, which falls between the Low HOME Rent Standard and High HOME Rent standard for an efficiency unit. This figure is below the 2024 HOME Low rent standard for all other unit sizes.

Understanding the relationship between FMRs, HOME Rent Standards, and median rent levels provides valuable context for planning the allocation of grant funds and resources. This information helps the City strategically support programs and organizations that address affordable housing needs most effectively.

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

Introduction

The tables and maps below provide insights into the condition of housing units across Columbia by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes lacking complete or adequate kitchen facilities
2. Homes lacking complete or adequate plumbing facilities
3. Overcrowding which is defined as more than one person per room
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the city.

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	4,861	20.6%	13,548	50.9%
With two selected Conditions	53	0.2%	490	1.8%
With three selected Conditions	0	0.0%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	18,698	79.2%	12,573	47.2%
Total	23,612	100%	26,611	100%

Table 37 - Condition of Units

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

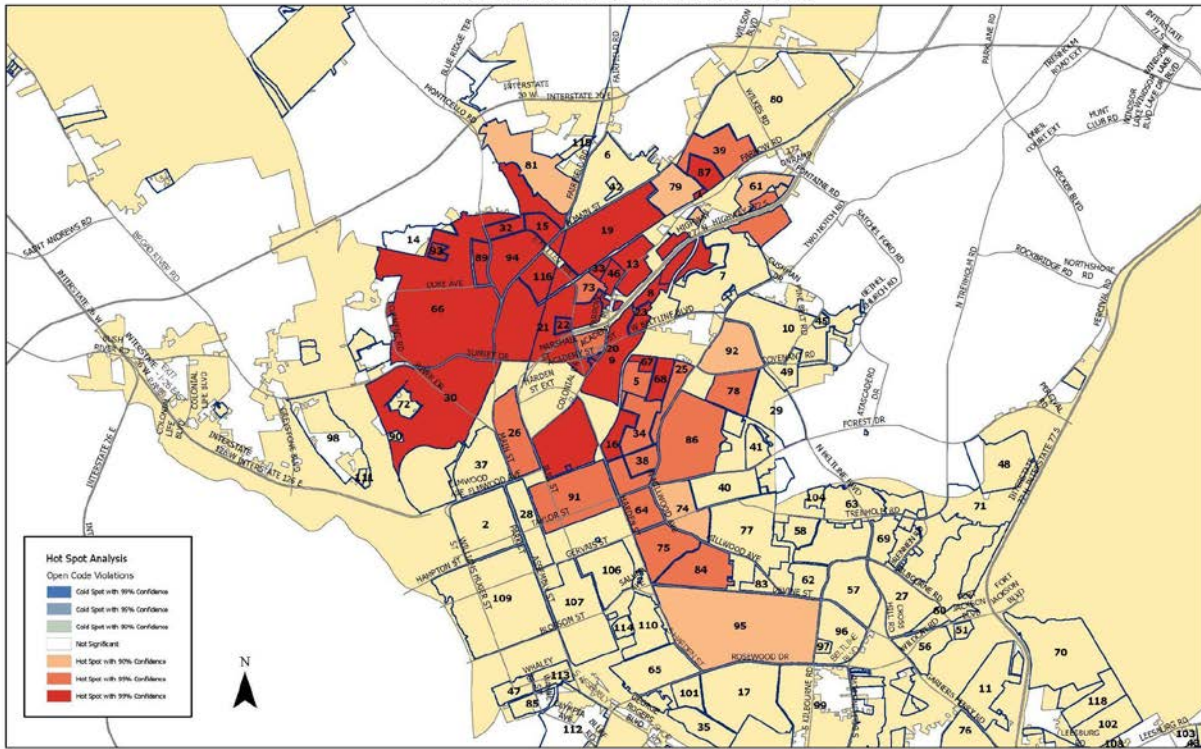
Housing Conditions

The table above highlights the number of owner and renter households in Columbia that face at least one housing condition. Renters are significantly more likely to experience housing problems, with approximately 52.7% of renters affected, compared to only 20.8% of homeowners. Very few households face multiple housing issues, and based on the analysis in this document, it is clear that the most common housing problem is cost burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the city.

Code Violations

The map below highlights the hotspots of open code violations. Hotspots are primarily located in the northern portion of the city.

OPEN CODE VIOLATIONS - HOT SPOT ANALYSIS



Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,517	27.6%	6,914	26.0%
1980-1999	3,752	15.9%	7,139	26.8%
1950-1979	8,262	35.0%	8,679	32.6%
Before 1950	5,081	21.5%	3,879	14.6%
Total	23,612	100%	26,611	100%

Table 38 – Year Unit Built

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

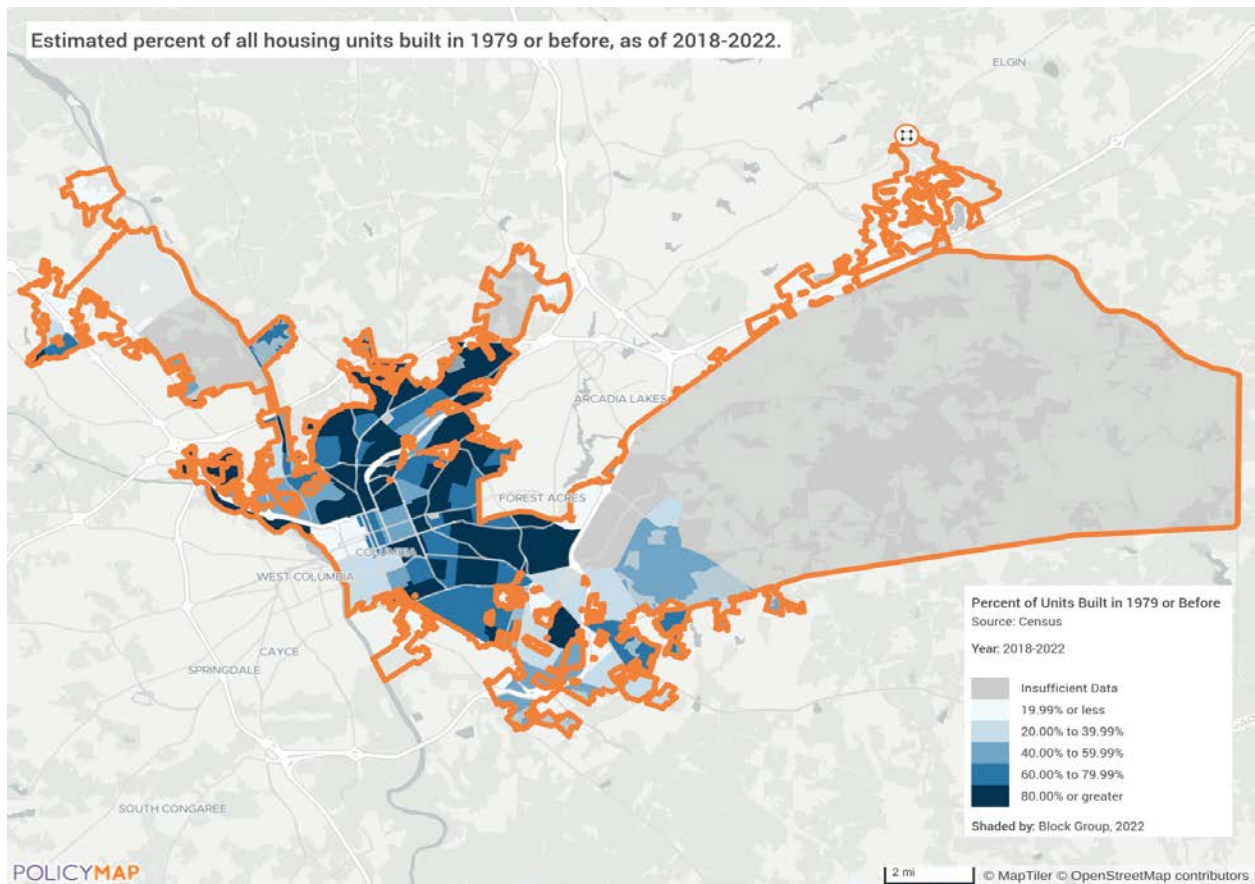
Year Unit Built

In Columbia, a substantial portion of the housing stock was built before 1980, raising concerns about potential lead-based paint hazards due to the widespread use of lead-based paint before its ban in 1978. As a result, any home constructed before 1980 is considered at risk. Approximately 56.5% of owner-

occupied units and 47.2% of renter-occupied units may contain lead-based paint, putting an estimated 25,901 households at risk of exposure.

Age of Housing

The map below illustrates the distribution of older housing units throughout Columbia. Several block groups contain over 80% of housing stock built before 1980, posing a potential lead-based paint hazard, a significant public health and safety concern. In contrast, the southern portion of the city features newer housing stock, indicating more recent residential development in that area.



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	12,955	58%	12,640	50%
Housing Units built before 1980 with children present	3,542	16%	1,383	6%

Table 39 – Risk of Lead-Based Paint

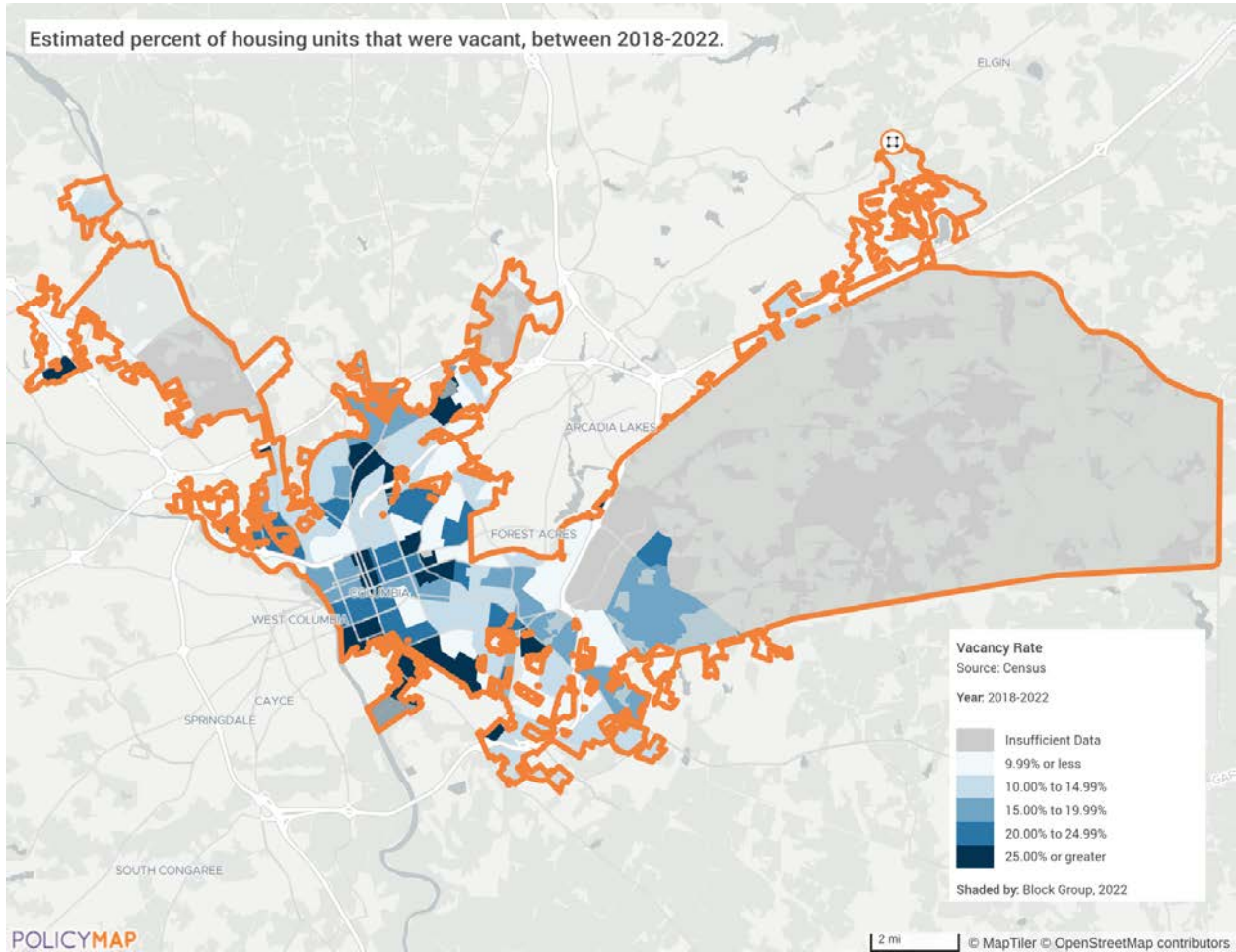
Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)
Source:

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 are nearly 26,000 units built prior to 1980. Based on 2016-2020 CHAS data we can estimate that there are approximately 4,925 units at risk of having a Lead-Based Paint Hazard that have children under the age of 6 present.

Vacancy Rate

The map below illustrates the average housing vacancy rates across Columbia. The downtown area has significantly higher vacancy rates, with over one-quarter of housing units sitting vacant in some of these central tracts. In contrast, vacancy rates are much lower in the southern and northwestern tracts, where 10% or fewer of the housing units are vacant in most tracts. This variation highlights differences in housing demand and occupancy throughout the city.



Need for Owner and Rental Rehabilitation

The City of Columbia faces a significant need for housing rehabilitation, as much of the housing stock is relatively old. As these homes continue to age, the need for rehabilitation to maintain safe and secure housing grows. It is especially critical to support low-income households living in older homes, as they often face financial limitations that prevent them from keeping their homes in good condition. Without assistance, these homes may deteriorate, leading to unsafe living conditions and disrepair.

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

Housing units built before 1980 may contain lead-based paint (LBP) in various parts of the home, such as window and door frames, walls, and ceilings, or in some cases throughout the entire structure. Due to this, these homes are considered to have a risk of LBP hazards and should be tested according to HUD standards. As shown in the Year Unit Built table and maps, 56.5% of all owner-occupied and 47.1% of all renter-occupied units in Columbia were built prior to 1980. Given the potential risks, the safest assumption is that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, totaling approximately 25,901 units. This emphasizes the need for targeted interventions to address potential health risks for these residents.

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 manages over 4,000 vouchers and over 1,090 public housing units for the City of Columbia.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	-	-	1,090	4,464	448	3,450	414	0	152
# of accessible units	-	-	-	-	-	-	-	-	-

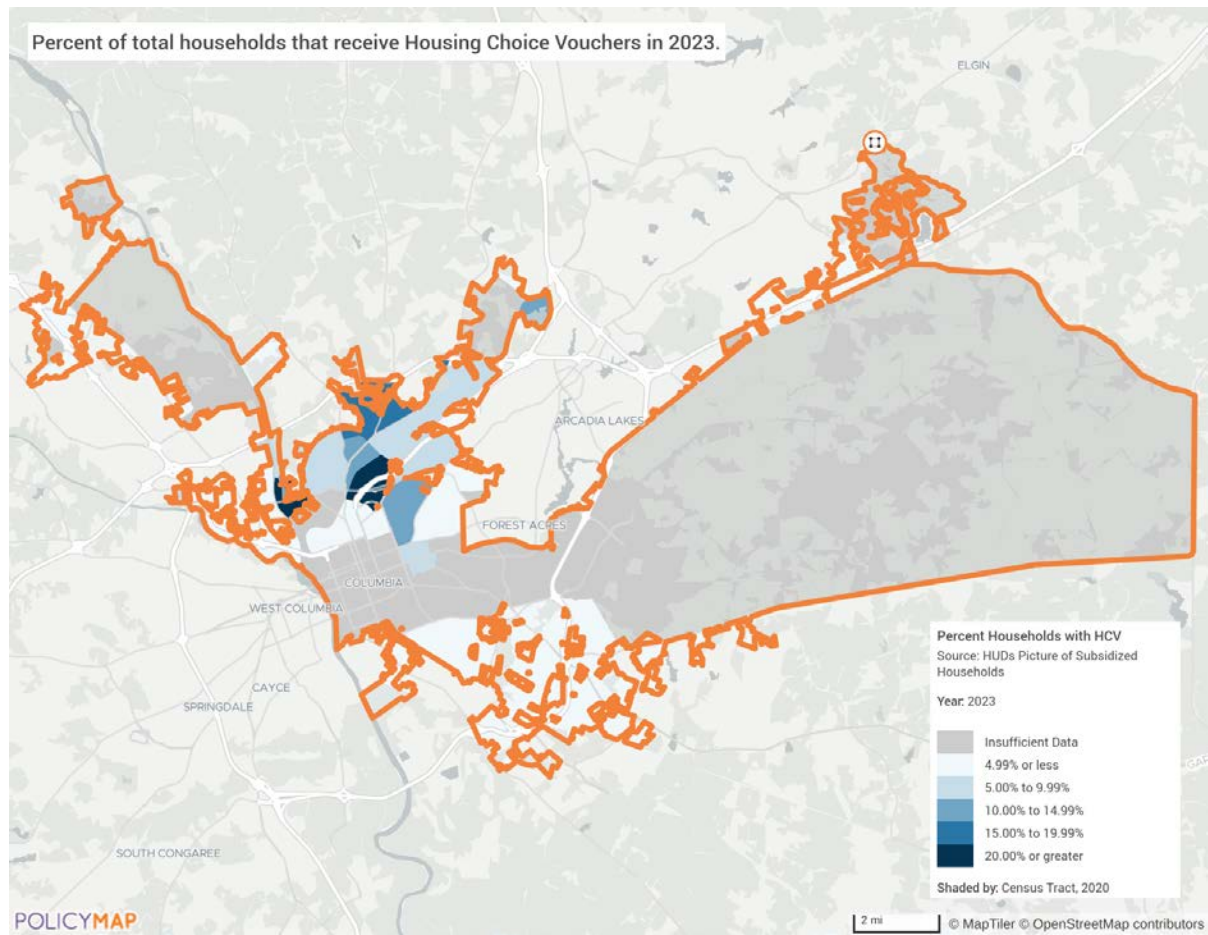
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center) (HCV Data Dashboard 2024); HUD PIH Public Housing Dashboard 2025

HCV Distribution

Housing Choice Vouchers are utilized at the highest rates in the northern tracts. According to PolicyMap, many of these tracts show over 10% of households receiving Housing Choice Vouchers.



Describe the supply of public housing developments:

Columbia Housing manages eight public housing developments, encompassing a total of 1,051 units. These properties provide essential housing for low-income families, individuals, and seniors within the city. While the developments offer affordable housing options, they face challenges related to aging infrastructure and a limited supply of accessible units for residents with disabilities. Addressing these issues is critical to meeting the diverse needs of current and future residents. As identified in the Columbia Analysis of Impediments to Fair Housing Choice, enhancing and expanding the public housing stock is a priority to ensure equitable access to safe, affordable, and functional housing.

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 their associated scores, provided by HUD through Physical Inspection scores, offer valuable insights into the condition of HUD-assisted housing in Columbia. These scores are intended to help stakeholders:

1. Gain a clearer understanding of the current condition of HUD-assisted housing stock.
2. Ensure accountability among housing providers.
3. Facilitate planning for future affordable housing needs.

Note: The public housing developments listed below are managed by the Housing Authority of the City of Columbia, and the names listed by HUD may not exactly match the commonly recognized names of these developments. These details provide transparency in the management and maintenance of the city's affordable housing stock, helping to guide future housing strategies.

Public Housing Condition

Public Housing Development	Average Inspection Score
Single Family Acquisition	94
Northeast Housing	72
Gonzales Gardens	64
Southeast Housing	60
Allen Benedict Court	43
Central Housing	34

Table 42 - Public Housing Condition

Sandstone	100
Gault Grove Apts.	100
Richland Four-Ninety	99
Lexington Four-Ninety	99
Asbury Arms	99
J. William Pitts Apts.	98
Lexington South	98
Park North Apartments	98
Irmo Village	96
Abbott Arms Apartments	94
Williams Place	94
Gable Oaks	93
Harmon Hill	93
Prescott Manor Apartments	92
Hillandale Apartments	90

Pinehaven Villas Apts	89
Arrington Place	85
Carriage House Of Columbia Apts	85
Finlay House	82
Richland Village	81
North Pointe Estates	80
Ahepa 284-li	80
Riverside Apartments	62
Ahepa 284-lii	Not Provided
Ahepa 284-lv	Not Provided

Table 1 - HUD Multifamily PHA Scores 1

Lexington West	100
Dena Bank Apts.	98
Richland North	98
Palmetto Terrace I & II	97
Richland East	97
Bridgewood Apts., Inc.	97
Woods Edge Apartments	94
Columbia Gardens	92
Mirci Group Home	87
Ahepa 284-l	84
Christopher Towers	78
River Oaks Apts	73

Mid-Carolina Housing Corp	62
Willow Run Apartments	52
Lakeside Apartments	50

Table 1 - HUD Multifamily PHA Scores 2

Carolina Apts. (The)	98
Ensor Forest	93
Colony Apts	57

Table 1 - HUD Multifamily PHA Scores 3

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

There are three properties with physical inspection scores of 50 or below that require significant restoration and revitalization: Lakeside Apartments, Central Housing, and Allen Benedict Court. These properties face issues such as aging infrastructure, deferred maintenance, and outdated systems that impact habitability and energy efficiency. Necessary improvements include structural repairs, modernization of plumbing and electrical systems, enhanced safety features, and accessibility upgrades to ensure compliance with housing standards.

