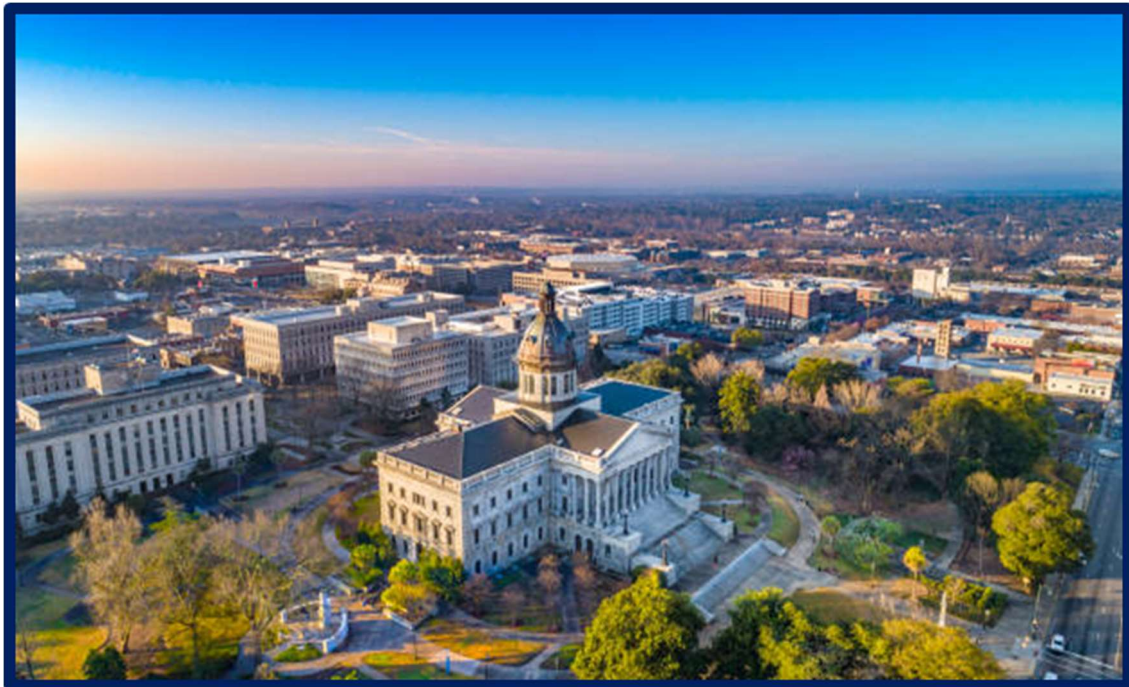




DRAFT
City of Columbia Community Development Department
2026 Annual Action Plan (AAP)



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Contents

Executive Summary	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	3
PR-05 Lead & Responsible Agencies – 91.200(b)	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)	8
AP-12 Participation – 91.105, 91.200(c)	17
Expected Resources	19
AP-15 Expected Resources – 91.220(c)(1,2).....	19
Annual Goals and Objectives.....	25
AP-20 Annual Goals and Objectives	25
Projects.....	28
AP-35 Projects – 91.220(d).....	28
AP-38 Project Summary	30
AP-50 Geographic Distribution – 91.220(f)	38
Affordable Housing	41
AP-55 Affordable Housing – 91.220(g)	41
AP-60 Public Housing – 91.220(h).....	42
Introduction.....	42
Actions planned during the next year to address the needs to public housing.....	42
Actions to encourage public housing residents to become more involved in management and participate in homeownership	42
If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance	42
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	44
AP-70 HOPWA Goals– 91.220 (l)(3).....	45
AP-75 Barriers to affordable housing – 91.220(j)	46
AP-85 Other Actions – 91.220(k)	47
Program Specific Requirements.....	52
AP-90 Program Specific Requirements – 91.220(l)(1,2,4).....	52
Citizen Participation Comments	Error! Bookmark not defined.

