

VERSION 1

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

AFFIRMATIVELY FURTHERING FAIR HOUSING

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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JURISDICTIONAL BACKGROUND DATA

FAIR HOUSING TASK FORCE

Prior to the July 16, 2015 AFFH Final Rule, Entitlement Communities were required to complete an “Analysis of Impediments to Fair Housing Choice” in order to demonstrate compliance with AFFH regulations, however the new Final Rule promulgated a new procedure for Entitlement Communities to follow labeled as the “Assessment of Fair Housing (AFH).” The AFH is a more specific and rigorous process designed to facilitate better results related to affirmatively furthering fair housing. The current Presidential Administration has delayed the implementation of the Final Rule, therefore the City of Columbia is required to complete an “Analysis of Impediments to Fair Housing Choice” under the current rule. Utilizing the Fair Housing Task Force (FHTF) for this analysis is intended to assist the City in incorporating meaningful public engagement into the process and to help ensure a robust analysis has been completed. The City has a history of successfully utilizing members of the public to inform City policy as it relates to local fair housing laws and ordinances. The Citizens Committee on Fair Housing informed working leading up to the passage of the City Columbia’s first Fair Housing ordinance passed in 1970.

The Fair Housing Task Force (FHTF) was authorized by the City of Columbia City Council on February 19th, 2018. Discussions on the formation of the FHTF began as part of the U.S. Department of Housing and Urban Development’s (HUD) Affirmatively Furthering Fair Housing (AFFH) regulations articulated in the Final Rule issued on July 16, 2015. The Affirmatively Furthering Fair Housing Final Rule further defined and articulated requirements that Community Development Block Grant (CDBG) Entitlement Communities must meet in order to demonstrate they are affirmatively furthering fair housing as required by Federal law. Failure to meet AFFH requirements can result in withholding of federal CDBG resources and/or potential litigation against the City in violation.

Council Resolution R24-18 A established the FHTF as well as directed the FHTF to examine the following fair housing challenges, including:

- Affordability for low-to moderate-income residents;
- Economic and racial segregation/integration;
- Racially or ethnically concentrated areas of poverty;
- Disparities in access to opportunity;
- Disproportionate housing needs;
- Publicly supported housing;
- Disability and accessibility needs; and
- Fair housing enforcement and outreach.

Section 1 of R24-18A established the following purposes for the FHTF:

- Assist City staff in designing and conducting a public engagement process to evaluate and provide guidance on fair housing needs.
- Gather and review fair housing data presented by staff and local partners.
- Review public input collected through the public engagement process.
- Provide recommendations to the City Council for fair housing goals and policies.
- Any other matters referred to the Task Force by the City Council.

The FHTF consists of 18 members from the following groups:

- Community Development Commission
- Community Land Trust Organization Board
- Planning and Zoning Commission
- Human Services Commission
- Disabilities Commission
- Human Rights Commission
- Columbia Housing Authority
- Columbia Board of Realtors
- Columbia Apartment Association
- Columbia Home Builders Association
- Columbia NAACP
- Social Service Providers
- Local Faith Community
- Central City Census Tracts 7, 9, or 21
- 2 City Council Members to serve as co-chair persons

The makeup of the Fair Housing Task Force was intended to include a broad cross section of professional, cultural and demographic characteristics reflective of our collective community values. To assess the values of the FHTF as appointed by Council, City staff formulated a Task Force Member Assessment and Assessment of Knowledge and Expertise. Task Force members were asked to rate their values 1 being lowest to 5 being highest. FHTF members were asked to complete this assessment prior to the initial kick-off meeting. The results are as follows:

FHTF Member Value (1-lowest to 5-highest)	Rating
Addressing disparities in access to opportunities, such as, jobs, transportation and amenities	4.6
Providing affordable housing for low to moderate income residents	4.5
Addressing disability and accessibility needs	4.4
Promoting fair housing enforcement and outreach	4.4
Addressing disproportionate housing needs	4.3
Promoting socio-economic integration in neighborhoods	3.9
Promoting publicly supported housing	3.7
Promoting racial integration in neighborhoods	3.7

Figure 1

A review of the FHTF Member Value responses shows the collective FHTF values the need to address disparities in access to opportunity, such as, jobs, transportation and amenities. Responses also indicated a high level of personal value for providing affordable housing for low to moderate income residents and addressing disability and accessibility needs. Promoting socio-economic integration, publicly supported housing and promoting racial integration scored the lowest for personal values of board members. This is likely reflective of systemic cultural challenges and perceptions that still exist as it relates to race.