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 will continue supporting low-income residents through its public housing, housing choice voucher program, and Veterans Affairs Supportive Housing. These programs, which currently assist over 5,000 households, have been successful in addressing community needs, and the CHA remains committed to dedicating resources to their ongoing success.

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

Introduction

Columbia provides a range of homeless shelters and services for families with children, the elderly, and the disabled. Resources like food banks, health clinics, and shelters offering alcohol and drug rehabilitation are available. The data provided applies to the entire SC-02 Columbia/Midlands Continuum of Care, as city-specific data is unavailable.

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)	189	0	133	176	0
Households with Only Adults	559	180	189	723	0
Chronically Homeless Households	0	0	0	276	0
Veterans	11	0	98	438	0
Unaccompanied Youth	16	0	18	28	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: [HUD 2023 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 in Columbia is structured along a continuum of services, providing support from outreach to permanent housing. This system addresses the diverse needs of individuals and families, offering tailored services and housing solutions based on their specific circumstances. It serves a wide range of populations, including families, children, youth, individual men and women, chronically homeless individuals, veterans, and women and children who are victims of domestic violence. This comprehensive approach ensures that vulnerable groups receive the appropriate care and housing support they need.

Employment

Goodwill Industries provides job and skill training programs specifically for individuals experiencing homelessness or those at risk of a housing crisis. These services are offered at Transitions' facility in downtown Columbia.

The Richland Library Main's Business, Careers, and Research Center offers a range of services designed to help vulnerable populations reenter the workforce successfully. These services include career coaching and assessment, resume building with interview practice, and access to essential technology such as computers, scanners, printers, and a fax center for job applications. Additionally, the center provides support for individuals seeking to complete their high school education online and offers other educational resources and classes to better prepare them for workforce opportunities.

Health

The Free Medical Clinic in downtown Columbia offers essential healthcare services at no cost to community residents who are uninsured and unable to pay for medical care. Services include primary care, along with limited on-site specialty care. The clinic also provides assistance with medications and diabetic supplies, ensuring that vulnerable populations receive the medical attention and resources they need to manage their health. This facility plays a critical role in addressing healthcare gaps for low-income and uninsured individuals in the community.

The Eau Claire (EC) Health Cooperative is a federally qualified healthcare center that administers the community's DHHS homeless healthcare grant, providing on-site medical care at three local agencies: Transitions (serving homeless adults), St. Lawrence Place (serving families with children), and The Cooperative Ministry (serving the working poor). EC's program design was developed in collaboration with the Continuum of Care (CoC), incorporating input from partner agencies regarding necessary services, locations, and schedules. Additionally, EC actively participates in the Homeless Management Information System (HMIS) to track and manage care provided to this vulnerable population.

The Good Samaritan Clinic is a nonprofit organization committed to providing no-cost healthcare to underserved communities in the Columbia area. Its range of services includes general evaluations, diagnostic testing, prenatal care, women's health, chronic disease management, and education programs

focused on nutrition, diabetes, and hypertension. The clinic plays a crucial role in addressing the healthcare needs of vulnerable populations, ensuring access to essential medical care and education for those who might otherwise go without.

WellPartners provides dental and vision health services, offering both preventive and restorative care to children and adults in the Columbia area. Their team of professionals delivers a comprehensive range of dental and vision services to meet the diverse needs of the community. Owned and operated by United Way of the Midlands, WellPartners receives support from various community partners to continue providing these essential healthcare services to underserved populations.

Behavioral Health Needs

It is important to recognize that many individuals experiencing homelessness also have behavioral health needs, which include both mental illness and substance use disorders. The Mental Illness Recovery Center, Inc. (MIRCI) has been promoting mental wellness in the Columbia area for over 60 years and is part of South Carolina's Projects for Assistance in Transition from Homelessness (PATH). PATH programs, funded by the Substance Abuse and Mental Health Services Administration (SAMHSA) under the US Department of Health and Human Services, aim to support homeless individuals with behavioral health needs.

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

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 – Various Locations and Services

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

The Family Shelter – HC/ES

Growing Home Southeast – SMF/TH, HC

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

Mental Health America of South Carolina (MHASC) – Various Locations and Services

Midlands Housing Alliance Transitions - Preprogram Entry, Program Entry, SMF/ES, 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

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

Providence Home ES HCHV – SM/TH-VET

Salvation Army – Various Locations and Services

St. Lawrence Place – HC/TH

The Women's Shelter – SF/ES, SF/TH

The Women's Shelter Permanent Housing – SFHC/PH

TN Development Corporation – SMF/PH

United Way of the Midlands- TH (HUD Program) – HC/TH

Columbia Housing Authority

There are a variety of services available across the Midlands and surrounding areas of South Carolina, offering transitional and permanent housing for vulnerable populations, including veterans, individuals with disabilities, single adults, and families with children. These programs often provide supportive services such as mental health care, substance use treatment, job training, and life skills development to help individuals achieve long-term housing stability and self-sufficiency. Emergency shelters, as well as transitional and permanent housing options, are available to ensure that both individuals and families have access to safe, secure housing and essential resources.

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

Introduction

Columbia's jurisdiction serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	80
PH in facilities	9
STRMU	120
ST or TH facilities	0
PH placement	0

Table 44– HOPWA Assistance Baseline

Alternate Data Source Name:
2023 HOPWA CAPER Performance Data

Data Source Comments: The HOPWA performance data informed units for TBRA and STRMU. The PH in facilities is informed by the 2023 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: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping

and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support network to maintain sobriety and overall health. Their housing needs often include sober living environments that provide a structured, substance-free setting conducive to recovery. Access to employment support services is also critical, as stable income can be a key factor in maintaining long-term sobriety. Additionally, housing should be located near health facilities for ongoing medical and psychological treatment, as well as close to family and social networks that can offer emotional support.

Detoxification facilities are essential at the onset of treatment, offering medical supervision during the withdrawal process. These facilities, along with rehabilitation centers, provide the foundation for recovery. Access to such resources, coupled with stable housing and employment, plays a crucial role in breaking the cycle of addiction and preventing relapse. Long-term housing stability, combined with ongoing access to medical and social support services, is key to helping individuals with substance abuse issues rebuild their lives.

HIV/AIDS: The high prevalence of HIV/AIDS in Columbia, particularly in Richland County, highlights a critical need for targeted housing and community services. In 2021, the county recorded 116 new HIV/AIDS diagnoses, bringing the total to 2,928, with an incidence rate of 27.7 per 100,000 people. This makes Richland County the second highest in the state for HIV/AIDS prevalence. The largest affected demographic is individuals aged 50-59, and over half of all HIV-positive individuals are Black or African American men, with male same-sex intercourse being the primary mode of transmission. These figures underscore the need for focused support for these high-risk groups.

Housing stability is a major challenge for people living with HIV/AIDS, as it directly impacts their health outcomes. The need for supportive housing, which combines healthcare services with affordable living options, is critical. Affordable housing options are essential, especially for low-income individuals who may struggle to afford market-rate housing. Additionally, with a significant portion of HIV/AIDS cases found in older populations, accessible housing that accommodates aging residents with specific healthcare needs is crucial for managing their condition effectively.

Comprehensive community services are equally important. Access to culturally competent healthcare, mental health and substance use support, and case management services is vital for helping individuals manage their condition. Prevention and education programs targeting high-risk groups are also necessary to reduce the spread of HIV. Coordinating these housing and community services will address the unique

challenges faced by Columbia's HIV/AIDS population and help mitigate health disparities within these vulnerable communities.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

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:

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.

Babcock Center is a non-profit organization offering a wide range of services to support individuals, caretakers and family members. The Babcock Center exists to make sure life with a disability does not mean life without every opportunity. It is the largest provider of community services in South Carolina, operating seven vocational training centers in Richland and Lexington Counties and delivering support to over 65 residences. They offer Residential, Employment, Vocational, and Head and Spinal Cord Injuries (HASCI) Support services.

The Columbia Housing Authority (CHA) (CCHAP Program) provides rental assistance to HOPWA families. 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.

There are various facilities that offer aftercare, outpatient services, and sober living in Columbia for those exiting inpatient substance abuse facilities. Some of the main facilities to offer these services are:

- LRADAC
- Prisma Health
- Three Rivers Behavioral Health
- Morris Village Mental Health
- Crossroads Treatment Center
- The Courage Center
- Opioid Addiction Specialists

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 of non-homeless individuals with special needs, the City will continue to utilize CDBG, HOME, and HOPWA funds to implement targeted initiatives.

- CDBG funds will support housing rehabilitation and accessibility modifications for LMI households, particularly seniors and individuals with disabilities. These improvements will help maintain safe, habitable housing and allow residents to age in place. Additionally, CDBG resources will be allocated to public services, case management, and supportive programs that assist individuals with special needs in maintaining stable housing.
- HOME funds will be used to expand the supply of affordable housing for special needs populations through new construction and rehabilitation projects.
- HOPWA funds will provide rental assistance, supportive services, and housing stability resources for individuals living with HIV/AIDS. These efforts will help prevent displacement and ensure that vulnerable individuals have access to both stable housing and necessary health services.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies at the local, regional, and state levels have significantly impacted affordable housing and residential investment in Columbia, South Carolina. Several factors have contributed to the current challenges:

1. Exclusionary Zoning Practices

Zoning regulations in Columbia and across South Carolina that prioritize single-family homes and restrict higher-density developments have contributed to limited affordable housing availability. These exclusionary zoning practices increase housing costs and reduce the overall supply of affordable units. The negative impact of such policies is well-documented in studies of urban development challenges.

2. Insufficient Affordable Housing Supply

South Carolina is experiencing a severe shortage of affordable housing units. According to the South Carolina Justice Project's 2021 report, the state had a deficit of 74,291 affordable and available rental units for extremely low-income households. For every 100 households in this income bracket, only 46 affordable units were available, exacerbating housing insecurity.

3. High Eviction Rates

South Carolina has one of the highest eviction rates in the nation, nearly four times the national average. This statistic highlights the severe housing instability faced by low-income renters. A 2020 report by the Coastal Community Foundation outlined how eviction disproportionately affects vulnerable populations, intensifying the challenges of securing affordable housing.

4. Inadequate State Funding

State funding for affordable housing initiatives has been insufficient to meet the growing demand. Although lawmakers allocated \$25 million from the Housing Trust Fund in 2023 to create tax credits addressing rising construction costs, the amount was deemed inadequate to accommodate South Carolina's rapid population growth and escalating housing expenses.

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

Introduction

This section provides an overview of Columbia's economic development, with a focus on key areas such as business sector employment, unemployment rates, commuting times, and education levels. The accompanying table outlines employment distribution across the city's business sectors. Additionally, the analysis delves into trends in unemployment, average commuting times for workers, and educational attainment, all of which play significant roles in shaping Columbia's economic landscape and future growth.

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	393	151	1	0	-1
Arts, Entertainment, Accommodations	8,396	12,296	13	10	-4
Construction	2,544	2,341	4	2	-2
Education and Health Care Services	16,241	30,778	26	24	-2
Finance, Insurance, and Real Estate	5,323	11,507	8	9	1
Information	941	1,815	2	1	0
Manufacturing	3,369	1,462	5	1	-4
Other Services	3,014	3,891	5	3	-2
Professional, Scientific, Management Services	7,869	23,635	13	19	6
Public Administration	4,001	24,145	6	19	13

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Retail Trade	6,902	10,636	11	8	-3
Transportation and Warehousing	2,513	1,459	4	1	-3
Wholesale Trade	1,213	3,318	2	3	1
Total	62,719	127,434	100%	100%	N/A

Table 45 - Business Activity

Alternate Data Source Name:
2017-2021 ACS (Workers), 2021 LEHD (Jobs)

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

Columbia’s economic landscape exhibits a notable imbalance between the number of workers and available jobs across various sectors. Education and Health Care Services represent the largest employment sector, comprising 24% of all jobs, yet there is a shortage of 14,537 workers in this field. Similarly, Professional, Scientific, and Management Services and Public Administration have significantly more job openings than available workers, indicating a need for workforce expansion in these sectors. In contrast, Manufacturing and Transportation and Warehousing have worker surpluses of approximately 2,000 and 1,000, respectively, suggesting a misalignment between workforce skills and industry demand. Addressing these disparities through targeted workforce development, job training programs, and business support initiatives will be essential to better align employment opportunities with the local labor force.

Labor Force

Total Population in the Civilian Labor Force	67,915
Civilian Employed Population 16 years and over	62,557
Unemployment Rate	3.2%
Unemployment Rate for Ages 16-24	14.7%
Unemployment Rate for Ages 25-65	5.2%

Table 46 - Labor Force

Alternate Data Source Name:

2018-2022 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

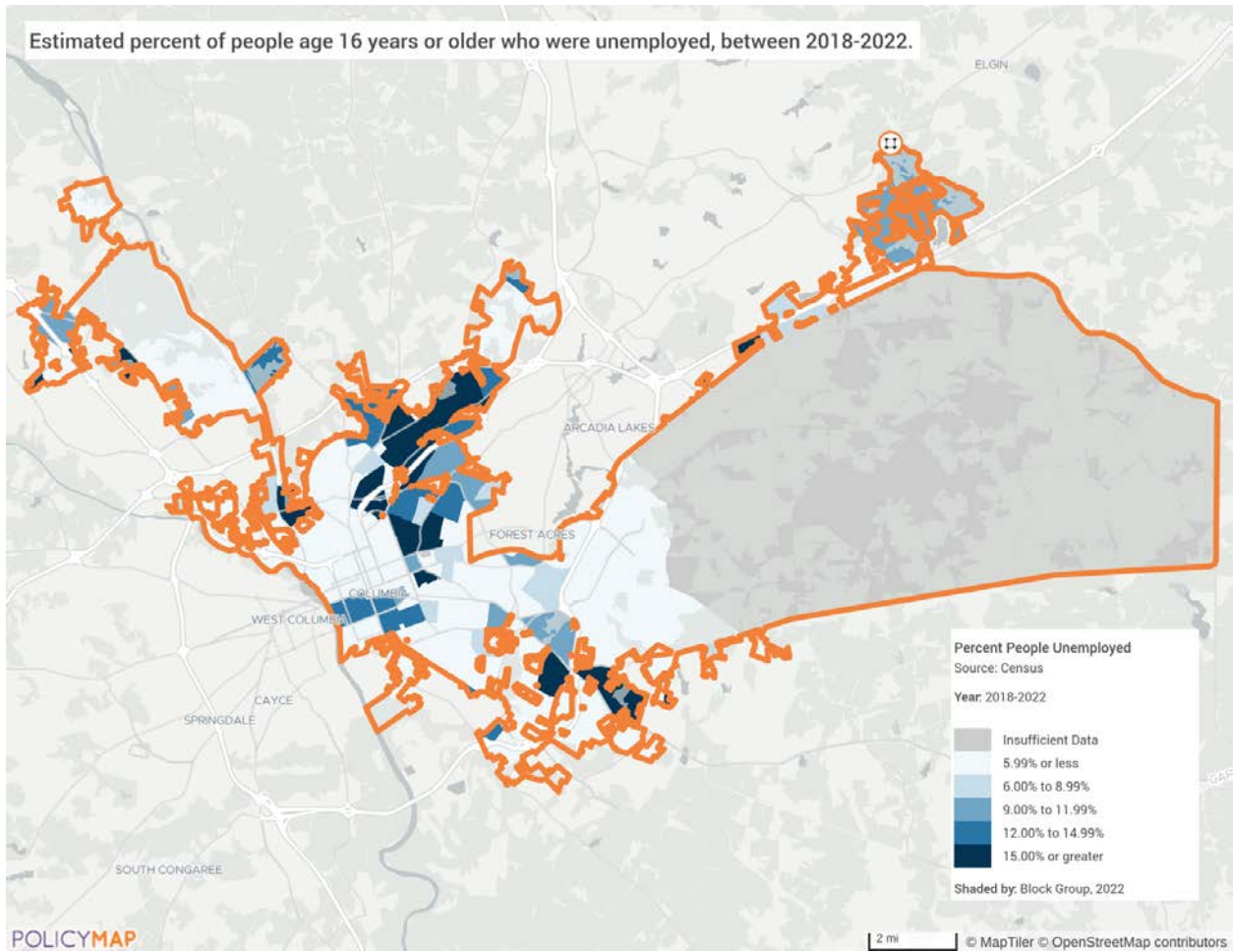
There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the city level, limiting its ability to reflect localized trends within specific neighborhoods or tracts.

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.0	3.9	3.4	2.7	3.4	3.8	3.6	3.1	3.1	3.5	3.5	3.5

Table 1 - Unemployment Rate in 2023, BLS

The table above tracks Columbia's monthly unemployment rate for 2023. The year began with an unemployment rate of 4.0% in January, followed by a gradual decline to 2.7% in April, the lowest point of the year. After April, the rate fluctuated slightly, rising to 3.8% in June and ending at 3.5% in December.

The map below shows unemployment rates by census tract in Columbia. Tracts in the northern part of the city experienced the highest unemployment, with rates exceeding 15%. In contrast, other parts of the city saw much lower unemployment rates, with many areas reporting rates of less than 6%, indicating significant geographic disparities in employment across the city.



Occupations by Sector	Number of People
Management, business and financial	27,821
Farming, fisheries and forestry occupations	246
Service	12,072
Sales and office	13,598
Construction, extraction, maintenance and repair	2,679
Production, transportation and material moving	6,141

Table 47 – Occupations by Sector

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

Occupations by Sector

The Occupations by Sector table above highlights the prevalence of specific job types across various industries. This contrasts with an earlier table, which focused on the overall distribution of jobs within different sectors. For instance, positions such as managers in different industries, whether in a corporate office or a retail setting—are classified under "Management, Business, and Financial" in this table but would be grouped separately by industry in the previous table.

In Columbia, the largest occupational group is the Management, Business, and Financial sector, with nearly 28,000 jobs. The next largest groups are the Service and Sales sectors, with 12,072 and 13,598 jobs, respectively. These sectors encompass key roles like managers, financial analysts, and business, as well as retail workers, customer service representatives, and service industry staff, highlighting the importance of both professional and service-related occupations in the city's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	52,986	83.8%
30-59 Minutes	8,147	12.9%
60 or More Minutes	2,084	3.3%
<i>Total</i>	63,217	100%

Table 48 - Travel Time

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

Commute Travel Time

In Columbia, most residents have relatively short commutes. Approximately 83.8% of commuters, or 52,986 people, travel less than 30 minutes each way to work. In contrast, only 3.3% of employed individuals, or 2,084 people, have commutes of 60 minutes or more. The remaining 12.9%, or 8,147 people, have commute times between 30 and 59 minutes.

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	2,005	634	2922
High school graduate (includes equivalency)	6,062	1489	4764
Some college or Associate's degree	11,465	1068	3538
Bachelor's degree or higher	23,885	517	3,621

Table 49 - Educational Attainment by Employment Status

Alternate Data Source Name:
2018-2022 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	69	203	111	529	717
9th to 12th grade, no diploma	1,542	1,356	1,105	1,932	812
High school graduate, GED, or alternative	9,468	4,094	2,348	5,467	3,189
Some college, no degree	20,168	4,869	2,458	4,539	2,720
Associate's degree	1192	1,932	1,089	1,802	1,344
Bachelor's degree	3,661	6,862	3,579	5,725	2,859
Graduate or professional degree	163	4,547	3,256	4,773	2,974

Table 50 - Educational Attainment by Age

Alternate Data Source Name:
2018-2022 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	\$19,450
High school graduate (includes equivalency)	\$25,113
Some college or Associate's degree	\$33,025
Bachelor's degree	\$57,347
Graduate or professional degree	\$73,225

Table 51 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

In Columbia, median earnings are closely linked to educational attainment, with income rising as education levels increase. Individuals with a Bachelor's degree can expect to earn about twice as much as those with only a high school diploma. Similarly, those with a graduate or professional degree earn nearly twice as much as individuals with an Associate’s degree. The most significant jump in earning potential occurs between an Associate’s degree and a Bachelor's degree, highlighting the strong correlation between higher education and increased earnings.

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 plays a central role in the city's workforce, accounting for 24% of total jobs, making it the largest sector by a substantial margin. Additionally, the Professional, Scientific, and Management Services and Public Administration sectors make up 19% of the city's jobs. These sectors are critical to the city's economic landscape, reflecting a significant emphasis on education, healthcare, professional services, and government roles. However, none of these sectors have enough workers in the city to fill the roles.