Executive Summary

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

1. Introduction

The Community Development (CD) Department is committed to making the City of Columbia and its neighborhoods a better place to live, work, play, and thrive. Our Mission is to improve the quality of life for Columbia's citizens by providing economic, housing, and social opportunities. We are the fuel supporting the local economy by providing resources and opportunities for growth. Community Development administers federal, state, and local funding and ensures compliance. Community Development programs increase home-ownership and build neighborhood capacity while offering excellent customer service. Partnerships with banks, neighborhoods, and organizations allow us to promote diversity, inclusion, and equal access through engagement, education, empowerment, and enhancement of housing and economic opportunities.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Consolidated Plan sets goals and strategies for achievement over the FY 2025-2029 period and identifies a list of funding priorities. The FY 2026-2027 Annual Action Plan is the second (2nd) year of its five-year Consolidated Plan outlining the City's vision for housing and community development and addresses the City's response to identified needs and priority areas over the next year. Community Development administers federal, state, and local funds and ensures compliance; increases home ownership; and builds neighborhood capacity through excellent customer service. The 2026 Annual Action Plan (Action Plan) represents the priorities for the City of Columbia Consolidated Plan (Con Plan) as ratified by the City Council and approved by HUD. The Action Plan is the City of Columbia's application for U.S. Department of Housing and Urban Development (HUD) entitlement grants and identifies the proposed programs and projects funded during the City's Fiscal Year (FY) 2026.

The Action Plan consolidates three (3) HUD entitlement grants: 1) Community Development Block Grant (CDBG), 2) HOME Investment Partnership Program (HOME), and 3) Housing Opportunities for Persons with AIDS (HOPWA). The City of Columbia experienced the 2015 Flood Disaster resulting in an award of Community Development Block Grant Disaster Recovery (CDBG-DR) funds to address the unmet needs of recovery. Additionally, Community Development Block Grant Mitigation (CDBG-MIT) funds were awarded to address resiliency against future disasters. The Federal Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law in 2020 to provide additional aid to communities in their efforts to prevent, prepare for and respond to the COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD's CPD programs, including CDBG-CV & HOPWA-CV (now closed) to the City of Columbia. In addition, HUD approved the City's HOME American Rescue Plan (HOME-ARP) Allocation Plan on April 14, 2022.

3.. *Evaluation of past performance*

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Columbia recognizes the importance of maintaining appropriate performance measurements of its CDBG and HOME projects and programs. CD staff provides management for the CDBG, HOME, and HOPWA programs and monitors activities and projects with developed guidelines that include performance measures to ensure regulatory compliance. Using the HUD Community Planning and Development Grant Monitoring Handbook (4591.1) found at https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsg/4591.1, a guide that the City periodically uses to evaluate staff performance and program performance against the current Consolidated Plan.

The City's Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPERs) have provided many details about the innovations, projects, and programs completed by the City. Documents are reviewable and/or downloaded from the City's website at www.Columbiasc.gov.

The City recognizes that the evaluation of past performance is critical to ensuring the City and its sub-recipients are implementing activities effectively and that those activities align with the City's overall strategies and goals. The HUD CDBG Timeliness Ratio test is usually assessed annually on May 2 of each year; the next timeliness test for the City of Columbia will take place on May 1, 2026. The performance of programs and systems is evaluated regularly and the City continues to improve the CDBG Notice of Funding Availability (NOFA) and HOPWA Sponsor Request for Applications (RFA) processes to ease the administrative burden on applicants and volunteer community reviewers. Where progress stalled toward specific goals in homeownership rehabilitation assistance, Quality Assurance, and Quality Control (QAQC) measures are in place for continuous improvement. The proposed numbers were high with the expectation that the CDBG-DR program would assist a larger number of rehabs. However, the length of time between disaster and recovery led to increased construction costs due to supply chain deficiencies and a decrease in the number of rehabbed housing units. Reconstruction costs remained significantly higher across the construction industry.

4. *Summary of Citizen Participation Process and consultation process*

Summary from citizen participation section of plan.