FHTF Board Members were also asked to provide a self-assessment of their knowledge and expertise as it relates to roles and tasks of the task force. FHTF Member Knowledge and Expertise Self-Assessments were also completed prior to the initial kick-off meeting. The results are as follows:

FHTF Member Knowledge and Expertise Self-Assessment (1-lowest to 5-highest)	Rating
Experience, knowledge and/or expertise with the functioning of social service programs serving lower income households	4.0
Experience, knowledge and/or expertise in analyzing data	3.8
Experience, knowledge and/or expertise in working with neighborhood groups and organizations representing the needs of lower income neighborhoods	3.8
Experience, knowledge and/or expertise with housing policies that have negatively impacted minority populations	3.3
Experience, knowledge and/or expertise with local residential lending practices	2.8
Experience, knowledge and/or expertise pertaining to the local real estate market including trends in home prices for both new construction and existing, and/or experience with conducting real estate transactions in our local market	2.8

Figure 2

DEMOGRAPHIC OVERVIEW

The City of Columbia currently has an estimated population of 118,620 based upon 2017 ACS 5-year estimate data. About 48% of the population is male, or 56,935 and approximately 52% is female, or 61,685. The median age for Columbia is 27.6 years old and the distribution of age groups are as seen Figure 3.

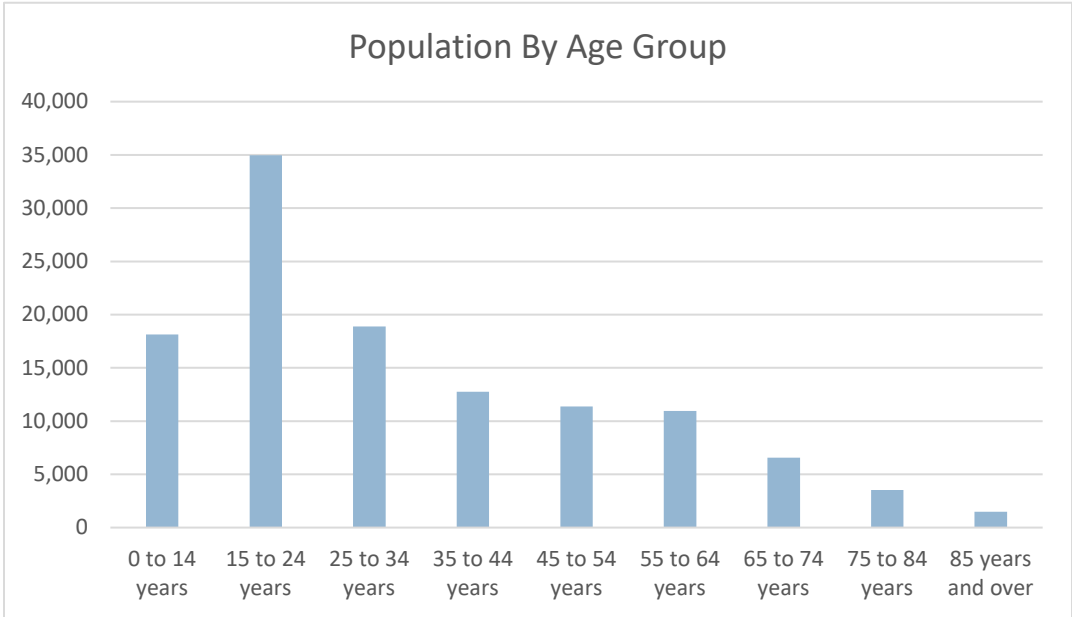


Figure 3, 2017 ACS 5-year estimates

2009 ACS 5-year estimate data indicates the City of Columbia had an estimated population of 98,831 and median age of 26.5. 2017 ACS 5-year estimates shows that 77.4% of Columbia’s population is identified as “White alone” as their race. 10.4% are identified by race as “Black or African American alone”. Figure 4 shows Columbia’s estimated 118,620 population distribution by race.