Describe the workforce and infrastructure needs of the business community:

The *Columbia Compass: Envision 2036* and the *Midlands Regional Competitiveness Report* highlight key infrastructure and workforce needs to support Columbia’s growing business community. A major focus is on expanding broadband access and affordable utilities to ensure that all residents have access to essential services. In addition, significant investments are planned for the transportation system, including upgrades to roads, transit services, bike lanes, pedestrian walkways, and greenways. These improvements are critical for enhancing connectivity and sustaining economic growth within the region.

Columbia also benefits from the presence of several higher education institutions, which produce approximately 10,000 graduates annually. However, while the workforce is generally well-educated, the reports identify a disconnect between available workers and the specific needs of industries such as education and healthcare, public administration, and professional, scientific, and management services. To address this, the strategy emphasizes strengthening partnerships between educational institutions and local businesses to better align educational programs with industry demands, ensuring that the city’s workforce can meet the evolving needs of its key economic sectors.

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

The *Columbia Compass: Envision 2036* highlights several projects that are expected to contribute positively to local job creation, business growth, and the attraction of outside businesses to the area. One major initiative includes the expansion of infrastructure, particularly investments in transportation corridors and systems. These projects aim to improve the city’s connectivity, making it more accessible and appealing for private investments. Enhanced roadways, bike lanes, pedestrian walkways, and green spaces will not only improve livability but also attract business activity to revitalized areas, further boosting Columbia's economic prospects.

Additionally, the focus on educational partnerships and workforce development is critical for meeting the evolving needs of the local economy. With Columbia home to several higher education institutions, there is an ongoing effort to align educational programs with industry demands, creating a skilled workforce that is appealing to outside businesses. By strengthening connections between educational institutions and employers, Columbia is positioning itself to attract new businesses, retain recent graduates, and foster sustained business growth, creating more opportunities for both residents and incoming companies.

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

As noted above, there are three areas where the employment opportunities do not closely match the skills and education of the current workforce in Columbia. These fields, Education and Health Care Services, Professional, Scientific, Management Services, 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 S.C. Department of Employment and Workforce, in collaboration with partners around the state, work to provide training and education programs for individuals who would be otherwise unemployed and for eligible individuals who are looking for new skills to advance their career.

- **Workforce Innovation and Opportunity Act (WIOA)**
 - The Department of Employment and Workforce administrators WIOA for the state of South Carolina. It is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to help businesses meet their need for skilled workers and provide their employees with upskilling and training opportunities.
- **Auto Supply Plant**
 - Created in response to supply chain shortages in auto supply businesses, the workforce system, SC Works, and the local technical colleges partnered to create training and offer training resources as an asset during temporary layoffs. By helping businesses upskill their workforce during a period of slowed production, they can prevent a full layoff. These employees will be equipped with additional skills and training to allow them to cover other shifts or jobs if their area is waiting on parts.
- **CompTIA**
 - This training is offered to South Carolina businesses through the CompTIA Incumbent Worker Training (IWT) Scholarship Program. IWT helps reskill and upskill current employees, and this training will help businesses address current and future tech talent needs.
- **State Tech**
 - The agency and the State Technical College System collaborated to recognize short-term training for high-demand occupations, such as patient care technicians, heavy equipment operators, and information technology coordinators as UI-approved, waiving the weekly work search requirement for claimants actively participating in a training program.

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

Yes. The city is included in the Central Midlands Comprehensive Economic Development Strategy.

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 *Columbia Compass: Envision 2036* was created by the City of Columbia as a comprehensive plan to guide the city's growth and development over the next decade. It outlines strategic economic development initiatives aimed at improving infrastructure, fostering business growth, and enhancing the quality of life for residents. The plan emphasizes collaboration between local government, businesses, and educational institutions to ensure sustainable economic progress.

Here are four specific project examples from the plan, along with their potential impact on economic growth:

- **Transportation Infrastructure Improvements:** The plan includes significant investments in road upgrades, transit services, and pedestrian-friendly spaces. These improvements will enhance the city's connectivity, reduce traffic congestion, and make the area more attractive to businesses by providing better access to commercial districts and residential areas.
- **Revitalization of Key Corridors:** Targeting specific areas for redevelopment, such as commercial corridors, will increase property values and attract private sector investment. Revitalizing these corridors will stimulate job creation by encouraging the development of retail, office, and mixed-use spaces, further boosting local business activity.
- **Expansion of Greenways and Public Spaces:** Enhancing greenways and recreational spaces across the city is designed to improve the overall livability of Columbia. This investment in quality-of-life amenities will attract new businesses and residents, as companies often consider livability factors when choosing locations for expansion or relocation.
- **Workforce Development Initiatives:** By strengthening partnerships with local higher education institutions, the city aims to align educational programs with the needs of key industries such as healthcare, technology, and manufacturing. Expanding internship and apprenticeship programs will ensure that Columbia retains skilled graduates and develops a workforce ready to meet the demands of growing industries.

These initiatives are central to Columbia's long-term economic strategy, fostering a more dynamic and resilient local economy.

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 2018-2022 ACS 5-Year Estimates, the citywide rate of each is:

- Cost Burden: 38.1%
- Overcrowding: 1.8%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 0.5%

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 48.1%, overcrowding greater than 11.8%, lack of plumbing facilities greater than 10.3%, and lack of kitchen facilities greater than 10.5%.

In Columbia there is one tract that has more than one housing problem:

- Tract 45079001300 – 11.61% Lack Complete Kitchen Facilities, 12.59% Lack Complete Plumbing, and 49.19% of Homeowners are Cost Burdened

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

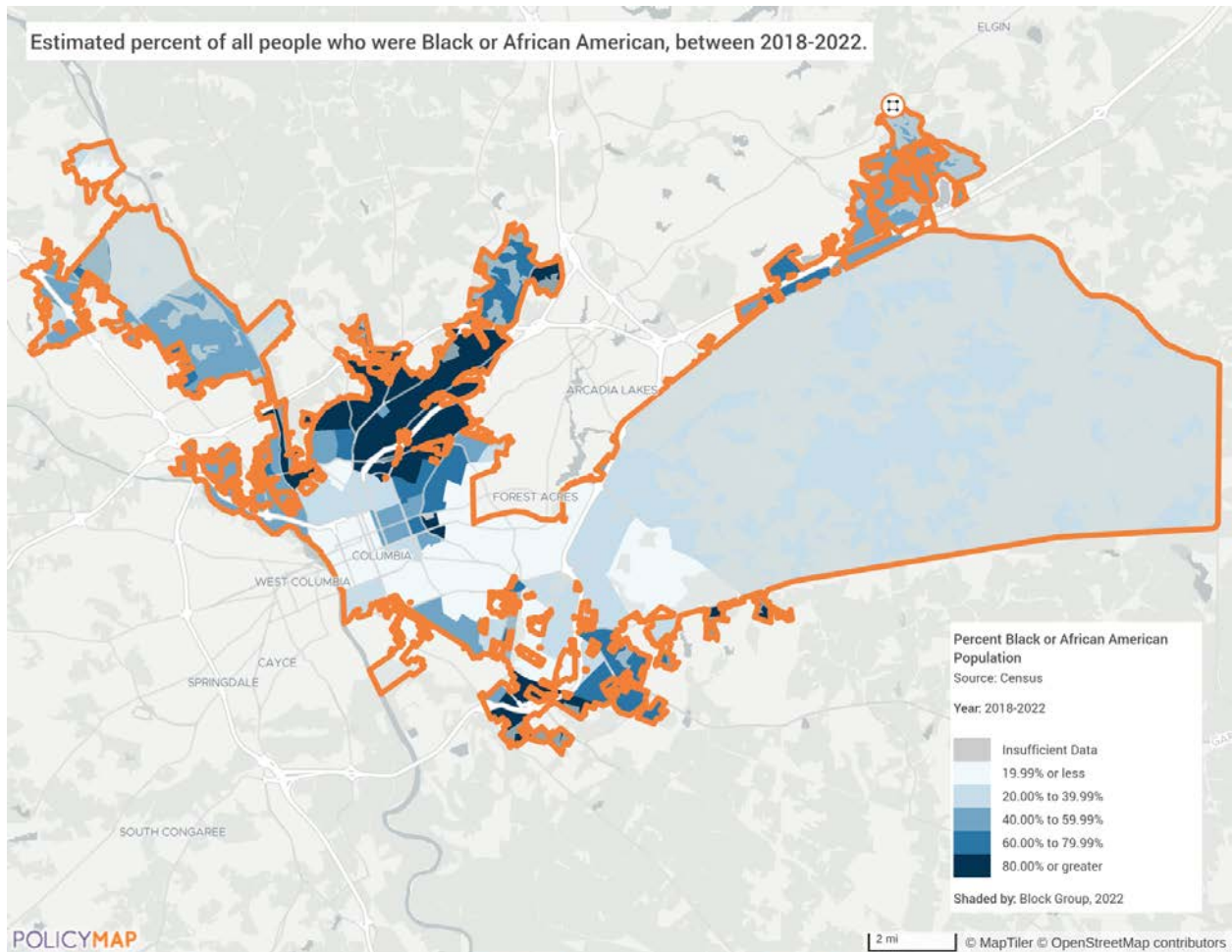
For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2018-2022 American Community Survey 5-Year estimates the racial and ethnic breakdown of Columbia’s population is:

- Black, non-Hispanic: 40.2%
- Asian, non-Hispanic: 2.3%
- Two or More Races, non-Hispanic: 3.6%
- Hispanic or Latino: 5.2%

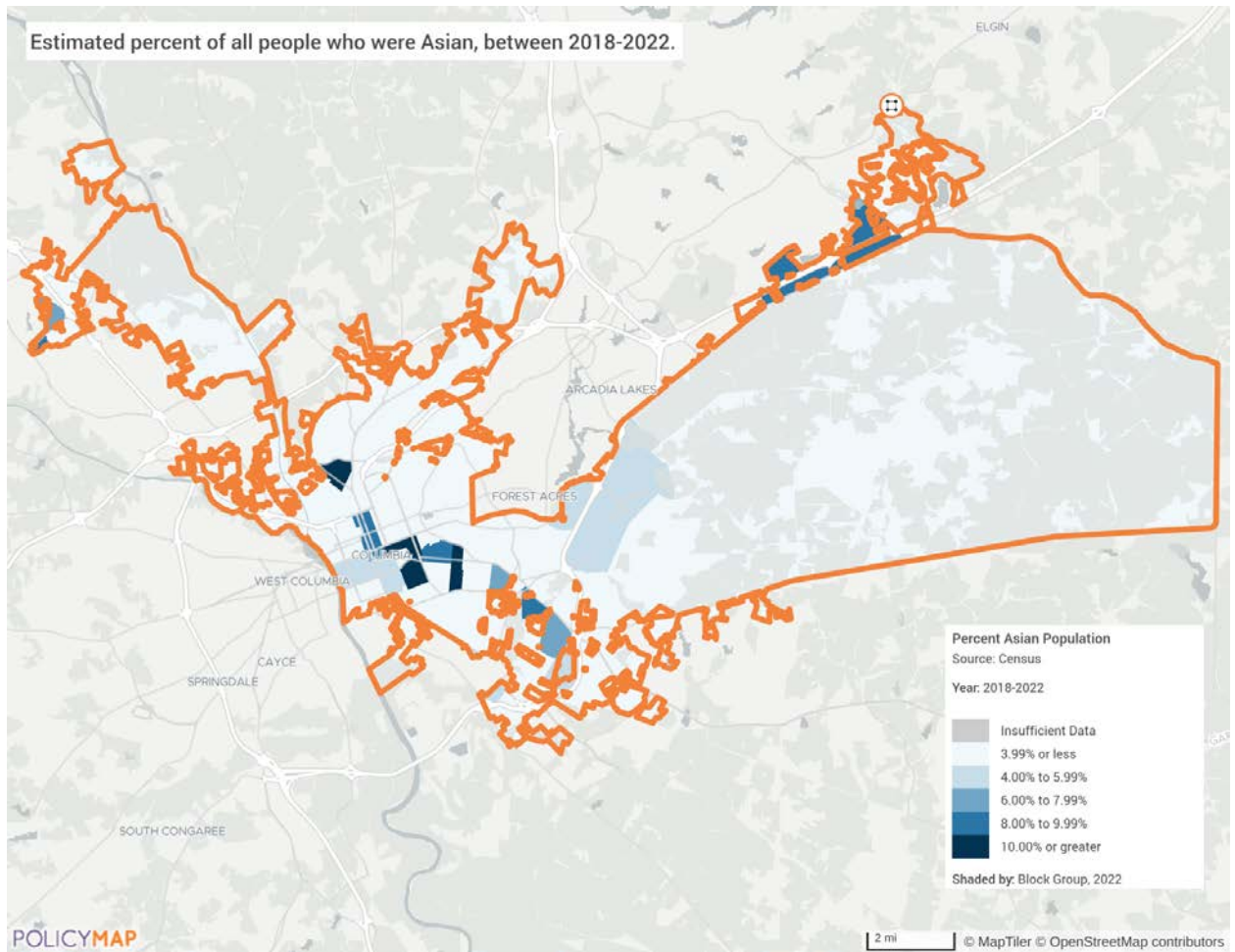
Please note that racial groups comprising less than 1% of the population were excluded due to their minimal representation.

Certain areas within Columbia exhibit significant racial and ethnic concentrations. Black/African American populations are predominantly concentrated in the northern tracts of the city, while Asian populations are clustered in select block groups within the central area. Additionally, the eastern portion of the city has a disproportionately large Hispanic population, highlighting distinct demographic patterns across different neighborhoods.

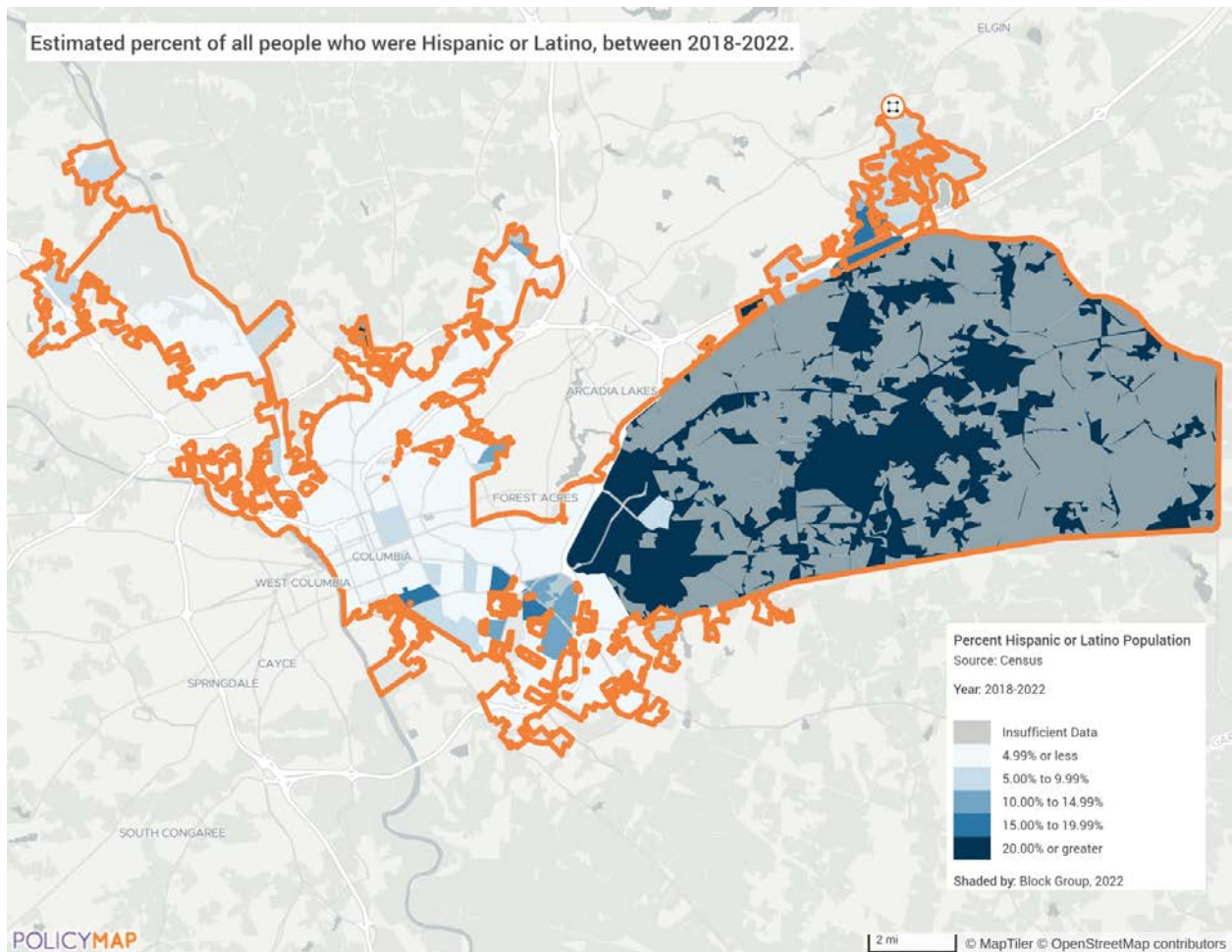
Black/African American



Asian

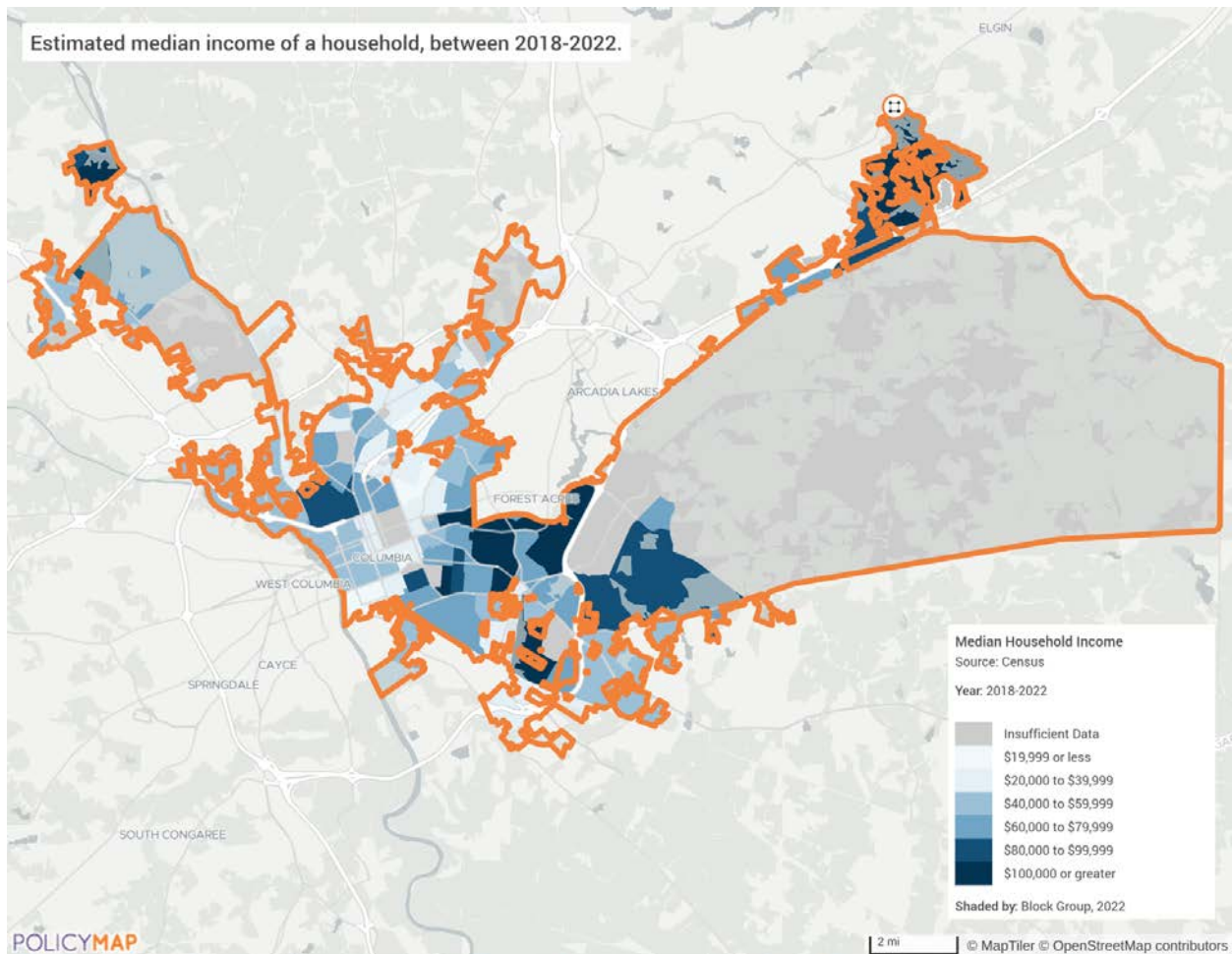


Hispanic/Latino



Median Household Income

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 2018-2022 American Community Survey 5-Year Estimates, the Median Household Income in Columbia is \$54,095. A tract is considered to have a low-income concentration if the MHI is \$43,276 or less. There are 12 tracts with a low-income concentration.