City staff continues to work with the Citizens Advisory Committee (CAC), established in 1975 to provide advice and recommendations on all policy issues relating to the federal entitlement grant programs discussed in the City's Consolidated Plan and Annual Action Plan. The CAC is scheduled to meet on the 2nd Tuesday of each month. All the meetings are open to the public and the schedule is posted on the City website.

The Annual Action Plan public comment period was April 1, 2026 through May 1, 2026. The AAP Public Notice was posted in the State Newspaper and on the City's Community Development website at <https://communitydevelopment.columbiasc.gov/public-notices/>. The FY2026 Annual Action Plan Executive Summary was available on the Community Development website at <https://communitydevelopment.columbiasc.gov/annual-action-plan/>.

All comments received are to be submitted with the Annual Action Plan to HUD no later than May 13, 2026, the HUD Statutory deadline. The Annual Action Plan remains under draft until submitted to HUD for final approval. All public comments regarding the Annual Action Plan were mailed to, Community Development Department, 1401 Main St., 4th Floor Columbia, SC 29201, e-mailed to CommunityDevelopment@columbiasc.gov, or faxed to (803) 255-8912.

The City held at least one in-person Public Hearing:

Thursday, April 23, 2026, @ 6:00 p.m. - Busby Community Center, 1735 Busby St. Columbia, SC 29203

Community Development provided the draft 2026 Annual Action Plan to City Council Community Development Committee for approval to submit to HUD via the eCon Planning Suite Integrated Data and Information System (IDIS) on April 21, 2026. For more information, contact the Community Development Compliance Division at (803) 545-3373 or by email CoCCComdDevCompliance@columbiasc.gov.

5. *Summary of public comments*

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Citizens had the opportunity to review and comment on the proposed Annual Action Plan during the public hearings and the minimum 30-day public comment period, May 23, 2026 - June 24, 2026. A summary of citizen comments from both public hearings, online or mailed to the Community Development offices, is included in the FY 2026-2027 Annual Action Plan submitted to HUD. For more information, contact the Community Development Compliance Division at (803)545-3373 or by email at CoCCCommDevCompliance@columbiasc.gov. The summary of the comments and the public hearing notice affidavit are attached to the AAP.

Public Hearing Summary – No comments yet:

The Annual Action Plan public comment period is April 1, 2026 – May 1, 2026. Information regarding the Plan was posted at www.communitydevelopment.columbiasc.gov/public-notices/ and the following comments received at COCCComDevCompliance@Columbiasc.gov are summarized and submitted with the City's Annual Action Plan.

Public Meeting – April 21, 2026 – City Council Community Development Committee Meeting

Public Hearing – April 23, 2026 – Busby Community Center

April 1, 2026 – May 1, 2026 - Comment Period

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

A summary of citizen comments will be included in the FY 2026 Annual Action Plan submitted to HUD. No comments will be excluded from the submission of the Annual Action Plan.

7. *Summary*

The City of Columbia used a variety of outreach techniques using different venues to gather input for the Action Plan. In-person public hearings were utilized in addition to other media platforms. Social Media, the City website, and email blasts were all a part of the outreach strategy designed to provide and receive information and comments for the Annual Action Plan. At least one in-person public hearing was held on April 23, 2026. All comments received from neighborhood organizations, citizens, community stakeholders, service agencies, faith-based organizations, city staff, and elected officials were included to ensure inclusive representation.

All comments are attached to this document.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

The Community Development Department (CDD) administers the CDBG, HOME, and HOPWA programs for the City of Columbia. 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/>.

Consolidated Plan Public Contact Information

The Community Development Department (CDD) has the responsibility of developing the 5-year Consolidated Plan. The fiscal year 2026-2027 is the second (2nd) year of the most recent plan (2025-2029), which can be found on the City's website at <https://communitydevelopment.columbiasc.gov/>.

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Columbia is engaged in ongoing efforts to increase coordination amongst the complex network of public, private, and non-profit organizations that deliver housing and social services to the community. As the administrator of HUD's CDBG, CDBG-DR, CDBG-CV, CDBG-MIT, HOME, HOME-ARP, and HOPWA programs, the City's Community Development Department (CDD) acts as the connector and fuel for community and economic development in the area. The City maintains open lines of communication between the area's many non-profit, for-profit, social service agencies, and community stakeholders.

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(l))

Besides keeping an open door policy and maintaining ongoing daily communication with the area's many agencies and service providers, the City of Columbia's Community Development Department (CDD) is engaged in a number of efforts and initiatives to enhance coordination among the community's governmental and service frameworks. The CDD maintains membership with the Midlands Areas Consortium on Homelessness (MACH), as well as works closely with the United Way of the Midlands. The Housing Authority for the City of Columbia is a valued public housing partner. The City coordinates with the State agencies such as the Department of Health (DPH), Department of Environmental Services (SCDES), and the Department of Social Services to gather data and information concerning lead-based paint hazards in homes.

The City's Community Development Committee reviews matters related to community and neighborhood development. The Economic Development Committee reviews and makes recommendations for continued economic growth within the City. The Environment & Infrastructure Committee reviews matters related to green space, water quality, roads, and buildings. The Public Safety Committee reviews matters related to public safety, including animal services, code inspection, Municipal Court, and other matters related thereto.

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 (UWM), which serves as the lead HUD agency for the Midlands Area Consortium for the Homeless (MACH), and is the HUD, designated Homeless Continuum of Care (CoC). UWM also administers the CoC's Homeless Management Information System (HMIS) and is the clearinghouse for the Emergency Shelter Grant (ESG) Program. This group of service providers implements housing services for the homeless, as well as other organizations with an interest in preventing homelessness. Along with UWM, those involved are local

non-profit agencies, local government entities, public schools, housing authorities, law enforcement, health care providers, faith communities, and financial supporters.

The partnership was created to maximize the resources available to homeless persons through the development and coordination of an effective and comprehensive continuum of care system addressing services from homelessness prevention services outreach services, emergency shelter, transitional housing, permanent supportive housing, and permanent affordable housing. Additionally, the City of Columbia implemented the Columbia Rapid Shelter focusing on temporary housing for the most

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

The City of Columbia partners with the United Way of the Midlands (UWM), which serves as the lead HUD agency for the Midlands Area Consortium for the Homeless (MACH), and is the HUD, designated Homeless Continuum of Care (CoC). UWM also administers the CoC's Homeless Management Information System (HMIS). 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 jurisdiction's consultations with housing, social service agencies and other entities-will be updated

1	Agency/Group/Organization	Lexington County Community Development
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department (CDD) coordinates access to Fair Housing and Equal Opportunity for the current and future residential, commercial, and industrial interests of Lexington County. The CDD also promotes community development through the Community Development Block Grant (CDBG) and CDBG-Disaster Recovery Programs and the HOME Investment Partnership Program (HOME), which are funded by the US Department of Housing and Urban Development (HUD). They continue to collaborate on relevant Fair Housing, volunteering opportunities, and regional activities through intentional coordination for National Community Development Week, National Fair Housing Month, and National Financial Literacy Month events.
2	Agency/Group/Organization	Richland County Community Development Department
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Strategy HOPWA Strategy Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Columbia is within Richland County with a diverse population of more than 390,000 residents in the Metro region. A series of ongoing consultation meetings and special monthly meetings were held on Fair Housing. They continue to collaborate on relevant Fair Housing, volunteering opportunities, and regional activities through intentional coordination for National Community Development Week, National Fair Housing Month, and National Financial Literacy Month events. Fire and Safety, as well as Zoning and Land Use, were areas of improved coordination.
3	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

	Briefly describe how the Agency/Group/Organization was consulted. 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.
4	Agency/Group/Organization	SC Department of Health (DPH) and Department of Environmental Services (SCDES)
	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
	Briefly describe how the Agency/Group/Organization was consulted. 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. A HOPWA 1-day Conference was sponsored by DHEC to exchange and gather information.