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

The neighborhoods with high unemployment rates and low property values tend to align with areas of lower median household income, reflecting broader economic disparities. These areas often have a higher concentration of renter-occupied units, older housing stock in need of rehabilitation, and limited access to economic opportunities. While housing costs in these neighborhoods are generally lower, affordability remains a challenge due to income constraints and limited access to mortgage lending and homeownership opportunities. Additionally, these areas may experience higher vacancy rates, lower levels of private investment, and a greater reliance on public assistance programs to support housing and community development.

Are there any community assets in these areas/neighborhoods?

These neighborhoods possess many key assets typical of urban communities, contributing to their potential for revitalization and growth. They are home to economic centers, commercial corridors, and small businesses that serve as anchors for local employment and entrepreneurship. The areas benefit from proximity to major transportation routes and public transit options, enhancing accessibility for residents. Additionally, they feature public parks, recreational facilities, libraries, and community centers, providing essential amenities that support quality of life. Many of these neighborhoods are situated near downtown Columbia and the riverfront, offering access to cultural institutions, government services, and job opportunities. Strategic investment in these assets—coupled with infrastructure improvements and economic development initiatives—can help strengthen these communities and enhance opportunities for residents.

Are there other strategic opportunities in any of these areas?

These areas present significant strategic opportunities for targeted investment that can drive economic revitalization and improve residents' quality of life. These areas offer potential for affordable housing development, small business support, and workforce training initiatives to create job opportunities close to home. Investments in infrastructure, public transportation, and commercial revitalization can further enhance economic mobility and attract sustainable development. However, it is crucial to implement equitable growth strategies that prevent displacement and preserve affordability, ensuring that long-term residents benefit from revitalization efforts. Policies should be considered to mitigate gentrification risks and maintain housing stability for existing residents while fostering inclusive economic growth.

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 access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

Columbia, South Carolina enjoys comprehensive broadband coverage across residential areas, including LMI areas. The average Columbia household has access to two (2) broadband-quality internet service options. According to BroadbandNow.com, the city benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, 5G home internet, IPBB and DSL. However, only eighty-eight percent (88%) of Columbia households have an internet connection despite having 96.97% availability according to ISP Reports. Of those households, 75% have fiber, cable, or DSL, 8% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Columbia, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

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

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, diminishes the incentive to deliver reliable and consistent services. According to BroadbandNow.com, Columbia is served by thirteen (13) internet providers offering residential service. Among these, AT&T and Spectrum stand out as the leading providers in terms of coverage and speed. Internet providers throughout the city include:

Spectrum (Cable and Fiber)

AT&T (IPBB, Fiber, and 5G Internet)

Kinetic by Windstream (DSL)

EarthLink (5G Internet)

Lumos (Fiber)

NTInet (Fixed Wireless and Fiber)

TruVista (Fiber)

CarolinaConnect (Fiber)

Verizon (5G Internet)

EIN (Fiber)

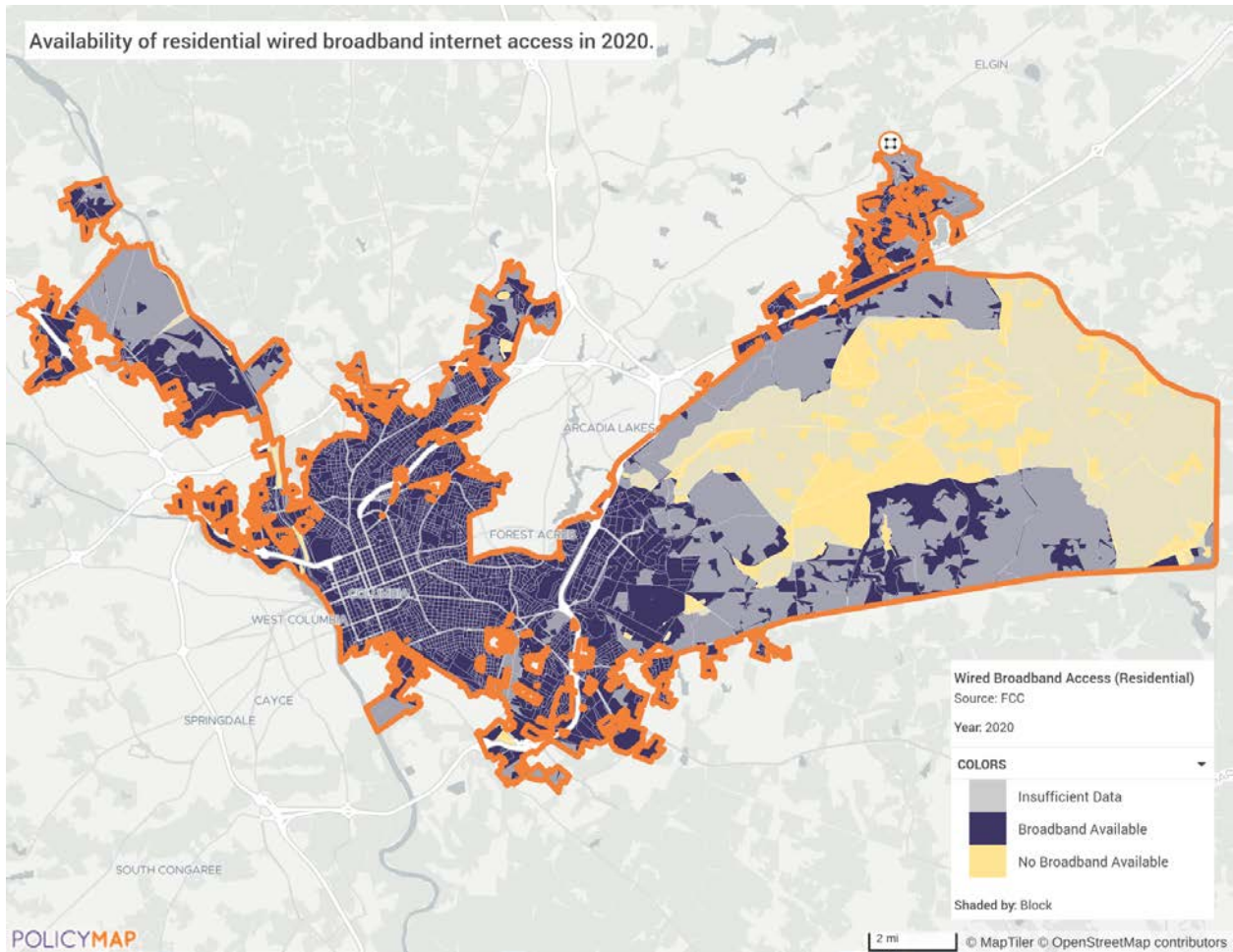
Starlink (Satellite)

Viasat (Satellite)

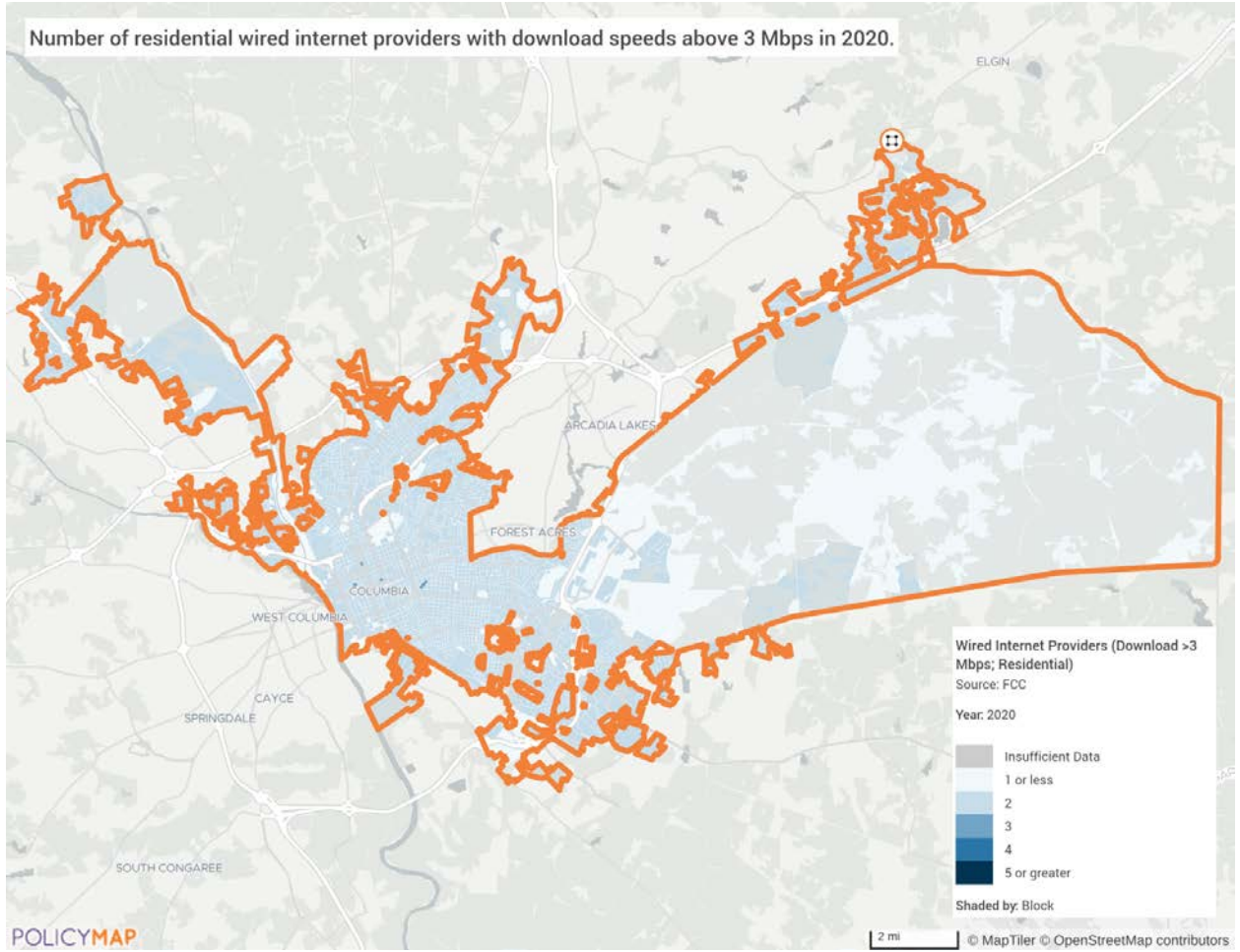
HughesNet (Satellite)

The map below shows the number of broadband service providers by census tract. While most of Columbia offers two (2) high-speed internet options from competing providers, a broader range of choices could better enhance service reliability and affordability across the city. The limited variety of providers may be linked to the relatively low number of households with internet service, despite comprehensive availability, highlighting a potential barrier in ensuring widespread, affordable access.

See map below: High Speed Internet Providers



Broadband Access



High Speed 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 flooding, heatwaves, droughts, severe storms including tropical storm and hurricane impacts, and tornadoes as recognized in the [Central Midlands Hazard Mitigation Plan](#). The impacts of climate change, such as more extreme weather, rising temperatures, increasing carbon dioxide levels, and rising sea levels are expected to disproportionately affect vulnerable communities. According to the FEMA National Risk Index, Richland County, where Columbia is situated, is particularly susceptible to hazards including ice storms, lightning, strong winds, and tornadoes.

While Columbia is considered an inland city, it may still experience indirect coastal effects. Rising sea levels and increased storm activity could lead to population displacement from coastal areas, and an influx of new residents to Columbia could drive up housing costs, reduce job availability, and strain local resources. As climate-related hazards pose greater threats to coastal regions, stable inland communities like Columbia may see an increase in climate migrants from more vulnerable areas, further impacting state infrastructure, housing, and resources.

The Intergovernmental Panel on Climate Change (IPCC) projects that by mid-century, the average summer temperature in the region could rise by four degrees. This increase may alter weather and precipitation patterns, elevate the risk of severe storms and catastrophic floods, increase electricity costs, and damage crops. Additionally, rising temperatures may lead to increased electricity usage and costs, placing further demands on the state's energy resources.

These factors reflect the broader impact of climate change on Columbia's natural hazard profile, affecting public health, infrastructure, and resource management. The CDC highlights that climate change, along with other environmental and human-made stressors, exacerbates existing health threats and introduces new ones. To counter these challenges, proactive measures are essential for fostering community resilience in an evolving climate landscape.

In 2022, Columbia and Richland County were chosen to participate in an urban heat island mapping initiative, which revealed critical risks to public health and livability. The [Heat Watch Report](#) emphasizes that strategies such as tree planting and enhancing urban green spaces are vital for mitigating heat risks. Additionally, Columbia's water conservation initiatives, including a water budget calculator for residents and its status as an EPA WaterSense partner since 2008, promote efficient water usage.

Statewide initiatives compliment local efforts. The South Carolina Office of Resilience aims to bolster the state's preparedness for climate-related challenges with effective adaptation strategies. The Palmetto Air Quality Collaborative, funded by an EPA grant, focuses on reducing greenhouse gas emissions and improving air quality. Addressing the multifaceted challenges posed by climate change in Columbia

requires a coordinated approach that integrates local and statewide efforts to enhance resilience, protect vulnerable communities, and safeguard the region’s public health and infrastructure against the increasing frequency of natural hazards.

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 households, whether renting or owning, face heightened vulnerability to the impacts of climate change and natural disasters due to their limited financial resources. Sudden increases in electricity or housing costs can quickly push these residents into precarious living situations, increasing their risk of homelessness or forcing them to live in substandard conditions. The 2024 America’s Rental Housing Study from the Joint Center for Housing Studies at Harvard University underscores this growing threat, revealing that escalating insurance premiums and the withdrawal of coverage by providers in high-risk markets complicate efforts to secure adequate protection against weather- and climate-related losses. Additionally, the study highlights the obstacles property owners encounter when trying to invest in climate resilience measures, given the stagnation in operating income growth.

The 2021 EPA study on Climate Change and Social Vulnerability in the United States further illustrates these challenges, showing that low-income individuals are more likely to live in areas facing significant increases in mortality rates due to extreme temperature changes, as well as experiencing the highest rates of labor hour losses among weather-exposed workers. Rural communities are particularly disadvantaged, often lacking access to public support during emergencies and having fewer resources to repair or fortify their homes against climate-related damage. Addressing these vulnerabilities is essential for building resilience among low- and moderate-income households, who are increasingly at risk from climate change, threatening their safety, stability, and overall well-being.

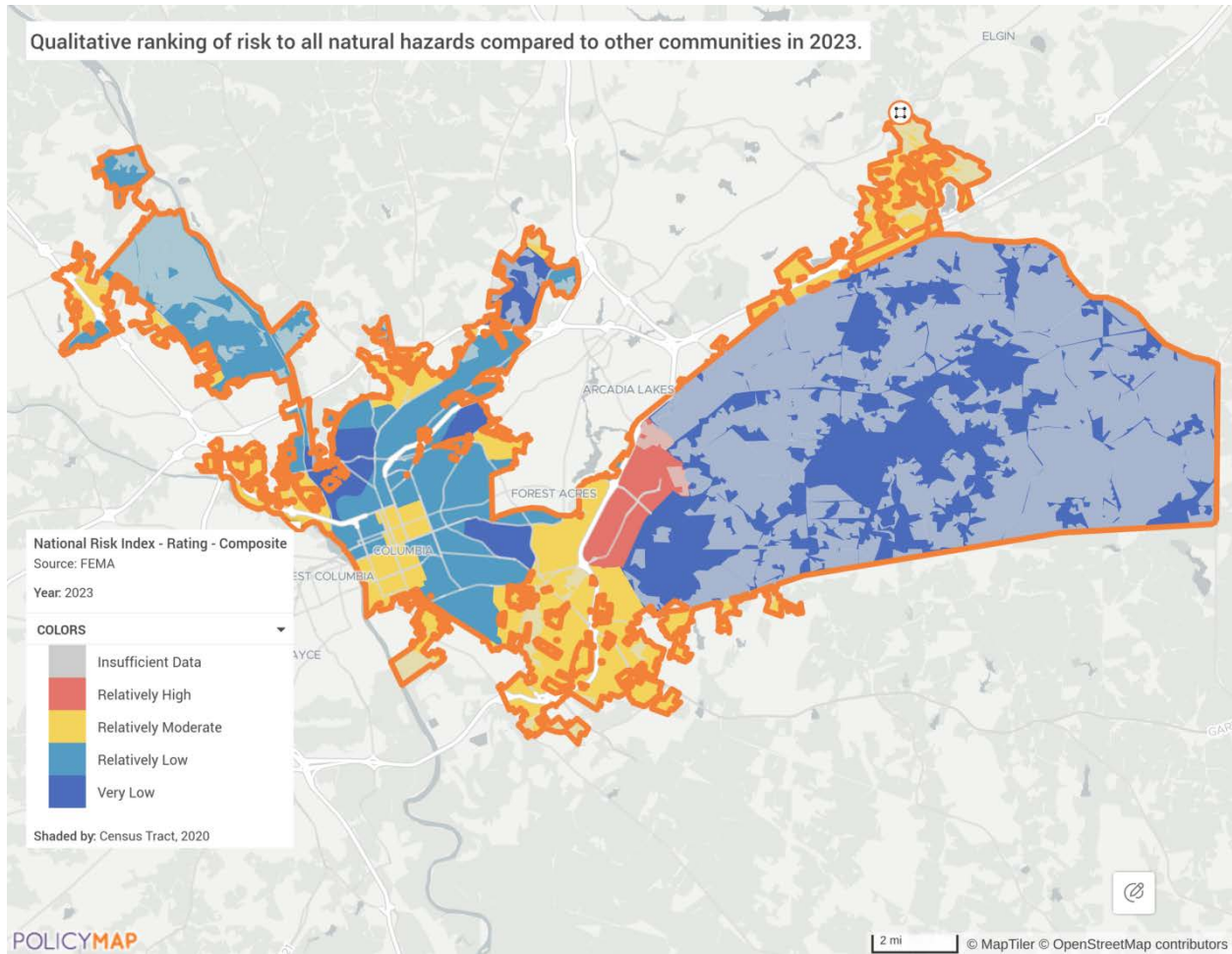
FEMA’s National Risk Index identifies Richland County as having a relatively moderate level of community resilience, indicating that its residents are moderately equipped to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA’s qualitative risk to natural hazards at the census tract level in Columbia, SC, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels throughout the city vary significantly, with different areas classified anywhere from "very low" to "relatively high" risk. This indicates that various areas may need more targeted attention and resources to address specific hazards, making them more vulnerable than the rest of the city. These two indexes measure risk from different perspectives—FEMA’s risk index evaluates a community’s ability to respond to hazards (resilience), while the city’s qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The city must continue to address these

geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

Columbia is dedicated to educating and preparing the public for multi-hazard mitigation through a variety of channels. This includes the city’s Emergency Management website and its social media platforms, which focus on emergency planning, response, recovery, and resilience. Additionally, the Richland County website provides vital information, while the South Carolina Emergency Management Division offers critical alerts through systems like Wireless Emergency Alerts, the Emergency Alert System, and CodeRED notifications. The SC Voluntary Organizations Active in Disaster (VOAD) also provides valuable resources to enhance community disaster resilience. To effectively tackle the increasing impacts of climate change, ongoing investment is crucial for maintaining and expanding these programs and resources.

Risk to All Natural Hazards



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 in the 2025-2029 Consolidated Plan. 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. Through data analysis in the Needs Assessment and Market Analysis and a comprehensive citizen participation process that involved input from the community and stakeholder organizations; the City was able to identify the priority needs that exist in Columbia. The goals developed in the Strategic Plan address these needs over the five-year plan period.

The City does not allocate funding based solely on geographic areas; however it will consider investments in both low/mod areas and for eligible individuals and households citywide in its five-year plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Direct services to individuals and families are not targeted to areas; however, they must meet income qualifications in order to be eligible. Eligible participants must be low- and moderate-income (LMC/LMH) who earn less than 80% of the Area Median Income (AMI) or qualify under special needs. This assistance is provided citywide and is based on eligibility.