5	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
	Briefly describe how the Agency/Group/Organization was consulted. 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.

6	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
	Briefly describe how the Agency/Group/Organization was consulted. 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.
7	Agency/Group/Organization	Homeless No More, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Non Profit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Columbia provided funds to assist homeless families/individuals with emergency hotel/motel assistance. Also, provided funds to help develop affordable housing.
8	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

Briefly describe how the Agency/Group/Organization was consulted. 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.
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Table 2 Agencies, groups, organizations who participated

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

The City of Columbia includes all agency types for consultation.

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.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

MACH, a nonprofit organization and HUD-registered Continuum of Care (CoC) is designed to provide a community solution to homelessness. We work collaboratively to reduce the time that people spend in a homeless situation while promoting self-sufficiency and independence for the people we serve. 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 our region to help those who are most in need. MACH as a collaborative body serves both the homeless population and the community through education, planning, advocacy, and services.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Mayor and City Council of the City of Columbia wish to provide for maximum citizen participation in the development and implementation of the Annual Action Plan in accordance with the objectives of the Housing and Community Development Act of 1974. The public notice was posted in the “State Newspaper” on April 1, 2026 and the public review and comment period started April 1, 2026, and ended on May 1, 2026. In addition, the Executive Summary of the Annual Action Plan draft was available on the City’s website at <https://communitydevelopment.columbiasc.gov/public-notices/> and can be requested via email at CoCComDevCompliance@columbiasc.gov.

The City of Columbia Citizen Participation Plan encourages the participation of all residents, especially the low and moderate-income population. Formal and informal approaches are used each year in the assessment process to provide adequate opportunities for citizens to participate in the development of the Annual Action Plan. In 2025, the City continued to utilize virtual methods for public engagement. These actions include placing advertisements in the local newspapers, social media, and Citizens Advisory Committee (CAC) meetings. The Public Hearing will be held in person.

The CAC consists of seven (7) members, with at least one member from each of the four (4) City Council Districts, and was established through the adoption of a resolution on August 6, 1975, which outlined the Committee’s responsibilities. Meetings are held on the second Tuesday of each month and their responsibilities include an annual review of the performance of federal programs, CDBG, HOME, and HOPWA. Meetings are advertised to the public via postings at City buildings with high traffic and on the City’s webpage. All meetings are virtual and accessible to all citizens including those with hearing and visual impairments. The grassroots organization, Columbia Council of Neighborhoods (CCN) has grown into a large umbrella organization with over one hundred and twenty-two (122) neighborhoods. The Community Development Department assigns a staff member as Community Liaison to assist with disseminating information regarding city services, capacity, and leadership development; and addressing neighborhood and community priorities needs within the four (4) City Council Districts. Notice of these meetings is published in The State newspaper, distributed by email to the Columbia Council of Neighborhood Executive Board and the entire membership, and posted on the City website <https://communitydevelopment.columbiasc.gov/annual-action-plan/>. In addition, Community Development comments are accepted via email at CoCComDevCompliance@columbiasc.gov to invite citizens to comment on needs in their community on an ongoing basis. The results are listed below. All public comments received are submitted to HUD as a part of the Annual Action Plan. See the Citizens Participation attachment.

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 (If applicable)
1	Newspaper Ad	Non-targeted/broad community	The posting, dated in the State News Paper is chosen to reach wide variety of the citizens, respond the to the newspaper response.			
2	Public Hearing	Non-targeted/broad community	April 23, 2026			
3	Public Meeting	Non-targeted/broad community	April 21, 2026			
4	Internet Outreach	Non-targeted/broad community	City of Columbia's Public Relations posted Notice on Facebook to inform the citizens.			https://www.facebook.com/share/p/rvnSCw32hDUtS8A9/?mibextid=oFDknk
5	Internet Outreach	Non-targeted/broad community	City of Columbia's Public Relations posted on Facebook to inform the citizens about the two Public Hearings and encourage them to attend.			https://www.instagram.com/p/C7XElu8NCIL/?igsh=MWlmazBvZXltMHA3bw==

Table 4 – Citizen Participation Outreach

Expected Resources - will be updated

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

Introduction

The City of Columbia estimates \$6,558,451 in total revenue from CDBG, HOME, and HOPWA funding sources to be available for activities and programs. Community Development anticipates having ~~\$3,349,201~~ in CDBG revenue available for FY 2026-2027 programs from the bulleted sources listed below.

CDBG

- \$1,137,467.00 – New Entitlement (FY2026)
- \$69,845 – Prior Year Entitlement Remaining (FY2023)
- \$2,172,740 – Revolving Loan Fund/Program Income (FY2022, FY2023 & Est. FY2024)

HOME & HOPWA

The total estimated revenue for the HOME Program is \$1,310,287 including \$660,423.89 in 2026 entitlement funds and \$650,000 in estimated program income (PI). The total estimated HOPWA revenue for 2026 is \$1,908,324.00. The chart below indicates the percentage of total entitlement revenue by funding source.

In January 2017, HUD-approved (Public Law 114-113) the \$19,989,000 Community Development Block Grant Disaster Recovery allocation as the result of the 2015 Flood Disaster that hit Columbia in October of 2015. On August 7, 2017, HUD Federal Register (Public Law 115-31) allocated an additional \$6,166,000 to the City of Columbia for disaster recovery assistance. The total amount available for disaster recovery is \$26,155,000. These funds will be utilized for Administration, Planning, Economic Development, Housing, and Infrastructure activities over a six (6) year period plus a 1-year waiver extension due to the COVID-19 pandemic. The City received an 18-month waiver extension to expend the remaining \$1.3 million ending July 2025. Information regarding the CDBG Disaster Recovery Grant is located at <https://dr.columbiasc.gov/action-plan/> in both English and Spanish.

In February 2018, Congress, recognizing that it was not sufficient to fund the only repair of damage caused by the disasters, passed historic legislation that enabled storm-impacted jurisdictions to become more proactive in addressing the impacts of these disasters on their communities.

The City of Columbia received \$18,585,000 in The Further Additional Supplemental Appropriations for Disaster Relief Requirements Act, 2018 (P.L. 115-123) to enable communities to carry out strategic, high-impact activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life and property, and the suffering it causes by lessening the impact of future disasters. Information regarding the CDBG Mitigation Grant is located at <https://mit.columbiasc.gov/wp-content/uploads/2020/09/Revised-Action-Plan.pdf>

On March 27, 2020, the Federal Coronavirus Aid, Relief, and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD’s CPD programs, including CDBG-CV & HOPWA-CV for the City of Columbia. The additional CARES Act funds allocated to Columbia were \$611,921 for CDBG-CV and \$220,838 for HOPWA-CV, with related provisions to citizen participation and provisions specific for each grant allocation and allowing HUD to waive further program requirements if necessary. Information regarding the CDBG-CV and HOPWA-CV (no closed) grants is in the revised 2025-2029 Consolidated Plan at <https://communitydevelopment.columbiasc.gov/consolidated-plans/>

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	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					This is the 2nd-Yr of the 2025-2029 Consolidated Planning period. Admin funding 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 Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
0	Public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	660,423.89					This is the 2nd-Yr of 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 Con Plan \$	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	0	1,908,324.00		This is the 2nd-Yr funding for the 2025-2029 Consolidated Planning period. Administration funded at 3%.