The following are the six (6) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Expand/Improve Public Infrastructure & Facilities

1A Expand/Improve Public Facilities & Infrastructure

Priority Need: Preserve & Develop Affordable Housing

2A Affordable Housing Opportunities

2B Provide Housing Rehabilitation

2C Provide Code Enforcement in LMI Neighborhoods

2D Provide Removal of Slum & Blight in Residential

Priority Need: Public Services & Quality of Life Improvements

3A Provide Services for LMI & Special Needs

Priority Need: Housing & Supportive Services for Persons HIV/AIDS

4A Provide Housing & Services Persons HIV/AIDS

Priority Need: Provide for Increased Economic Opportunities

5A Provide Economic Development Opportunities

Priority Need: Effective Program Management

6A Effective Program Management

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

Geographic Area

Table 4 - Geographic Priority Areas

1	Area Name:	Citywide Low/Mod Eligible
	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.	The City of Columbia designates certain areas within its boundaries as low/mod areas (LMA) if they meet certain criteria. These areas are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and based on eligibility.
	Include specific housing and commercial characteristics of this target area.	From 2012 to 2022, Columbia has seen a gradual growth in housing development; however, housing remains old as approximately 57% of owner-occupied housing and 47% of renter-occupied housing units were built before 1980 (Source: 2018-2022 ACS). These housing units will naturally have higher instances of deferred maintenance, deteriorating conditions and a greater risk of lead-based paint hazards.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

The City of Columbia works with various agencies, organizations, and service providers to gather different viewpoints and assess local housing and service needs. These needs were identified through discussions with public officials and citizens, as well as an online public survey. Furthermore, a public hearing and comment period were conducted to enable citizens to take part in the development of the plan.

The City also reviewed and utilized studies and reports to help determine the housing and community development needs in Columbia. The Columbia Compass, adopted in 2020, serves as the comprehensive plan for how the City will grow and develop over the next decade. It identified critical gaps in public facilities that must be addressed to meet the current and future demands in Columbia.

Additionally, the Traffic Engineering Division has identified the need for upgraded traffic signals, intersection improvements, and pedestrian safety measures to enhance mobility and reduce congestion.

Identify the needs in this target area.

Affordable housing has been identified as one of the highest needs in Columbia. Activities that will help to address affordable housing are housing rehab programs, new housing development and rental assistance for the City’s most vulnerable.

As identified in the NA-50, Columbia faces significant challenges in upgrading its aging infrastructure to support long-term sustainability and resilience. A primary concern is the city's stormwater and wastewater systems, which require extensive improvements to prevent flooding, reduce pollution, and enhance water quality. The transportation infrastructure also demands attention. Many streets and sidewalks require repairs or reconstruction to improve accessibility and safety, particularly in historically underserved neighborhoods. The Traffic Engineering Division has identified the need for upgraded traffic signals, intersection improvements, and pedestrian safety measures to enhance mobility and reduce congestion.

Improvements to public facilities are also a need. One of the most pressing needs is the modernization and expansion of fire stations to keep pace with population growth, changing safety concerns, and the increasing frequency of severe weather events. City parks, recreation centers, and libraries require expansion and modernization. These activities will help improve the lives of low- and moderate-income households.

There is a need for expanded and improved public services to provide support LMI households and individuals with special needs. The NA-50 reports that A primary concern is the lack of affordable housing support services. Additionally, supportive services for individuals experiencing homelessness, including mental health care, substance abuse treatment, and job placement assistance, are necessary to provide long-term solutions to housing insecurity.

Housing subsidy programs and supportive services for individuals and their families living HIV/AIDS is a need. These activities help to prevent homelessness in this vulnerable group.

<p>What are the opportunities for improvement in this target area?</p>	<p>Investment towards low/mod areas and low- to moderate-income persons will improve the quality of life for citizens in Columbia.</p> <p>The NA-50 reports that the Clean Water 2020 initiative has made progress in modernizing wastewater systems, however further upgrades are necessary to eliminate sewer overflows and ensure regulatory compliance. Once this need has been addressed, residents living in affected areas will benefit from the improved health and revitalization these efforts bring to the area.</p> <p>Funding directed to the improvements of stormwater conveyance, detention basins, stream restoration, and bioretention facilities will address ongoing drainage issues and address the concerns and needs of historically underserved neighborhoods.</p> <p>Upgrades and improvements to traffic signals, intersections, street repairs and reconstruction, sidewalks, ADA-compliant improvements, and pedestrian safety measures will enhance mobility and reduce congestion.</p> <p>Housing programs such as new construction, homebuyer opportunities and housing rehabilitation will preserve and maintain the affordable housing stock, and provide more housing options for LMI households.</p> <p>HOPWA funded housing subsidy programs will help individuals and their families living HIV/AIDS. These programs will assist this vulnerable group with stable housing while they find seek access to medical help and work towards self-sustainability. These activities help to prevent homelessness</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Access to funding is a barrier to improvements in the City.</p>

General Allocation Priorities

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

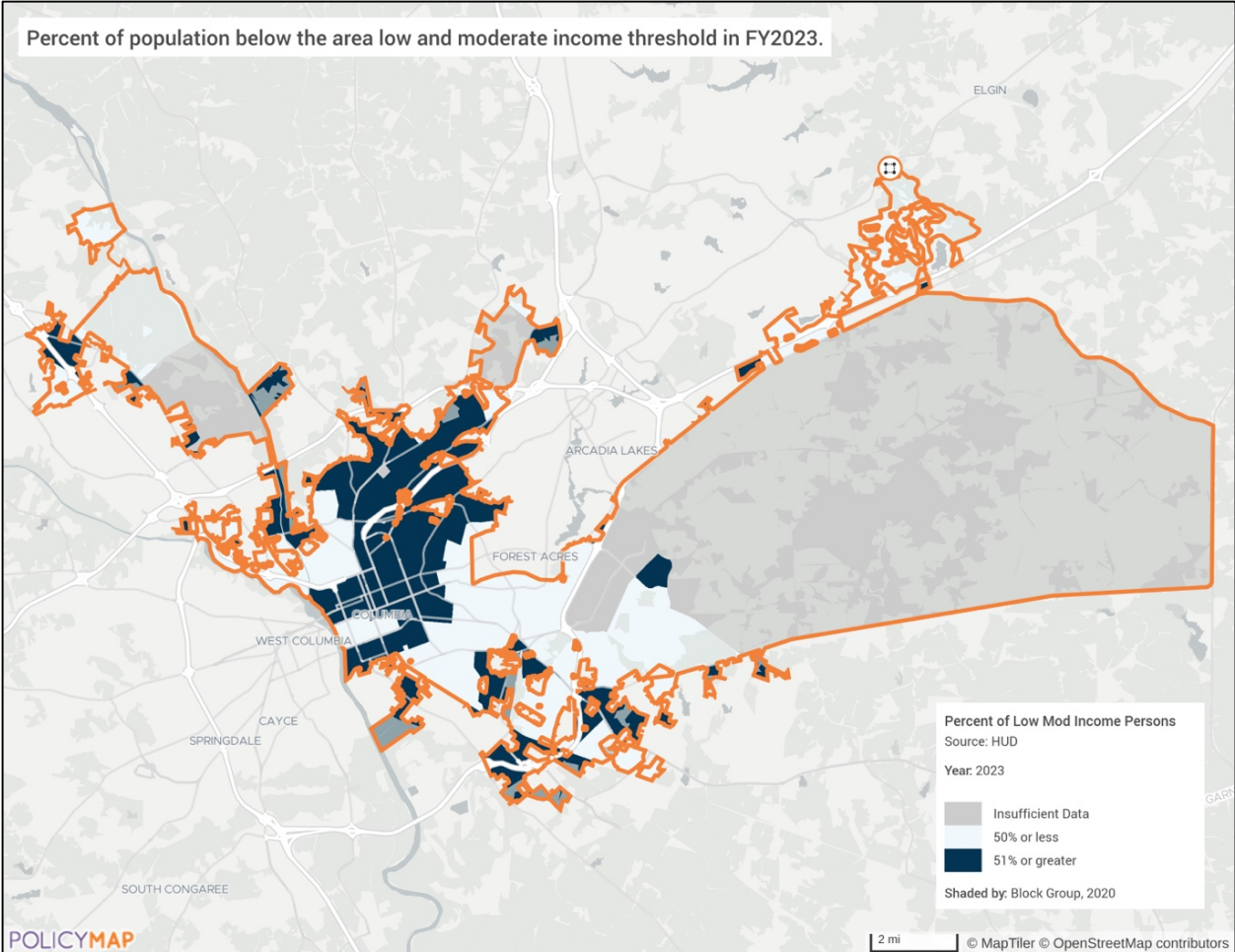
The City of Columbia does not target any specific neighborhood, but instead funds are allocated to projects that benefit low- and moderate-income persons and/or low/mod income areas as defined by HUD. HOME funds are allocated to eligible beneficiaries (at or below 80% of area median income)

throughout the corporate city limits. HOPWA funds are allocated throughout a six-county EMSA area. However, the City targets funds to those neighborhoods with the highest concentration of need for affordable housing, community and economic development.

For CDBG, when planned activities are intended to serve individual clientele or households directly (LMC/LMH), beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. In these instances, City staff and/or one of its subrecipient organizations will complete an eligibility status review of the applicant before the activity is initiated.

The City has also identified infrastructure and public facility improvement activities. In which case, the planned activities will serve a low/mod community or neighborhood (LMA). These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low-to moderate-income (or 51%). Public facility improvement activities may also be targeted specifically to special need groups such as the elderly, persons with a disability and the homeless, in which case these accomplishments will be reported by persons served (LMC).

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.



LMI Block Group Tracts

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

Priority Needs

Table 5 – 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	Citywide Low/Mod Eligible
	Associated Goals	1A Expand/Improve Public Facilities & Infrastructure
	Description	Expand and improve public infrastructure in low/mod areas of Columbia. Activities include improvements to streets, sidewalks, and water/sewer systems. The City will also improve access to public facilities that will benefit LMI and special need persons living in low/mod areas. Funds will be used to improve facilities such as neighborhood facilities, community centers, and parks throughout the City. See the NA-50 for a full list of needs.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder the need to Expand & Improve Public Infrastructure & Facilities was identified. The basis is to improve accessibility for all residents and create a suitable living environment.
2	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	2A Affordable Housing Opportunities 2B Provide Housing Rehabilitation 2C Provide Code Enforcement in LMI Neighborhoods 2D Provide Removal of Slum & Blight in Residential

	Description	<p>There is a need for housing development and preservation as the City is growing and homes are getting older. From 2012-2022 the population grew 5% to 136,754 persons. While there has been housing development, many units remain very old. Approximately 57% of owner-occupied housing and 47% of renter-occupied housing units were built before 1980 (Source: 2018-2022 ACS). Finally, the NA identified that cost burden was the biggest housing issue in the City (households paying at least 30% of their income towards housing costs). An estimated 25.9% of homeowners with a mortgage and 56.2% of renters are cost burdened.</p> <p>Code enforcement activities are a need as the north central areas of Columbia have the highest number of open code violations. Many of the City target areas are located within this larger area.</p> <p>Due to this, there is a need to provide housing rehabilitation for both owners and renters; increase affordable homeownership opportunities; remove aging structures; and increase rental assistance for LMI renters.</p>
	Basis for Relative Priority	Through community participation and consultation of local stakeholder organizations the need for Affordable Housing was identified. The basis is to create affordable housing for LMI residents in Columbia.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	<p>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</p>
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	3A Provide Services for LMI & Special Needs

	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. These services are designed to prevent homelessness, housing instability and improve their quality of life. This is a priority as almost a quarter (24.2%) of people living in Columbia are living in poverty (Source: 2018-2022 ACS). See the NA-50 for a full list of needs.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services was identified. The basis for this need is to provide all citizens with access to services and sustainability for residents.
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	Citywide Low/Mod Eligible
	Associated Goals	4A Provide Housing & Services Persons HIV/AIDS
	Description	There is a need to provide housing programs and services for individuals living with HIV/AIDS in the region. Housing subsidy programs may include TBRA rental assistance, 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. The basis for this need is to provide this vulnerable group with access to sustainability and affordable housing.
5	Priority Need Name	Provide for Increased Economic Opportunities
	Priority Level	High
	Population	Low Moderate Non-housing Community Development

	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	5A Provide Economic Development Opportunities
	Description	The City of Columbia will continue to provide financial support to new and expanding businesses within the community. Façade improvements to commercial/industrial areas will also promote economic development in low/mod and underserved areas of Columbia. 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	Through community participation and consultation of local stakeholder partners and organizations the need for increased economic opportunities was identified. The basis for this need is to provide citizens with access to sustainability and economic opportunities.
6	Priority Need Name	Effective Program Management
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	6A Effective Program Management
	Description	Effective program management will include general administration and planning of HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	There is a need to provide effective program management of HUD grant programs that will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

Narrative (Optional)

The City of Columbia established priorities guided by a housing market analysis, a housing needs assessment, and feedback from the community. The main goal is to provide affordable housing opportunities, revitalize neighborhoods, and stimulate the local economy. Additionally, strategies and objectives from various studies and development plans covering areas within the City limits were reviewed. Based on this comprehensive assessment, the City has identified six key priority needs, which are outlined 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 utilized to offer TBRA to persons with HIV/AIDS. This program will be managed by the Columbia Housing Authority.
TBRA for Non-Homeless Special Needs	<p>HOPWA funds will be utilized to offer TBRA to persons with HIV/AIDS. This program will be managed by the Columbia Housing Authority. The need for TBRA for special need households at-risk of homelessness is influenced by:</p> <ul style="list-style-type: none"> - High rates of housing cost burden and severe housing cost burden as reported in the NA-10, especially for lower-income renters. - The MA-15 reports there is a shortage of affordable rental units for lower-income households. - The cost of rent has increased tremendously in the past decade. Median contract rent has increased 45% from 2012 to 2022. - The number of households with a need for rental assistance through the Columbia Housing Authority.
New Unit Production	<p>New Unit Production for LMI households is influenced by:</p> <ul style="list-style-type: none"> - The NA-10 reports that there is a shortage of affordable housing as housing cost burden is the biggest housing issue in Columbia. An estimated 25.9% of homeowners with a mortgage and 56.2% of renters are cost burdened (Source: 2018-2022 ACS). - A shortage of affordable rental housing in the City as reported in the MA-15. - The cost of rent has increased tremendously in the past decade. Median contract rent has increased 45% from 2012 to 2022. - High housing development costs, especially for low-income households.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Housing Rehabilitation activities for LMI households is influenced by:</p> <ul style="list-style-type: none"> - The aging housing stock. As reported in the MA, 57% of owner-occupied housing and 47% of renter-occupied housing were built before 1980 (Source: 2018-2022 ACS). LMI households often reside in older and aging housing units, and without assistance may lack the finances to maintain their homes. - A lack of new home purchase opportunities for LMI households. - A higher risk of lead-based paint hazards for housing built before 1978. - The increasing construction materials and labor costs of undertaking rehabilitation. These rising costs adversely affect the ability of existing LMI homeowners to undertake needed improvements. - The ability of public and private housing providers to deliver affordable products to those in need. - There are a large number of open code violations in several identified low/mod target areas of the City, including the Booker Washington Heights, Pinehurst Community Council and Belvidere neighborhoods.
Acquisition, including preservation	<p>Acquisition, for the purpose of preservation (rehabilitation) for LMI households is influenced by:</p> <ul style="list-style-type: none"> - The rise in housing costs across the region limits the purchasing power for acquiring new units. These high acquisition costs pose a challenge to affordable housing providers. - The availability of affordable properties available for acquisition. - See above for housing rehab.

Table 6 – Influence of Market Conditions

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

Introduction

The City of Columbia anticipates receiving annual funds from three federal formula grant programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Housing Opportunities for Persons with AIDS (HOPWA) programs. These grants fund the City’s housing and community development programs as well as housing subsidy and supportive services for persons living with HIV/AIDS. In PY 2025, the City estimates it will receive the following allocation amounts:

CDBG: \$1,137,467.00
 HOME: \$660,423.89
 HOPWA: \$1,908,324.00

The City also anticipates generating program income in the amount of \$650,000 for CDBG through the Revolving Loan Fund.

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	1,137,467.00	650,000.00	954,895.00	2,742,362.00	7,149,686.00	This is the first year of the 2025-2029 consolidated planning period. Administration funded at 20%. RFPs were advertised and selected for targeting high priority community needs. The Expected Amount Available Remainder of ConPlan is 4x the annual allocation plus program income.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	660,423.89	600,000.00	0.00	1,260,423.89	5,041,695.56	This is the first year of the 2025-2029 consolidated planning period. Budgeted 10% of administration and 15% will be awarded to CHDO as mandated. The Expected Amount Available Remainder of ConPlan is 4x the annual allocation plus program income.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,908,324.00	0.00	0.00	1,908,324.00	7,633,296.00	This is the first year of the 2025-2029 consolidated planning period. Administration funded at 3%.

Table 7 - 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

There is no match requirement for the CDBG program, however subrecipient grantees are encouraged to use federal award dollars as match for their programs.

The City of Columbia requires a 12.5% match for all HOME grant funds utilized. This match is fulfilled through contributions from private lenders to the City's affordable housing loan program for homebuyers. The City works in partnership with eight local lenders, who offer mortgage financing to eligible borrowers at reduced interest rates. These lenders include South State Bank, First Citizens Bank, Synovus Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizens Federal Credit Union, and Assurance Lending.

The match calculation uses the difference between the interest rate the borrower receives through obtaining the City financing and the interest rate they would have normally received if they had received private funds through the partner lender. The difference in payment over the life of the loan is what the City uses as a match requirement.

The homebuyer assistance program, along with other affordable housing projects, is expected to leverage over \$2.8 million in private community funds. Additionally, the City anticipates obtaining over \$3.5 million in leveraged funds for the HOPWA program. The City also provides in-kind services, general funds for operating costs, furnishings, equipment, and real property to support the activities outlined in the Consolidated Plan and this Plan. City funds have been used to establish a General Fund Revolving Loan Fund, separate from federal dollars, which has leveraged over \$7 million in private bank funding over the past five years. City general funds are allocated for various housing and development needs. Furthermore, the Community Development department actively seeks sponsorship revenue to support numerous community programs and training events 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 within the jurisdiction that may be used to address the needs identified in this Annual Action Plan.

Discussion

The City 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 to carry out specific activities.

The City of Columbia provides various in-kind services, along with general funds to cover operating costs, furnishings, equipment, and real estate, in order to implement the activities outlined in the Consolidated Plan and this Plan. Over the past five years, city funds have been utilized to create General Fund Revolving Loan Funds, which have successfully leveraged more than \$8 million in private bank financing. City general funds are allocated for numerous city projects that involve Community Development Block Grant (CDBG) funds. These projects include street repaving, park enhancements, and initiatives for economic development. Additionally, the Office of Community Development will seek sponsorship revenue to support the various community programs and training sessions conducted throughout the program year.

The City of Columbia utilizes CDBG, HOME, and HOPWA funding to leverage over \$8 million annually from various sources. These funds support initiatives such as Housing Loans, Homeless Services at the Inclement Weather Center, Façade Improvement Projects, and the Commercial Revolving Loan Fund (CRLF), as well as HOPWA Sponsors and other community investment projects. Over the past five years, the Community Development Housing Division has secured more than \$8 million in bank commitments for its housing initiatives. These resources come from private lenders, including South State Bank, First Citizens Bank, Synovus Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizens Federal Credit Union, and Assurance Lending.

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
City of Columbia	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
Columbia Housing Authority	Public institution	Public Housing Non-homeless special needs	Jurisdiction
Midlands Area Consortium for the Homeless	Continuum of care	Homelessness	Region
Richland County Community Development Department	Department	Planning neighborhood improvements	Region
Lexington County Community Development	Department	Planning neighborhood improvements	Region
SC Department of Health and Environmental Control (DHEC)	Department	Non-homeless special needs public services	State
Community Assistance Providers	CHDO	Ownership	Jurisdiction
United Way of the Midlands	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
University of South Carolina, School of Medicine	Public institution	Non-homeless special needs	Region
Palmetto AIDS Life Support Services	Non-profit organizations	Non-homeless special needs	Region
The Cooperative Ministry	Non-profit organizations	Non-homeless special needs	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Upper Savannah Care Services	Non-profit organizations	Non-homeless special needs	Region
Midlands Housing Alliance, Inc. / Transitions	Non-profit organizations	Non-homeless special needs	Region
Resource ID	Non-profit organizations	Non-homeless special needs	Region

Table 8 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Columbia has a robust and experienced housing and community development system. While the City is primarily responsible for administering its HUD grant programs, it also collaborates with the Midlands Area Consortium for the Homeless (MACH) to address homelessness in the region. Various public agencies, for-profit entities, and non-profit organizations work together to provide housing, community development, homelessness services, and other public services throughout the City.

As the HOPWA administrator for the region, the City collaborates closely with HOPWA Sponsors, which include the University of South Carolina School of Medicine, Palmetto AIDS Life Support Services, The Cooperative Ministry, Upper Savannah Care Services, Midlands Housing Alliance, Inc., and Resource ID. Together, they work to meet the needs of individuals living with HIV/AIDS. Supportive services are offered by these HOPWA Sponsors, along with housing subsidy programs such as Tenant-Based Rental Assistance (TBRA), permanent housing placement services, and short-term assistance for rent, mortgage, and utilities.

While the City has a strong network of agencies that provide essential services to low- and moderate-income residents of Columbia, it has identified gaps in the institutional delivery system caused by a lack of resources. Below is a list of the strengths and weaknesses of the City's service 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 9 - 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 is committed to actively participating in the local Continuum of Care (CoC), specifically the Midlands Area Consortium for the Homeless (MACH). This involvement includes attending monthly planning meetings and engaging in community discussions aimed at addressing the needs and gaps in services for individuals who are homeless or at risk of becoming homeless. The City will utilize General Funds to provide financial assistance and case management for those at risk of homelessness, helping them maintain their housing stability, as well as for individuals currently experiencing homelessness, to assist them in securing stable housing.

MACH utilizes a Coordinated Entry System (CES) to prioritize housing for the most vulnerable individuals. This includes those who are chronically homeless, families with children, veterans and their families, and unaccompanied youth. Individuals at risk of or currently experiencing homelessness can receive referrals to resources through CES at various access points located throughout Columbia. These access points include the CHA, Homeless No More, MIRCI, Palmetto Place Children's Home, Richland Library, and the Salvation Army of Columbia. For more information on how to access CES both online and at these locations, visit: <https://www.midlandshomeless.com/project-1>.

As the HOPWA administrator in the region, the City also coordinates closely with HOPWA Sponsors. Persons with HIV are a priority group and are served, but not limited to these organizations:

The University of South Carolina School of Medicine's Department of Internal Medicine offers services to uninsured and underinsured individuals living with HIV/AIDS. They provide supportive services to homeless or precariously housed populations affected by HIV/AIDS in Columbia. Their services include comprehensive case management, home-based support, mental health and substance abuse counseling, client advocacy, and employment assistance.

Palmetto AIDS Life Support Services (PALSS) is a prominent HOPWA (Housing Opportunities for Persons With AIDS) program that ensures clients, particularly those returning to homes where they will be living with HIV/AIDS, receive the full range of services available to them, including essential housing support. A Housing Case Manager oversees this process, ensuring that clients benefit from all offered services and adhere to a set of SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals that align with the requirements of the HOPWA program.

The Cooperative Ministry aims to enhance the economic self-sufficiency of individuals living in poverty in the Midlands by offering crisis assistance and sustainability programs. These supportive services are specifically designed for people living with HIV/AIDS to help prevent housing instability among this vulnerable population.

Upper Savannah Care Services offer programs that provide life-saving, life-enhancing medical care and support services to people living with HIV/AIDS. Services include case management, food pantry, and support groups.

Midlands Housing Alliance, Inc. and its Transitions program has a homeless recovery center, and works to move people from homelessness to permanent housing.

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 most recent 2023 Housing Inventory Count (HIC) reports, there are over 760 emergency shelter beds and 320 transitional housing beds for homeless persons in 43 facilities across the CoC service area.

There are also over 710 permanent supportive housing beds available for chronically homeless person, veterans, and youth. These units are provided by Columbia Housing (CHA), Pilgrim’s Inn, Sistercare and MIRCI. Columbia Housing has 15 beds reserved for persons living with HIV/AIDS.

The City also coordinates closely with its HOPWA Sponsors, whom have a wealth of experience and expertise in service delivery for persons living with HIV/AIDS.

The gaps in service include a general lack of funding that meets the needs of all those in need of assistance. This puts a strain on the timely delivery of housing placement, adding to waiting lists in the local housing authority and service providers

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 for addressing gaps in its service delivery system for the HOPWA program, which supports individuals living with HIV/AIDS, is to collaborate with leading local service providers. These partners include Columbia Housing, which provides Tenant-Based Rental Assistance (TBRA) and supportive services; Midlands Housing Alliance, offering the Transitions support program; Palmetto AIDS Life Support Services; The Cooperative Ministries, which provides short-term emergency housing; Upper Savannah Care Consortium, delivering supportive services; and the University of South Carolina Department of Medicine, which offers Short-Term Rent, Mortgage, and Utility (STRMU) services. Additionally, the City enhances the services provided by these organizations through HOPWA training sessions and administrative support 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/Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Expand/Improve Public Infrastructure & Facilities	CDBG: \$4,121,464.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25,000 Persons Assisted
2	2A Affordable Housing Opportunities	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$5,971,909.56	Homeowner Households Added: 10 Household Housing Unit Rental units constructed: 100 Household Housing Unit
3	2B Provide Housing Rehabilitation	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$3,736,771.00	Homeowner Housing Rehabilitated: 50 Household Housing Unit Renter Housing Rehabilitated: 15 Household Housing Unit
4	2C Provide Code Enforcement in LMI Neighborhoods	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$0	Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit
5	2D Provide Removal of Slum & Blight in Residential	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$0	Buildings Demolished: 00 Buildings
6	3A Provide Services for LMI & Special Needs	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$853,100.00	Public service activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	4A Provide Housing & Services Persons HIV/AIDS	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Housing & Supportive Services for Persons HIV/AIDS	HOPWA: \$9,255,370.00	Tenant-based rental assistance / Rapid Rehousing: 400 Households Assisted HIV/AIDS Housing Operations: 600 Household Housing Unit Other (Supportive Services): 22,500
8	5A Provide Economic Development Opportunities	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Provide for Increased Economic Opportunities	CDBG: \$0	Jobs created/retained: 00 Jobs Businesses assisted: 00 Businesses Assisted
9	6A Effective Program Management	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Management	CDBG: \$1,180,895.00 HOME: \$330,210.00 HOPWA: \$286,249.00	Other: 5

Table 10 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand/Improve Public Facilities & Infrastructure
	Goal Description	Expand and improve public facilities and infrastructure through development activities in low/mod areas and for special needs population (such as the elderly and persons with a disability). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities. Public infrastructure activities may include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
2	Goal Name	2A Affordable Housing Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers. Increase affordable rental housing opportunities for LMI households through rental units constructed. Activities may also include affordable housing development from Community Housing Development Organizations (CHDO).
3	Goal Name	2B Provide Housing Rehabilitation
	Goal Description	Provide homeowner and renter housing rehabilitation activities for LMI households living in Columbia.
4	Goal Name	2C Provide Code Enforcement in LMI Neighborhoods
	Goal Description	Provide residential code enforcement activities for households living in low/mod areas. These activities will help to maintain the housing in the community and improve the safety and health of LMI households.
5	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.
6	Goal Name	3A Provide Services for LMI & Special Needs
	Goal Description	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. Services may also include those targeted to special needs groups such as persons at-risk or experiencing homelessness, persons with physical and mental health disabilities, the elderly, and victims of domestic violence.

7	Goal Name	4A Provide Housing & Services Persons HIV/AIDS
	Goal Description	Provide housing subsidy assistance for persons with HIV/AIDS. These activities may include tenant based rental assistance (TBRA), short-term rent, mortgage or utility assistance (STRMU) or permanent or facility-based housing placement. Provide medical and supportive services for persons with HIV/AIDS. Supportive services may include, but not limited to transportation, medical assistance, food programs, basic living programs, and case management.
8	Goal Name	5A Provide Economic Development Opportunities
	Goal Description	Provide financial support to encourage new business development and expansion of existing small business. These activities may include technical assistance, financial support, job training or commercial façade improvements.
9	Goal Name	6A Effective Program Management
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

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 estimates that during the 2025-2029 Consolidated Plan period, it will assist low- to moderate-income households with CDBG and HOME affordable housing activities:

New Housing Development:

Homeowner Households Added (CHDO activities): 10 Household Housing Unit

Rental units constructed: 100 Household Housing Unit

Housing Rehabilitation:

Homeowner Housing Rehabilitated: 50 Household Housing Unit

Renter Housing Rehabilitated: 15 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)

It is the policy of Columbia Housing (CHA) to comply fully with all Federal, State, and local nondiscrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing including Section 504 of the Rehabilitation Act. The CHA is in compliance with all regulations.

When issuing a voucher to a family that includes an individual with disabilities, CHA will include a current list of available accessible units known to CHA and will assist the family in locating an available accessible unit if requested to do so.

CHA will advise owners of the requirement to allow the family to make reasonable modifications to units. Applicants and participants will be advised that owners are not required to pay for modifications and their responsibility to return the unit to its original state at the family's expense when the family moves. CHA will refer the family to community agencies that may be able to assist with unit modifications. All new communities have been built with handicapped accessible units meeting all ADA requirements.

Activities to Increase Resident Involvements

The CHA implements several key strategies to increase resident involvements in the management of publicly supported housing, homeownership opportunities and self-sustainability. This includes:

Resident strategies that enhance relationships with individuals and families served by the CHA focus on increasing mutual accountability and improving the CHA's capacity to connect them with essential community services. These services aim to promote economic self-sufficiency and enhance quality of life opportunities. To achieve this, Columbia Housing has established new partnerships to provide resources to community members. These partnerships offer support in areas such as employment services, financial literacy, youth programming, senior services, and health and wellness. Key partners include Midlands Technical College, the South Carolina Department of Health and Environmental Control, Managed Care Organizations, and Prisma Health, among others.

Homeless Programs expand the CHA's collaborative partnerships with county and citywide efforts to reduce families at risk of experiencing homelessness or at risk of losing housing. CHA continues to address the issue of chronic homelessness in the area by administering special programs that target the unhoused with disabilities and others at risk of being homeless.

Focusing on community safety and security enhances the engagement between the Chicago Housing Authority (CHA) communities and law enforcement agencies, ultimately improving public safety and the quality of life within public housing. This heightened awareness allows us to prioritize and address safety concerns more effectively. Several initiatives have already been implemented to increase safety in CHA communities, including: The National Night Out annual event designed to introduce local first responders to the community; the Fire Safety and Prevention Program which engage in safety drills; the Resident Task

Force and its monthly meetings with the various entities on crime prevention in CHA's housing communities; the involvement of neighborhood associations such as Line-Co-Lat that cover a couple of the CHA's large apartment complexes.

Homeownership programs create opportunities for residents and program participants through the coordination of homebuyer education, resources and activities that increase homeownership opportunities.

The CHA also administers a Family Self-Sufficiency (FSS) program, which helps families improve their long-term financial goals. Families that meet established goals will have the opportunity to save thousands of dollars, obtain employment, attend credit classes, and own their own home.

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

Yes

Plan to remove the 'troubled' designation

Columbia Housing (SC002) was designated as a troubled Public Housing Agency (PHA) on November 8, 2023. Following this designation, a comprehensive recovery plan was submitted to the Department of Housing and Urban Development (HUD). This plan details the Columbia Housing Authority's (CHA) strategies for repositioning and maintaining its properties in order to address issues that negatively affected its Public Housing Assessment System (PHAS) Score. The recovery plan includes strategies to tackle these concerns, engages with the community, outlines implementation steps, and ensures compliance with HUD regulations and guidelines. It is important to note that the City of Columbia is not participating in efforts to remove the "troubled" designation nor is it directly involved in the comprehensive recovery plan. However, the CHA is invited to apply for grants through the City's programs.

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

Barriers to Affordable Housing

Public policies at the local, regional, and state levels have significantly impacted affordable housing and residential investment in Columbia, South Carolina. Several factors have contributed to the current challenges:

1. Exclusionary Zoning Practices

Zoning regulations in Columbia and across South Carolina that prioritize single-family homes and restrict higher-density developments have contributed to limited affordable housing availability. These exclusionary zoning practices increase housing costs and reduce the overall supply of affordable units. The negative impact of such policies is well-documented in studies of urban development challenges.

2. Insufficient Affordable Housing Supply

South Carolina is experiencing a severe shortage of affordable housing units. According to the South Carolina Justice Project's 2021 report, the state had a deficit of 74,291 affordable and available rental units for extremely low-income households. For every 100 households in this income bracket, only 46 affordable units were available, exacerbating housing insecurity.

3. High Eviction Rates

South Carolina has one of the highest eviction rates in the nation, nearly four times the national average. This statistic highlights the severe housing instability faced by low-income renters. A 2020 report by the Coastal Community Foundation outlined how eviction disproportionately affects vulnerable populations, intensifying the challenges of securing affordable housing.

4. Inadequate State Funding

State funding for affordable housing initiatives has been insufficient to meet the growing demand. Although lawmakers allocated \$25 million from the Housing Trust Fund in 2023 to create tax credits addressing rising construction costs, the amount was deemed inadequate to accommodate South Carolina's rapid population growth and escalating housing expenses.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Columbia Compass: Envision 2036 plan outlines recommendations for future development and growth of the City over the next ten years. One of the nine elements covered in this report is the housing plan. The City will promote various strategies to address housing affordability and encourage healthy growth. These strategies include:

- Develop collaborative teams comprised of multiple departments, agencies, and organizations to work collectively to leverage resources and create housing solutions for vulnerable neighborhoods.
- Provide ongoing neighborhood assistance to the most vulnerable neighborhoods in need of revitalization and potentially challenged by displacement.
- Provide ongoing neighborhood assistance to the most vulnerable neighborhoods in need of revitalization and potentially challenged by displacement.
- Support and incentivize the maintenance of properties in existing neighborhoods.
- Continue to proactively examine and revise existing and proposed City standards to better align with elements of complete neighborhoods.
- Continue to proactively examine and revise existing and proposed City standards to better align with elements of complete neighborhoods.
- Establish incentives to encourage developers to construct affordable housing units.
- Incentivize development of multi-unit housing along redeveloping corridors and within downtown.
- Update the City’s policy for affordable housing locational standards to align with community goals and comply with federal guidelines.
- Leverage public land and funding to develop affordable housing.
- Work with regional partners to establish a regional housing land trust that can manage affordable units.
- Continue to partner with organizations and agencies that provide transitional housing services.
- Provide equitable development processes for establishing residential care uses that provide necessary services but may spark opposition.

Full in-depth details of each strategy can be found at the Envision 2036 Housing Plan webpage: <https://www.columbiacompass.org/housing.html>

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Columbia plans to use General Fund dollars to enhance its Homeless Services. To facilitate this, the City has established a full-time Homeless Services Director position to oversee the Rapid Shelter Columbia (RSC) initiative. This program aims to provide temporary shelter and supportive services for the chronically homeless population. Launched in September 2022, the RSC plays a crucial role in coordinating public service funding with the services needed by individuals experiencing homelessness.

Rapid Shelter Columbia is the first transitional housing project of its kind in the southeastern United States. The new temporary housing units will be constructed at 191 Calhoun Street, the site formerly known as the Inclement Weather Center (ICW). This location will now be referred to as Rapid Shelter Columbia and will feature approximately 50 Pallet sleeping cabins as part of a new construction plan. The existing congregate sleeping quarters on the property will continue to be used for overflow during inclement weather.

The 50 individuals selected to occupy the individual cabins will receive a comprehensive range of wrap-around services from local professionals. These services will focus on case management, life skills development, and assistance with securing permanent housing. Local subject matter experts and homeless service providers will be instrumental in screening and identifying the individuals who will be housed in the Rapid Shelter Columbia cabins. The ultimate goal is to use the cabins for temporary transitional housing and to repeat this process for additional individuals who are chronically unsheltered.

Addressing the emergency and transitional housing needs of homeless persons

The City of Columbia operates Rapid Shelter Columbia, which provides temporary housing and services year-round. Other supportive service agencies work in collaboration with the City's Homeless Services Division to operate the Interfaith Winter Coalition (IWC) from November 1 through the end of March each year. The IWC opens daily when the temperature reaches 40 degrees Fahrenheit or below, or when other inclement weather conditions pose risks to the health and safety of the homeless.

The facility is equipped to accommodate 180 adult men and women, with the capacity to increase to a maximum occupancy of 240 by supplementing additional beds if necessary. Additionally, the City collaborates with the Midlands Housing Alliance (Transitions) and the Housing First Program, facilitated by the University of South Carolina, utilizing General Fund dollars to maintain a year-round shelter for the homeless at all stages of their journey.

Support services and case management are available to connect individuals with resources that lead to permanent housing. The facility also includes a day center that provides essential services such as mail, showers, computer access, 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.

For the past nine years, the City has sponsored a Housing First Pilot Program, which focuses on permanent housing in collaboration with the University of South Carolina School of Medicine and the Columbia Housing Authority. This initiative has been able to provide over 25 units of permanent housing each year, along with intensive supportive services for chronically homeless individuals. These services help reduce the reliance on emergency room visits at local hospitals, enhance the income potential of the clients served, and promote housing stability.

In the last 24 months, Housing First outreach workers have assisted over 822 homeless individuals. There remains a significant need for ongoing supportive services for both chronically homeless individuals and those experiencing homelessness due to economic hardships 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

The United Way of the Midlands and MACH provide homeless prevention services aimed at helping families remain in their current housing. MACH also assists individuals who are transitioning out of care institutions. The mission of MACH is to collaborate with local organizations and stakeholders to tackle homelessness in central South Carolina. In 2023, the agencies within the MACH district served a total of 10,721 individuals facing homelessness or at imminent risk of becoming homeless. Of those, 4,457 individuals were provided support through emergency shelters, transitional housing, or safe havens.

As a district, there are obstacles that hinder agencies from helping more individuals experiencing homelessness.

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 U.S. Environmental Protection Agency (EPA), lead-based paint can negatively impact every organ and system in the body. Children aged six and younger are particularly vulnerable to lead poisoning, as even low levels of lead exposure can lead to behavioral and learning issues, lower IQ, hyperactivity, slowed growth, hearing problems, and anemia. To address these concerns, the federal government banned the use of lead-containing paint for consumer purposes, including residential homes, in 1978. Homes built before this year may contain lead-based paint in various areas, with the most common locations being window and door frames, walls, and ceilings. In some cases, lead-based paint may be found throughout the entire home. Consequently, it is generally acknowledged that these older homes carry a risk of lead-based paint hazards and should be tested according to U.S. Department of Housing and Urban Development (HUD) standards. According to the 2018-2022 American Community Survey (ACS) data, there are over 25,900 housing units built prior to 1980 in Columbia.

To tackle this issue, the City aims to provide rehabilitation assistance for both homeowner-occupied and renter-occupied housing. Additionally, the City addresses concerns related to lead-based paint hazards through its code enforcement program and, when necessary, through the removal of unsafe buildings.

Furthermore, the City of Columbia closely adheres to the Lead Disclosure Rule regarding lead-based paint. It ensures that all its programs effectively address lead-based paint hazards and has updated its policy on this issue. A lead-based paint consultant evaluates the need for mitigation or abatement in all City housing programs.

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

The Community Development Department of the City of Columbia has engaged a certified Lead-Based Paint Consultant to ensure that the Housing Division complies fully with Title X of the 1992 Housing and Community Development Act (42 U.S.C. Part 35) for all housing units supported by CDBG, HOME, or HOPWA funding. The purpose of this federal regulation is to identify and address lead-based paint hazards before children are exposed. The City requires an evaluation for lead-based paint hazards in all housing units built before 1978 that are scheduled for repairs that could disturb any painted surfaces. If lead paint hazards are identified during the evaluation, they will be addressed using HUD-approved interim control or abatement protocols. Additionally, the City will adhere to EPA regulations regarding the use of certified firms for painting and/or renovating housing.

Before any project receives funding, City staff will conduct an environmental review to determine whether a lead-based paint hazard exists. The City also distributes and maintains documentation of all necessary information for homes built before 1978, which includes the EPA Lead-Based Paint pamphlet, Notification of Lead Hazard Evaluation, and notification of Lead Hazard Reduction.

Furthermore, the City will explore opportunities for the Lead-Based Paint Hazard Reduction grant program, which is designed to assist communities with other health and safety hazards in homes undergoing lead-based paint hazard treatment.

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

The City requires evaluation for lead-based paint hazards of all housing units constructed before 1978 that are slated for repairs that 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.

The City of Columbia supports the Lead-Based Paint Disclosure Rule as part of its policy. In 1992, Congress enacted the Residential Lead-Based Paint Hazard Reduction Act, commonly referred to as Title X, to protect families from lead exposure through paint, dust, and soil. Section 1018 of this law mandates that the Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) require the disclosure of known information about lead-based paint and associated hazards prior to the sale or lease of most homes 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 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 Strategic Plan aim to serve as the City’s anti-poverty initiative. This involves planning for expanded affordable housing opportunities, improving public infrastructure and facilities in low- to moderate-income areas, and providing community development services and economic development opportunities funded by CDBG and HOME funds. By enhancing living conditions, creating better employment opportunities, and improving access to essential services, citizens can rise out of poverty. Additionally, HOPWA funds will assist individuals living with HIV/AIDS through housing subsidy programs and supportive services. These efforts will address the needs of this vulnerable population and help reduce housing instability that could lead to homelessness.