Table 5 - 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 – will be updated

The City of Columbia has a total percent of 12.5% (\$88,876) of the FY2026 allocation in required private matching dollars for HOME-assisted activities. The HOME match is satisfied through private lenders' contributions to the City's affordable housing loan program for homebuyers. The City collaborates with eight (8) local lenders that provide mortgage financing to eligible borrowers at reduced interest rates. (South State Bank, First Citizens Bank, Synovus Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizen Federal Credit Union, 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 and other affordable housing projects are projected to leverage over \$2.8 million in private community dollars. The city also anticipates over \$3.5 million in leveraged dollars for the HOPWA program. The City of Columbia also provides in-kind services, general funds for operating costs, furnishings and equipment, and real property to carry out the activities identified in the Consolidated Plan and this Plan. City funds were used to establish a General Fund Revolving Loan Funds separate from federal dollars, and have leveraged over \$7 million in private bank funds over the last 5 years. City general funds are used for a variety of housing and development needs. Additionally, Community Development solicits sponsorship revenue to support the many community programs and training events held during the program year.

If appropriate, describe publically 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 also uses Revolving Loan funds that help carry out the priority needs and activities identified in the Consolidated Plan and this Annual Action Plan. Revolving loan funds are separate funds (independent of other CDBG program accounts) set up to carry out specific activities.

The City of Columbia also provides in-kind services, general funds for operating costs, furnishings and equipment, and real property to carry out the activities identified in the Consolidated Plan and this Plan. City funds have been used to establish General Fund Revolving Loan Funds separate from federal dollars that have leveraged over \$8 million in private bank funds over the last five years. City general funds are used for a many city projects in which CDBG funds are proposed. Projects include street repaving, park improvements, and economic development. Additionally, the Office of Community Development will solicit sponsorship revenue to support the many community programs and training held during the program year.

Utilizing CDBG, HOME, and HOPWA funding, the City of Columbia leverages over \$8 million annually from various sources including Housing Loans, Homeless Services for the Inclement Weather Center, Façade Improvement Projects, and Commercial Revolving Loan Fund (CRLF), HOPWA Sponsors and other community investment projects and initiatives. Community Development Housing Division has received over \$8 million in bank commitments from various sources for its housing initiative over five years. These resources include private lenders such as South State Bank, First Citizens Bank, Synovus Home Mortgage, Security Federal Bank, First Community Bank, Palmetto Citizen Federal Credit Union, and Assurance Lending.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – funding amounts will be updated

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: \$678,913.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	2A Affordable Housing Opportunities	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$1,194,382.89	Rental units constructed: 20 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
3	2B Provide Housing Rehabilitation	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$1,404,675.00	Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
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: \$170,620.00	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	4A Provide Housing Opportunities 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: 1220 Household Housing Unit Other: 4500 Other
9	6A Effective Program Management	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Management	CDBG: \$227,493.00 HOPWA: \$57,250.00 HOME: \$66,042.00	Other: 1 Other

Table 6 – 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.
4	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.
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 Opportunities 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.
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.

Table 7- Goals Description

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 South Carolina-Dept. of Medicine (USC-DOM)
13	HOPWA: Upper Savannah Care Services (USCS)

Table 8 - 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 (see Following Page) = Estimated

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: \$227,493
	Description	CDBG Administration & 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	6/30/2027
	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 2026 (21A).
2	Project Name	CDBG: Public Services
	Target Area	Citywide, 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	6/30/2027
	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: \$678,913
	Description	Funded public facility and infrastructure activities include improvements to public parks, neighborhood facilities, streets and sidewalks.
	Target Date	6/30/2027
	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	6/30/2027
	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 2026. Program admin costs includes salaries, monitoring, and compliance activities. Admin costs are not to exceed 10% of the total HOME grant allocation.
	Target Date	6/30/2027
	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.
6	Project Name	HOME: CHDO Set-Aside (15%)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Increase Homeownership 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	6/30/2027
	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 Increase Homeownership 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	6/30/2027
	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 2026. Program admin costs includes salaries, monitoring, and compliance activities. Admin costs are not to exceed 3% of the total HOPWA grant allocation.
	Target Date	6/30/2027
	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
9	Project Name	HOPWA: Columbia Housing Authority (CHA)

	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Provide Housing Opportunities 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	6/30/2027
	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 Opportunities 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	6/30/2027
	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 Opportunities Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$265,260.00
	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	6/30/2027
	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 Opportunities Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$400,000
	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	6/30/2027
	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 Opportunities Persons HIV/AIDS
	Needs Addressed	Housing & Supportive Services for Persons HIV/AIDS
	Funding	HOPWA: \$25,000
	Description	USCS provides supportive services such as housing information and STRMU for persons living with HIV/AIDS in Saluda County.
	Target Date	6/29/2027
	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.	