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

The City works closely with various nonprofit service providers who provide assistance for households with low- to moderate-incomes with the purpose of providing for basic needs and assisting them in improving self-sufficiency. These providers may also offer programs that help locate and secure affordable housing and/or help individuals and families avoid homelessness.

During the five-year Consolidated Plan period, the City will select projects for funding that are designed to reduce the number of persons in poverty. The City will also collaborate with other City departments, nonprofit service providers and local organizations that operate programs that similarly have a goal of reducing the poverty level in Columbia. Actions that the City may implement include:

- Target federal resources in neighborhoods that have low/mod block group tracts and as a result may have a high poverty rate;
- Fund public service programs that provide services to LMI households that encourage housing stability and improve the quality of life for residents;
- Provide assistance for special needs groups such as those with a disability, the elderly, the homeless and victims of domestic violence;
- Provide targeted assistance such as housing subsidy programs and supportive services towards persons living with HIV/AIDS;
- Continue to fund housing rehab activities for renters and owners to maintain the condition of their homes which will prevent the risk of homelessness;
- Expand the affordable housing stock through new developments.

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 understands the importance of maintaining effective performance measurements for its CDBG and HOME projects and programs. The Community Development staff manages the CDBG, HOME, and HOPWA programs and oversees activities and projects according to established guidelines that include performance measures. This ensures that the City meets all federal requirements and remains compliant. Using the HUD monitoring checklist as a reference, the City will regularly assess both staff performance and program performance in relation to the current Consolidated Plan.

Columbia has established financial and programmatic processes to ensure that sub-recipients and contractors comply with requirements. Activities and procedures are systematically monitored. The City will also ensure compliance with program requirements, including limits on public service expenditures and the timely use of federal funds. Greater emphasis will be placed on project types that involve significant budget expenditures.

The City has developed a comprehensive monitoring strategy for all entitlement programs. A team comprising program, financial, and construction personnel will carry out the monitoring process. HUD-funded departments and sub-recipients are scheduled to be monitored at least bi-annually. Currently, monthly reports and requests for reimbursements are required. These serve as tools to identify deficiencies, tailor technical assistance (TA), and track unmet goals and objectives. For sub-recipients, TA and monitoring occur more frequently to ensure compliance. Complete files containing all HUD-related documentation are maintained for each monitored sub-recipient. This documentation includes a HUD program checklist, risk analysis, supporting materials from reviewed files, the review summary, and documentation of findings resolution or clearance.

Monthly reports are mandatory and serve as a tool for identifying areas of deficiency, customizing technical assistance, and monitoring the achievement of goals and objectives. For subrecipients, more frequent monitoring will be conducted to ensure compliance. Complete files containing all HUD-related documentation will be maintained for each monitored subrecipient. This documentation will include a HUD Program Checklist, a Risk Analysis, and supporting files from the review process. Throughout the fiscal year, remote monitoring will be conducted for all subrecipients, project sponsors, and CHDOs. This remote monitoring will involve evaluating in-house materials such as funding applications, written agreements, progress reports, drawdown requests, and previous monitoring documentation and audits.

The City will provide subrecipients with a summary of the on-site review within 60 days of completing the review. All findings, concerns, and recommendations will be documented, tracked, and resolved to ensure complete compliance with HUD regulations.

Expected Resources

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

Introduction

The City of Columbia anticipates receiving annual funds from three federal formula grant programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Housing Opportunities for Persons with AIDS (HOPWA) programs. These grants fund the City's housing and community development programs as well as housing subsidy and supportive services for persons living with HIV/AIDS. In PY 2025, the City estimates it will receive the following allocation amounts:

CDBG: \$1,137,467.00

HOME: \$660,423.89

HOPWA: \$1,908,324.00

The City also anticipates generating program income in the amount of \$650,000 for CDBG through the Revolving Loan Fund.

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	1,137,467.00	650,000.00	954,895.00	2,742,362.00	7,149,686.00	This is the first year of the 2025-2029 consolidated planning period. Administration funded at 20%. RFPs were advertised and selected for targeting high priority community needs. The Expected Amount Available Remainder of ConPlan is 4x the annual allocation plus program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	660,423.89	600,000.00	0.00	1,260,423.89	5,041,695.56	This is the first year of the 2025-2029 consolidated planning period. Budgeted 10% of administration and 15% will be awarded to CHDO as mandated. The Expected Amount Available Remainder of ConPlan is 4x the annual allocation plus program income.

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	1,908,324.00	0.00	0.00	1,908,324.00	7,633,296.00	This is the first year of the 2025-2029 consolidated planning period. Administration funded at 3%.

Table 11 - 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

There is no match requirement for the CDBG program, however subrecipient grantees are encouraged to use federal award dollars as match for their programs.

The City of Columbia requires a 12.5% match for all HOME grant funds utilized. This match is fulfilled through contributions from private lenders to the City's affordable housing loan program for homebuyers. The City works in partnership with eight local lenders, who offer mortgage financing to eligible borrowers at reduced interest rates. These lenders include South State Bank, First Citizens Bank, Synovus Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizens Federal Credit Union, and Assurance Lending.

The match calculation uses the difference between the interest rate the borrower receives through obtaining the City financing and the interest rate they would have normally received if they had received private funds through the partner lender. The difference in payment over the life of the loan is what the City uses as a match requirement.

The homebuyer assistance program, along with other affordable housing projects, is expected to leverage over \$2.8 million in private community funds. Additionally, the City anticipates obtaining over \$3.5 million in leveraged funds for the HOPWA program. The City also provides in-kind services, general funds for operating costs, furnishings, equipment, and real property to support the activities outlined in the Consolidated Plan and this Plan. City funds have been used to establish a General Fund Revolving Loan Fund, separate from federal dollars, which has leveraged over \$7 million in private bank funding over the past five years. City general funds are allocated for various housing and development needs. Furthermore, the Community Development department actively seeks sponsorship revenue to support numerous community programs and training events 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 within the jurisdiction that may be used to address the needs identified in this Annual Action Plan.

Discussion

The City 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 to carry out specific activities.

The City of Columbia provides various in-kind services, along with general funds to cover operating costs, furnishings, equipment, and real estate, in order to implement the activities outlined in the Consolidated Plan and this Plan. Over the past five years, city funds have been utilized to create General Fund Revolving Loan Funds, which have successfully leveraged more than \$8 million in private bank financing. City general funds are allocated for numerous city projects that involve Community Development Block Grant (CDBG) funds. These projects include street repaving, park enhancements, and initiatives for economic development. Additionally, the Office of Community Development will seek sponsorship revenue to support the various community programs and training sessions conducted throughout the program year.

The City of Columbia utilizes CDBG, HOME, and HOPWA funding to leverage over \$8 million annually from various sources. These funds support initiatives such as Housing Loans, Homeless Services at the Inclement Weather Center, Façade Improvement Projects, and the Commercial Revolving Loan Fund (CRLF), as well as HOPWA Sponsors and other community investment projects. Over the past five years, the Community Development Housing Division has secured more than \$8 million in bank commitments for its housing initiatives. These resources come from private lenders, including South State Bank, First Citizens Bank, Synovus Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizens 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/Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Expand/Improve Public Infrastructure & Facilities	CDBG: \$930,888.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
2	2A Affordable Housing Opportunities	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$1,194,382.89	Homeowner Households Added: 2 Household Housing Unit Rental units constructed: 20 Household Housing Unit
3	2B Provide Housing Rehabilitation	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$1,404,675.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit Renter Housing Rehabilitated: 3 Household Housing Unit
4	3A Provide Services for LMI & Special Needs	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$170,620.00	Public service activities other than Low/Moderate Income Housing Benefit: 2,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	4A Provide Housing & Services Persons HIV/AIDS	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Housing & Supportive Services for Persons HIV/AIDS	HOPWA: \$1,851,074.00	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted HIV/AIDS Housing Operations: 120 Household Housing Unit Other (Supportive Services): 4,500
6	6A Effective Program Management	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Management	CDBG: \$236,179.00 HOME: \$66,042.00 HOPWA: \$57,250.00	Other: 1

Table 12 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand/Improve Public Facilities & Infrastructure
	Goal Description	Expand and improve public facilities and infrastructure through development activities in low/mod areas and for special needs population (such as the elderly and persons with a disability). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities. Public infrastructure activities may include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
2	Goal Name	2A Affordable Housing Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers. Increase affordable rental housing opportunities for LMI households through rental units constructed. Activities may also include affordable housing development from Community Housing Development Organizations (CHDO).
3	Goal Name	2B Provide Housing Rehabilitation
	Goal Description	Provide homeowner and renter housing rehabilitation activities for LMI households living in Columbia.
4	Goal Name	3A Provide Services for LMI & Special Needs
	Goal Description	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. Services may also include those targeted to special needs groups such as persons at-risk or experiencing homelessness, persons with physical and mental health disabilities, the elderly, and victims of domestic violence.

5	Goal Name	4A Provide Housing & Services Persons HIV/AIDS
	Goal Description	Provide housing subsidy assistance for persons with HIV/AIDS. These activities may include tenant based rental assistance (TBRA), short-term rent, mortgage or utility assistance (STRMU) or permanent or facility-based housing placement. Provide medical and supportive services for persons with HIV/AIDS. Supportive services may include, but not limited to transportation, medical assistance, food programs, basic living programs, and case management.
6	Goal Name	6A Effective Program Management
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

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 2025 program year, the City will continue to focus its CDBG funding efforts towards public services, public facilities and infrastructure, and housing rehab activities. To ensure CDBG expenditure meets timeliness, all funded activities/projects must be shovel-ready to spend CDBG funding within a 1-year grant period and should have the gap funding needed to complete projects.

The City will focus HOME funding on affordable housing through homeowner and rental acquisition, rehabilitation, and new construction. HOME activities include 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 persons with HIV/AIDs. Activities include Supportive Services, Permanent Housing Placement, Tenant-Based Rental Assistance Short-term Rental, Mortgage, and Utility Assistance, and Operations Support.

Projects

#	Project Name
1	CDBG: Admin & Planning
2	CDBG: Public Services
3	CDBG: Public Facilities & Infrastructure
4	CDBG: Housing Programs
5	HOME: Administration
6	HOME: CHDO Set-Aside (15%)
7	HOME: Affordable Housing Development
8	HOPWA: Administration
9	HOPWA: Columbia Housing Authority (CHA)
10	HOPWA: Palmetto AIDS Life Support Services (PALSS)
11	HOPWA: The Cooperative Ministry (TCM)
12	HOPWA: University of SC-Dept. of Medicine (USC-DOM)
13	HOPWA: Upper Savannah Care Services (USCS)

Table 13 - Project Information

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

needs

The City of Columbia has responded to the needs expressed in the community forums and on the community surveys by citizens who stated that revitalizing low/mod neighborhoods, community development programs and preserving the existing housing stock were critical. These outreach efforts were made during the Consolidated Plan process, and helped to identify the priority needs of the 5-Year Plan.

Affordable housing development and preservation has been identified as one of the highest needs in Columbia. 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.

Public facility and infrastructure improvements were identified as a need. These activities are targeted to low/mod areas and towards the City's most vulnerable populations such as the elderly, the homeless and persons with a disability. Revitalization efforts will be aimed and creating improved access for these groups. Activities may include improvements to parks and recreational facilities, neighborhood and community centers, streets and sidewalks.

Public services was identified as a priority during the Consolidated Plan process. 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. However, no more than 15% of the total CDBG grant allocation may be spent on public service activities.

Economic Development activities such as façade improvement, commercial retention loan program or commercial safety enhancement programs play important roles in improving quality of life.

HOPWA programs were identified through the needs of persons living with HIV/AIDS and service providers in the 6-county Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda). These services include housing subsidy programs such as TBRA and STRMU, as well as supportive services ranging from medical services to housing information and referral services.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Admin & Planning
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	6A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	CDBG: \$236,179.00
	Description	CDBG administration and planning includes salaries, operations, monitoring and oversight of the CDBG program and activities. Admin costs are not to exceed 20% of the total grant allocation and program income.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.
	Planned Activities	CDBG program administration for PY 2025 (21A).
2	Project Name	CDBG: Public Services
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	3A Provide Services for LMI & Special Needs
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$170,620.00
	Description	Public Services include mental health supportive services, food and nutrition wellness, job skills, and employment training. Activities funded under public serves are not to exceed 15% of the total CDBG grant allocation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 2,000 Persons Assisted
	Location Description	Citywide, eligible.

	Planned Activities	Planned activities may include mental health supportive services (05O), food and nutrition wellness (05W), job skills and employment training (05H).
3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1A Expand/Improve Public Facilities & Infrastructure
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$930,888.00
	Description	Funded public facility and infrastructure activities include improvements to public parks, neighborhood facilities, streets and sidewalks.
	Target Date	6/30/2026
	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: 10,000 Persons Assisted
	Location Description	Citywide low/mod areas.
	Planned Activities	Planned activities may include improvements to parks and recreational facilities (03F), and streets (03K) and sidewalks (03L).
4	Project Name	CDBG: Housing Programs
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2B Provide Housing Rehabilitation
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$1,404,675.00
	Description	Funded activities under CDBG housing programs will include housing rehab admin, program operations, and loan and rehabilitation for LMI households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 10 Household Housing Unit Renter Housing Rehabilitated: 3 Household Housing Unit
	Location Description	Citywide, eligible.

	Planned Activities	Planned activities may include homeowner housing rehab (14A) and rental housing rehab (14B).
5	Project Name	HOME: Administration
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	6A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	HOME: \$66,042.00
	Description	HOME program administration and operations for PY 2025. Program admin costs includes salaries, monitoring, and compliance activities. Admin costs are not to exceed 10% of the total HOME grant allocation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.
	Planned Activities	HOME program administration for PY 2025.
6	Project Name	HOME: CHDO Set-Aside (15%)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Affordable Housing Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$99,064.00
	Description	As required under HOME program guidelines, the City will set-aside a minimum of 15% of the total HOME grant allocation for Community Housing Development Organization (CHDO) affordable housing development activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Households Added: 2 Household Housing Unit
	Location Description	Citywide, eligible.

	Planned Activities	CHDO Set-Aside (15% of Entitlement) for affordable housing development activities.
7	Project Name	HOME: Affordable Housing Development
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Affordable Housing Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$1,095,317.89
	Description	HOME funded projects are to be identified through a NOFA process for affordable residential loans, acquisition and rehabilitation, and new construction of affordable rental housing for LMI-eligible households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 20 Household Housing Unit
	Location Description	Citywide, eligible.
	Planned Activities	Planned activities include new rental housing development opportunities.
8	Project Name	HOPWA: Administration
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	6A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	HOPWA: \$57,250.00
	Description	HOPWA program administration and operations for PY 2025. Program admin costs includes salaries, monitoring, and compliance activities. Admin costs are not to exceed 3% of the total HOPWA grant allocation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.

	Planned Activities	HOPWA program administration for PY 2025.
9	Project Name	HOPWA: Columbia Housing Authority (CHA)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Provide Housing & Services Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$721,917.00
	Description	CHA will provide Tenant-Based Rental Assistance (TBRA) to HOPWA eligible LMI individuals and families
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted
	Location Description	Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda).
Planned Activities	Planned activities include: <ul style="list-style-type: none"> - Program Manager to support TBRA - TBRA to HOPWA eligible LMI individuals and families. - TBRA to support chronically homeless HOPWA-eligible individuals. - TBRA for utility allowance to participants with no income and to assist with routine and/or emergency expenses. 	
10	Project Name	HOPWA: Palmetto AIDS Life Support Services (PALSS)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Provide Housing & Services Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$496,138.00
	Description	PALSS will provide supportive services to implement provision of emergency of housing assistance and housing development for up to 4,000 clients.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Other (Supportive Services): 4,000 persons
	Location Description	Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda).
	Planned Activities	Planned activities include housing services and emergency assistance. HOPWA Sponsor admin costs are not to exceed 7% of the grantee award.
11	Project Name	HOPWA: The Cooperative Ministry (TCM)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Provide Housing & Services Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$250,000.00
	Description	TMC will provide short-term rent, mortgage, and emergency utility assistance(STRMU) and related support services for persons living with HIV/AIDS.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations (STRMU): 90 Household Housing Unit
	Location Description	Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda).
	Planned Activities	Planned activities will include STRMU services for persons living with HIV/AIDS. HOPWA Sponsor admin costs are not to exceed 7% of the grantee award.
12	Project Name	HOPWA: University of South Carolina-Dept. of Medicine (USC-DOM)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Provide Housing & Services Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$358,019.00

	Description	USC-DOM will provide housing information, permanent housing placement services, and supportive services for up to 500 individuals living with HIV/AIDS. STRMU emergency housing assistance will also be provided to eligible households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other (Supportive Services): 450 persons HIV/AIDS Housing Operations (STRMU): 20 Household Housing Unit
	Location Description	Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda).
	Planned Activities	Planned activities will include supportive services and STRMU activities for persons living with HIV/AIDS. HOPWA Sponsor admin costs are not to exceed 7% of the grantee award.
13	Project Name	HOPWA: Upper Savannah Care Services (USCS)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Provide Housing & Services Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$25,000.00
	Description	USCS provides supportive services such as housing information and STRMU for persons living with HIV/AIDS in Saluda County.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other (Supportive Services): 50 persons HIV/AIDS Housing Operations (STRMU): 10 Household Housing Unit
	Location Description	Upper Savannah Care Services serves Saluda County as a part of the Columbia EMSA.
	Planned Activities	Planned activities will include supportive services and STRMU activities for persons living with HIV/AIDS. HOPWA Sponsor admin costs are not to exceed 7% of the grantee award.

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. 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 EMSA area (Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda). However, the City targets funds to those neighborhoods with the highest concentration of need for affordable housing, community and economic development.

See the Discussion for a summary of low-income household and minority concentrated areas.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	100

Table 14 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City does not allocate funding based solely on geographic areas; however it will consider investments in both low/mod areas and for eligible individuals and households citywide in its five-year plan. HOME funds are allocated to eligible households (at or below 80% of area median income) throughout the City. HOPWA funds are allocated throughout the six-county EMSA area to eligible persons living with HIV/AIDS (Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda).

For CDBG, when planned activities are intended to serve individuals or households directly (LMC/LMH), beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. In these instances, City staff and/or one of its subrecipient organizations will complete an eligibility status review of the applicant before the activity is initiated.

The City has also identified infrastructure and public facility improvement activities. In which case, the planned activities will serve a low/mod community or neighborhood (LMA). These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low-to moderate-income (or 51%).

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

Discussion

Low Income & Minority Concentration

Low-Income Households

A household is considered low-income if it earns less than 80% of the area median income. A census tract has a concentration of low-income households if the tract's median household income is less than 80% of the area median household income. The City's area median income is \$54,095, and low income is estimated at \$43,276. The City has a concentration of low-income tracts primarily found in the central areas of Columbia. Neighborhoods experiencing a concentration include River Terrace, Booker Washington Heights, and neighborhoods just east and south of downtown. Data was taken from the 2018-2022 ACS. See the MA-50 for a map of the tracts that have a concentration of low-income households.

Race/Ethnicity

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the citywide average. Data was taken from the 2018-2022 ACS. Minority groups with less than 1% of the citywide population were excluded.

The citywide rate for Black, non-Hispanic persons is 40.2%, and a tract with a concentration would be 50.2% or more. The majority of tracts with a concentration of this minority group is located in the north central parts of Columbia, in the neighborhoods of River Terrace, Eau Claire, Colonial Heights and Booker Washington Heights north to the J Strom Thurmond Freeway. There are also a couple tracts just east of downtown (00.1000 & 00.1300).

The citywide rate for Asian, non-Hispanic persons was 2.3%, and a tract with a concentration would be 12.3% or more. There is one tract with a concentration just east of downtown (00.31).

The citywide rate for Hispanic persons was 5.2%, and a tract with a concentration would be 15.2% or more. The three eastern tracts of 01.1501, 01.1502 and 98.0100 have a concentration of Hispanic persons.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section describes the City’s affordable housing goals under 24 CFR 91.220(g), which may include activities undertaken in the CDBG and HOME programs. HOPWA goals are not included in this section, and are instead reported in the AP-70. The need for preserving the existing housing stock and creation of new affordable rental and homeownership housing was a common theme heard during the Consolidated Plan development process.

In PY 2025, CDBG funds will be used to provide housing rehab for eligible homeowners 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. The HOME grant also requires the City to set-aside 15% of the grant allocation for CHDO affordable housing activities.