Table 9- Project summaries

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 the 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 10 - 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 the 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/moderate 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 defines the eligible block group tracts within the jurisdiction. The tracts can be found: <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's 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's 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 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 are 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 of 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 11 - 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 12 - One Year Goals for Affordable Housing by Support Type

Discussion

Below is a breakdown of goals for the number of special needs and LMI households supported by 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.

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.

Discussion

N/A

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 is 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 collaborate with the City's Homeless Services Division to operate the Interfaith Winter Coalition (IWC) from November 1 through the end of March of each year. The IWC opens each day when the temperature reaches 40 degrees or below, or when other inclement weather factors affect the health and safety of the homeless. The facility is equipped to accommodate 180 adult men and women with additional costs available to supplement the beds to the 240-person maximum occupancy, if necessary. Additionally, the city collaborates with Midlands Housing Alliance (Transitions) and the Housing First Program, facilitated by the University of South Carolina, using General Fund dollars to provide a year-round facility that is a shelter for the homeless at all stages. Support services and case management connect to resources that lead to permanent housing. This facility has a day center that meets the needs of mail, showers, computer, and job search

assistance.

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

For the past nine years, the City has funded a Housing First Pilot Program model of permanent housing in cooperation with the University Of South Carolina School Of Medicine and the Columbia Housing Authority. These funds have provided 25 units per year or more of permanent housing and intensive supportive services to chronically homeless persons. These services reduce the need for emergency room care at local hospitals, improve the income potential of the clients served, and assist in the maintenance of housing stability.

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.

Discussion

N/A

AP-70 HOPWA Goals– 91.220 (l)(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

Table 13

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>

Discussion

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

The allocation of funding in PY 2026 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 households whose incomes are at 80% or below the area median income. The housing market analysis and needs assessment identified housing needs and problems for persons with extremely low incomes, very low incomes, and low incomes. The City has prioritized the use of available funds relying on the recommendations of the Affordable Housing Task Force.

The City continues to fund the City Lender I/Uplift and City Employee Loan programs that provide low-interest loans to homebuyers. City Housing staff are certified Homeownership and Credit Counselors, as well as HUD Certified Counselors. Enhancing services for the community, CD Housing staff implemented a new automated underwriting system for loan applications. The Columbia Community Development and Housing Programs are designed to implement various housing assistance strategies that include rehabilitation and homeownership.

In 2023, the City launched the SHINE” [Single-family Housing Improvements for Neighborhood Enhancement] Program to aid qualified homeowners with financial assistance for use in the preservation of aging housing stock in Columbia Neighborhoods. The program is a tiered program divided into six different categories to cover the various stages of disrepair that are unique to 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 2025-2029 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

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 2026 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 consists of seven members, four elected from single-member districts and three at-large members (including the Mayor), for four-year terms. In January 2022, the City swore in a new Mayor and three new Councilmembers. Under this structure, the City Council employs a city manager who is responsible for administrative oversight of all city departments over which the Council has authority. The Community Development Department focuses on Grant Administration and Compliance, and Neighborhood Services and Community Programs, and Residential Housing Development. The Department's offices are located at 1401 Main St., 4th Floor in downtown Columbia. Columbia City Council has developed five goals and seven focus areas of a vision that will lead us to become the city we want to be, not just today but for the next 20 years. Envision Columbia is a concept planned to guide the City of Columbia to become the World Class City intentionally. The Vision Statement and goals are:

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

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(l)(1,2,4)

Introduction:

The following items respond to 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(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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

Table 14

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%

Table 15

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(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 investment.

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 2024 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.

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.