As a part of the Envision City of Columbia campaign, City Council launched the 20-year Envision Initiative concentrating on housing affordability and livability in 2016. The City is committed to leveraging future funding by identifying funding sources such as the CDBG Revolving Loan Fund and other federal and non-federal sources for new affordable housing developments.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	35
Special-Needs	0
Total	35

Table 15 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	22
Rehab of Existing Units	13
Acquisition of Existing Units	0
Total	35

Table 16 - One Year Goals for Affordable Housing by Support Type

Discussion

Below is a breakdown of goals for the number of LMI households to be supported with affordable housing programs:

Homeowner Housing Rehabilitated: 10 Household Housing Unit

Renter Housing Rehabilitated: 3 Household Housing Unit

Rental units constructed: 20 Household Housing Unit

Homeowner Households Added (CHDO): 2 Household Housing Unit

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. As of its most recent PHA Plan, the CHA has an inventory of 1,335 traditional public housing units, and administers 4,464 Housing Choice Vouchers (HVC).

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. Recently the housing authority also began administering operations for the Cayce Housing Authority.

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

The CHA will continue to follow the recommendations and guidance developed in the Vision 2030 Plan, published in 2021. Vision 2030 is the culmination of almost two years of planning in which every Public Housing property was thoroughly assessed by third party professionals including architects, engineers, appraisers, and environmental consultants. This assessment identified that Columbia's Public Housing had capital needs of over \$250 Million. Vision 2030 is the strategic framework through which the CHA will reposition its Public Housing portfolio and create new affordable housing in the City of Columbia and throughout Richland County through the creation of public/private partnerships utilizing private capital.

Public Housing is statutorily prohibited from accessing private capital, but repositioning tools provide by HUD, including the Rental Assistance Demonstration (RAD) Program removes properties from the Public Housing Program to enable access to market debt and equity. Vision 2030 will result in the elimination of all Public Housing in the City of Columbia and transition to another affordable housing platform.

The CHA will use a variety of HUD available tools to reposition the Public Housing portfolio including the Rental Assistance Demonstration Program, Section 18 Demolition and Disposition; and Section 18 Scattered Sites. Details of the CHA's repositioning strategy and status for each of its properties is located on the CHA website at: <https://www.columbiahousing.org>

The CHA also intends to dispose of 200 single family homes under the Public Housing Section 18 scattered site program and convert these units to a homeownership program.

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

The CHA implements several key strategies to increase resident involvements in the management of publicly supported housing, homeownership opportunities and self-sustainability. This includes:

CHA has an eleven (11) member Resident Advisory Board (RAB). One (1) RAB member is on the CHA Board of Commissioners. One of the goals of the RAB is to improve the quality of life for residents and to maintain resident satisfaction. Having a member on the Board of Commissioners gives residents a voice in the governance of the housing authority.

Resident strategies that enhance relationships with individuals and families served by the CHA focus on increasing mutual accountability and improving the CHA's capacity to connect them with essential community services. These services aim to promote economic self-sufficiency and enhance quality of life opportunities. To achieve this, Columbia Housing has established new partnerships to provide resources to community members. These partnerships offer support in areas such as employment services, financial literacy, youth programming, senior services, and health and wellness. Key partners include Midlands Technical College, the South Carolina Department of Health and Environmental Control, Managed Care Organizations, and Prisma Health, among others.

Homeless Programs expand the CHA's collaborative partnerships with county and citywide efforts to reduce families at risk of experiencing homelessness or at risk of losing housing. CHA continues to address the issue of chronic homelessness in the area by administering special programs that target the unhoused with disabilities and others at risk of being homeless.

Focusing on community safety and security enhances the engagement between the Chicago Housing Authority (CHA) communities and law enforcement agencies, ultimately improving public safety and the quality of life within public housing. This heightened awareness allows us to prioritize and address safety concerns more effectively. Several initiatives have already been implemented to increase safety in CHA communities, including: The National Night Out annual event designed to introduce local first responders to the community; the Fire Safety and Prevention Program which engage in safety drills; the Resident Task Force and its monthly meetings with the various entities on crime prevention in CHA's housing communities; the involvement of neighborhood associations such as Line-Co-Lat that cover a couple of the CHA's large apartment complexes.

Homeownership programs create opportunities for residents and program participants through the coordination of homebuyer education, resources and activities that increase homeownership opportunities.

The CHA also administers a Family Self-Sufficiency (FSS) program, which helps families improve their long-term financial goals. Families that meet established goals will have the opportunity to save thousands of dollars, obtain employment, attend credit classes, and own their own home.

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

Columbia Housing (SC002) was designated as a troubled Public Housing Agency (PHA) on November 8, 2023. Following this designation, a comprehensive recovery plan was submitted to the Department of Housing and Urban Development (HUD). This plan details the Columbia Housing Authority's (CHA) strategies for repositioning and maintaining its properties in order to address issues that negatively

affected its Public Housing Assessment System (PHAS) Score. The recovery plan includes strategies to tackle these concerns, engages with the community, outlines implementation steps, and ensures compliance with HUD regulations and guidelines. It is important to note that the City of Columbia is not participating in efforts to remove the “troubled” designation nor is it directly involved in the comprehensive recovery plan. However, the CHA is invited to apply for grants through the City’s programs.

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

The City of Columbia plans to use General Fund dollars to enhance its Homeless Services. To facilitate this, the City has established a full-time Homeless Services Director position to oversee the Rapid Shelter Columbia (RSC) initiative. This program aims to provide temporary shelter and supportive services for the chronically homeless population. Launched in September 2022, the RSC plays a crucial role in coordinating public service funding with the services needed by individuals experiencing homelessness.

Rapid Shelter Columbia is the first transitional housing project of its kind in the southeastern United States. The new temporary housing units will be constructed at 191 Calhoun Street, the site formerly known as the Inclement Weather Center (ICW). This location will now be referred to as Rapid Shelter Columbia and will feature approximately 50 Pallet sleeping cabins as part of a new construction plan. The existing congregate sleeping quarters on the property will continue to be used for overflow during inclement weather.

The 50 individuals selected to occupy the individual cabins will receive a comprehensive range of wrap-around services from local professionals. These services will focus on case management, life skills development, and assistance with securing permanent housing. Local subject matter experts and homeless service providers will be instrumental in screening and identifying the individuals who will be housed in the Rapid Shelter Columbia cabins. The ultimate goal is to use the cabins for temporary transitional housing and to repeat this process for additional individuals who are chronically unsheltered.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Columbia operates Rapid Shelter Columbia, which provides temporary housing and services year-round. Other supportive service agencies work in collaboration with the City's Homeless Services Division to operate the Interfaith Winter Coalition (IWC) from November 1 through the end of March each year. The IWC opens daily when the temperature reaches 40 degrees Fahrenheit or below, or when other inclement weather conditions pose risks to the health and safety of the homeless.

The facility is equipped to accommodate 180 adult men and women, with the capacity to increase to a maximum occupancy of 240 by supplementing additional beds if necessary. Additionally, the City collaborates with the Midlands Housing Alliance (Transitions) and the Housing First Program, facilitated by the University of South Carolina, utilizing General Fund dollars to maintain a year-round shelter for the homeless at all stages of their journey.

Support services and case management are available to connect individuals with resources that lead to permanent housing. The facility also includes a day center that provides essential services such as mail, showers, computer access, 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

For the past nine years, the City has sponsored a Housing First Pilot Program, which focuses on permanent housing in collaboration with the University of South Carolina School of Medicine and the Columbia Housing Authority. This initiative has been able to provide over 25 units of permanent housing each year, along with intensive supportive services for chronically homeless individuals. These services help reduce the reliance on emergency room visits at local hospitals, enhance the income potential of the clients served, and promote housing stability.

In the last 24 months, Housing First outreach workers have assisted over 822 homeless individuals. There remains a significant need for ongoing supportive services for both chronically homeless individuals and those experiencing homelessness due to economic hardships 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.

The United Way of the Midlands and MACH provide homeless prevention services aimed at helping families remain in their current housing. MACH also assists individuals who are transitioning out of care institutions. The mission of MACH is to collaborate with local organizations and stakeholders to tackle homelessness in central South Carolina. In 2023, the agencies within the MACH district served a total of 10,721 individuals facing homelessness or at imminent risk of becoming homeless. Of those, 4,457 individuals were provided support through emergency shelters, transitional housing, or safe havens.

As a district, there are obstacles that hinder agencies from helping more individuals 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	120
Tenant-based rental assistance	80
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	200

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

Introduction:

Public policies at the local, regional, and state levels have significantly impacted affordable housing and residential investment in Columbia, South Carolina. Several factors have contributed to the current challenges:

1. Exclusionary Zoning Practices

Zoning regulations in Columbia and across South Carolina that prioritize single-family homes and restrict higher-density developments have contributed to limited affordable housing availability. These exclusionary zoning practices increase housing costs and reduce the overall supply of affordable units. The negative impact of such policies is well-documented in studies of urban development challenges.

2. Insufficient Affordable Housing Supply

South Carolina is experiencing a severe shortage of affordable housing units. According to the South Carolina Justice Project's 2021 report, the state had a deficit of 74,291 affordable and available rental units for extremely low-income households. For every 100 households in this income bracket, only 46 affordable units were available, exacerbating housing insecurity.

3. High Eviction Rates

South Carolina has one of the highest eviction rates in the nation, nearly four times the national average. This statistic highlights the severe housing instability faced by low-income renters. A 2020 report by the Coastal Community Foundation outlined how eviction disproportionately affects vulnerable populations, intensifying the challenges of securing affordable housing.

4. Inadequate State Funding

State funding for affordable housing initiatives has been insufficient to meet the growing demand. Although lawmakers allocated \$25 million from the Housing Trust Fund in 2023 to create tax credits addressing rising construction costs, the amount was deemed inadequate to accommodate South Carolina's rapid population growth and escalating housing expenses.

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

The Columbia Compass: Envision 2036 plan outlines recommendations for future development and growth of the City over the next ten years. One of the nine elements covered in this report is the housing

plan. The City will promote various strategies to address housing affordability and encourage healthy growth. These strategies include:

- Develop collaborative teams comprised of multiple departments, agencies, and organizations to work collectively to leverage resources and create housing solutions for vulnerable neighborhoods.
- Provide ongoing neighborhood assistance to the most vulnerable neighborhoods in need of revitalization and potentially challenged by displacement.
- Provide ongoing neighborhood assistance to the most vulnerable neighborhoods in need of revitalization and potentially challenged by displacement.
- Support and incentivize the maintenance of properties in existing neighborhoods.
- Continue to proactively examine and revise existing and proposed City standards to better align with elements of complete neighborhoods.
- Continue to proactively examine and revise existing and proposed City standards to better align with elements of complete neighborhoods.
- Establish incentives to encourage developers to construct affordable housing units.
- Incentivize development of multi-unit housing along redeveloping corridors and within downtown.
- Update the City's policy for affordable housing locational standards to align with community goals and comply with federal guidelines.
- Leverage public land and funding to develop affordable housing.
- Work with regional partners to establish a regional housing land trust that can manage affordable units.
- Continue to partner with organizations and agencies that provide transitional housing services.
- Provide equitable development processes for establishing residential care uses that provide necessary services but may spark opposition.

Full in-depth details of each strategy can be found at the Envision 2036 Housing Plan webpage: <https://www.columbiacompass.org/housing.html>

AP-85 Other Actions – 91.220(k)

Introduction:

Through the housing and special outreach programs offered by the Community Development Department, the City of Columbia aims to address the needs of underserved populations. Specific actions and initiatives are detailed in this section.

Actions planned to address obstacles to meeting underserved needs

The allocation of funding in PY 2025 aims to provide the City of Columbia's LMI and special needs populations, including the elderly, persons with a disability, and persons living with HIV/AIDS access to services used by the public at large. Projects will provide a suitable living environment by making services accessible to the City's most vulnerable groups.

By participating in the Midlands Area Consortium for the Homeless (MACH), City staff is actively involved in prioritizing and planning for the needs of the homeless population in Columbia. Through the City's Housing First program, chronically homeless individuals are successfully obtaining permanent housing and access to supportive services that help maintain housing stability.

The City also offers an Affordable Housing Loan Program, which provides qualified applicants with low down payment options, no private mortgage insurance (PMI), and low-interest rate loans for home purchases. Additionally, the Individual Development Account (IDA) Program, although currently inactive, was designed to assist low- to moderate-income individuals in building personal assets.

The Customer Assistance Program (CAP) is another initiative by the City of Columbia that provides utility assistance to low- to moderate-income households. This program covers up to 75% of a water or sewer bill, with a maximum limit of \$1,000. Assistance may be applied to any past-due balance or fees. Customers can receive help up to two times every 36 months (three years), but no more than once within a 12-month period. Community Development staff are responsible for verifying eligibility, reviewing budgets, and recommending budget management strategies.

Actions planned to foster and maintain affordable housing

The City of Columbia will continue to focus on households with incomes at or below 80% of the area median income. The housing market analysis and needs assessment have identified specific housing needs and issues for individuals with extremely low, very low, and low incomes. Based on the recommendations from the Affordable Housing Task Force, the City has prioritized the allocation of available funds.

The City continues to support the City Lender I/Uplift and City Employee Loan programs, which offer low-interest loans to homebuyers. City Housing staff members are certified Homeownership and Credit Counselors, as well as HUD Certified Counselors. To enhance community services, the Community Development Housing staff has implemented a new automated underwriting system for loan applications. The Columbia Community Development and Housing Programs aim to execute various housing assistance strategies, including rehabilitation and homeownership initiatives.

In 2023, the City launched the “SHINE” Program (Single-family Housing Improvements for Neighborhood Enhancement) to provide qualified homeowners with financial assistance for the preservation of aging housing stock in Columbia neighborhoods. This program is tiered and consists of six categories to address the unique stages of disrepair that may be found in each home. The City’s community and neighborhood development activities are designed to:

- Assist with neighborhood improvement projects
- Assist homeowners, including the 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 Community Development Department of the City of Columbia has engaged a certified Lead-Based Paint Consultant to ensure that the Housing Division complies fully with Title X of the 1992 Housing and Community Development Act (42 U.S.C. Part 35) for all housing units supported by CDBG, HOME, or HOPWA funding. The purpose of this federal regulation is to identify and address lead-based paint hazards before children are exposed. The City requires an evaluation for lead-based paint hazards in all housing units built before 1978 that are scheduled for repairs that could disturb any painted surfaces. If lead paint hazards are identified during the evaluation, they will be addressed using HUD-approved interim control or abatement protocols. Additionally, the City will adhere to EPA regulations regarding the use of certified firms for painting and/or renovating housing.

Before any project receives funding, City staff will conduct an environmental review to determine whether a lead-based paint hazard exists. The City also distributes and maintains documentation of all necessary information for homes built before 1978, which includes the EPA Lead-Based Paint pamphlet, Notification of Lead Hazard Evaluation, and notification of Lead Hazard Reduction.

Furthermore, the City will explore opportunities for the Lead-Based Paint Hazard Reduction grant program, which is designed to assist communities with other health and safety hazards in homes undergoing lead-based paint hazard treatment.

Actions planned to reduce the number of poverty-level families

As of the 2019-2023 ACS, the poverty rate for the City of Columbia was 24.2%. Much of the population living in poverty reside along the northern and southern borders of the City. There is also a concentration in the central downtown areas of Columbia.

The activities outlined in the AP-35/38 aim to directly address and reduce the number of families living at the poverty level in Columbia. This involves planning for expanded affordable housing opportunities, improving public infrastructure and facilities in low- to moderate-income areas, and providing community development services and economic development opportunities funded by CDBG and HOME funds. By enhancing living conditions, creating better employment opportunities, and improving access to essential services, citizens can rise out of poverty. Additionally, HOPWA funds will assist individuals living with HIV/AIDS through housing subsidy programs and supportive services. These efforts will address the needs of this vulnerable population and help reduce housing instability that could lead to homelessness. Actions that the City may implement in PY 2025 include:

- Targeting federal resources in neighborhoods that have low/mod block group tracts and as a result may have a high poverty rate;
- Funding public service programs that provide services to LMI households that encourage housing stability and improve the quality of life for residents;
- Providing assistance for special needs groups such as those with a disability, the elderly, the homeless and victims of domestic violence;
- Providing targeted assistance such as housing subsidy programs and supportive services towards persons living with HIV/AIDS;
- Continuing to fund housing rehab activities for renters and owners to maintain the condition of their homes which will prevent the risk of homelessness;
- Expanding the affordable housing stock through new developments.

Actions planned to develop institutional structure

The City of Columbia operates under a city manager-council form of government. The City Council is composed of seven members: four are elected from single-member districts, and three are at-large members, including the Mayor. Council members serve four-year terms. In this structure, the City Council appoints a city manager who oversees the administration of all city departments under the Council's jurisdiction. The Community Development Department concentrates on Grant Administration and Compliance, Neighborhood Services and Community Programs, and Residential Housing Development. The Department's offices are located at 1401 Main St., 4th Floor, in downtown Columbia. The Columbia City Council has established five goals and seven focus areas as part of a vision aimed at shaping the city's

future over the next 20 years. This initiative, known as Envision Columbia, is designed to guide the City of Columbia in becoming a world-class city. 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

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

The City of Columbia actively collaborates with various agencies to enhance intergovernmental cooperation. It works closely with Richland and Lexington Counties, Columbia Housing (PHA), local municipalities, and neighboring jurisdictions on issues related to housing, economic development, and community development. This collaboration extends to community stakeholders and partners, including neighborhood associations, non-profit organizations, service providers, state and federal agencies, the faith-based community, universities and colleges, the Richland 1 School District, and health institutions.

The City will engage a professional consultant to provide technical assistance services and programs related to community and economic development projects. The consultant will take a multidisciplinary approach, leveraging their expertise in real estate, industrial financing, bonding, syndications, and federal and state funding mechanisms, as well as private sector placements. The primary focus of this partnership is to help the City align its economic development financing needs with the most suitable and feasible capital resources. The consultant will collaborate with the City to secure private funding for projects by arranging meetings with private financial institutions, similar to the functions of an investment banker or mortgage broker. The ultimate goal of this partnership is to link the public and private sectors to foster economic and housing development projects. In this catalyst role, the consultant's main objectives will be to create jobs, promote business development, and oversee the construction or rehabilitation of housing units. These objectives are also commonly shared with various City, State, and Federal programs. Building strong relationships is crucial for the success of housing, economic, and community development efforts within the City of Columbia. To facilitate this, the Community Development staff meets quarterly with representatives from Richland County, Lexington County, the Columbia Housing Authority, and United Way of the Midlands to discuss development opportunities and promote regional cooperation.

Discussion:

The City of Columbia continues to be open to new and innovative ways to address the needs of its citizens using federal, state, and local resources. The Mayor and City Council lead the way to ensure all individuals, households, businesses, neighborhoods, and communities are valued, heard, and have access through transparency.

Program Specific Requirements

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

Introduction:

This section describes the additional regulatory requirements for the CDBG, HOME & HOPWA programs. The City anticipates generating program income in the amount of \$650,000 for CDBG through the Revolving Loan Fund, and 100% of persons served through the CDBG program will be low- to moderate-income.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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	650,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	650,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**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:**

The City has 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 homebuyer program specifies a written agreement with the homebuyer will stipulate the recapture provision. If the home funded with HOME dollars is sold before the end of the affordability period, then 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) to Recapture the entire amount. Guidelines for the homebuyer program are provided to potential homebuyers during homebuyer counseling sessions and in the City's program marketing materials. These guidelines include the executed written agreement between the City of Columbia and the homebuyer that specifies the length of the affordability period associated with the HOME assistance and the conditions that trigger the recapture provision. The City of Columbia specifies 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 adopted the HOME Rule Affordability Period requirements for program requirements. The term of the affordability period for the project is based on the total amount of HOME funds assistance that the homebuyer receives to purchase the home. This assistance could be direct, 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. The City intends to use HOME funds for homebuyer assistance and/or rehabilitation in the 2025 program year and follow HOME Affordable Homeownership limits for our area.

- 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 before 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 the 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 total amount of HOME funds assistance that the homebuyer receives to purchase the home. This assistance could be direct, 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 a change of address or change in the type of insurance to the 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).

The City's HOME funds are allocated on a first-come, first-qualified basis to LMI households or a Notice of Funding Availability/Request for Applications (NOFA/RFA) process for developers who serve LMI households using our HOME funds. Information regarding homeownership programs is on our

website at <https://www.columbiasc.net/community-development/housing-loan-programs/affordable-housing>. We do not plan to limit beneficiaries nor give preference to any segment of the LMI population. We do not intend to use HOME funds for any special housing activities that would limit tenants or give preference to any segment of the LMI population. We do not give preference to students or the City of Columbia employees.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

The City does not use HOME funds for TBRA.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

The City does not use HOME funds for TBRA.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by the City of Columbia, which is the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ such as persons with a disability or other special needs. However, at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the City's HOME program funds. HOME funds must however target low- to moderate-income households.

Discussion:**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, the City sends the RFA to the Midlands Area Consortium for Homelessness (MACH) and the United Way of the Midlands list services for distribution. All grassroots, faith-based, and community organizations have access to this information. City HOWA Funds serve the Established Metro Statistical Area (EMSA) counties of Calhoun, Fairfield, Kershaw, Lexington, Richland, and Saluda.