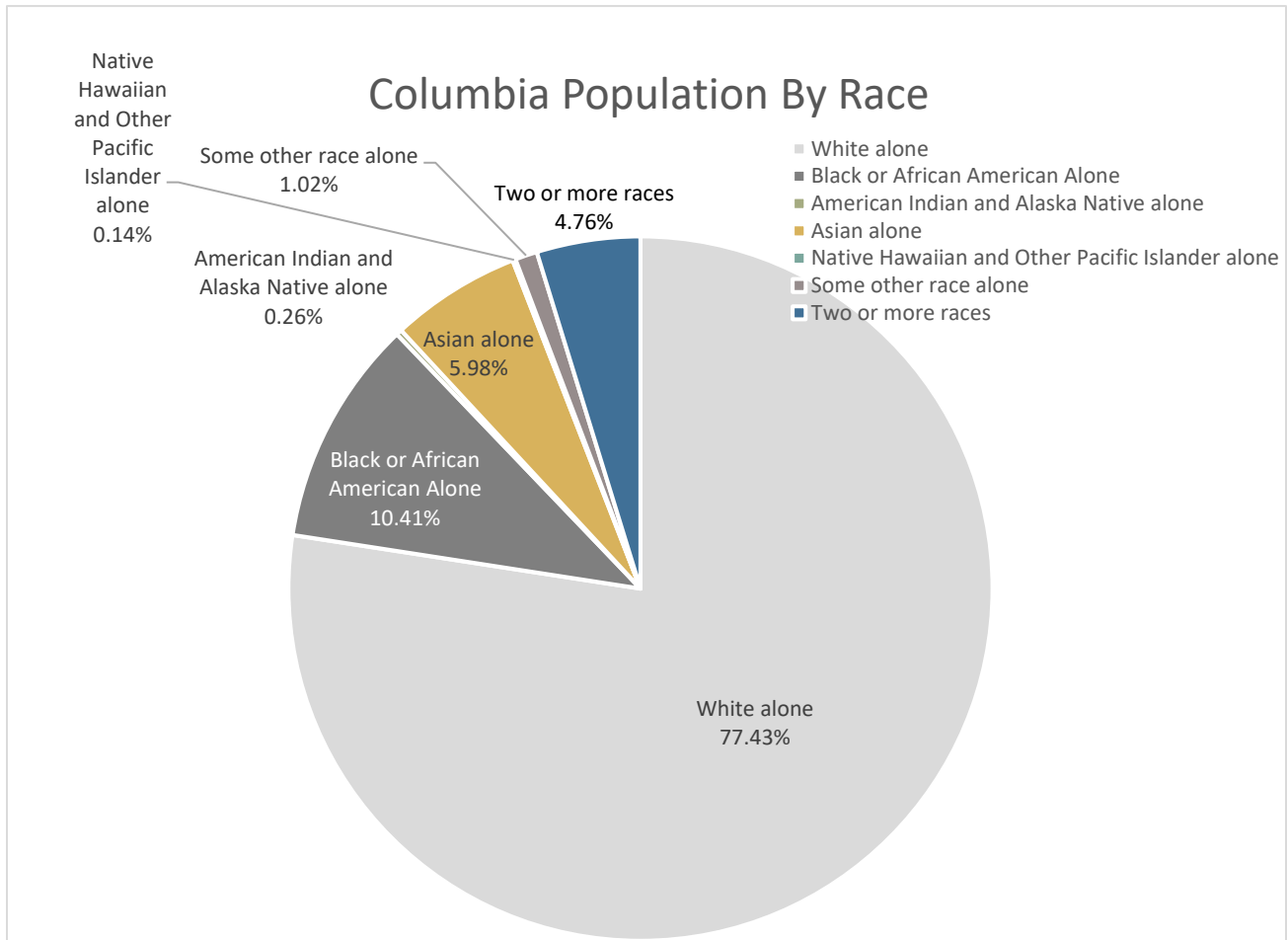


Figure 4, 2017 ACS 5-year estimates

2017 American Community Survey Data (ACS) also estimates that 3,814 people or approximately 3.2% of Columbia is identified as being Hispanic or Latino.

INCOME DATA

The average median income for Columbia, MO is currently \$47,236 for occupied households according to 2017 ACS 5-year estimates. 23.8% of Columbia households earn an annual gross income of less than \$25,000 per year. 18.2% earn less than \$15,000 gross annual income. Household income distribution of Columbia households by income is as follows in figure 5:

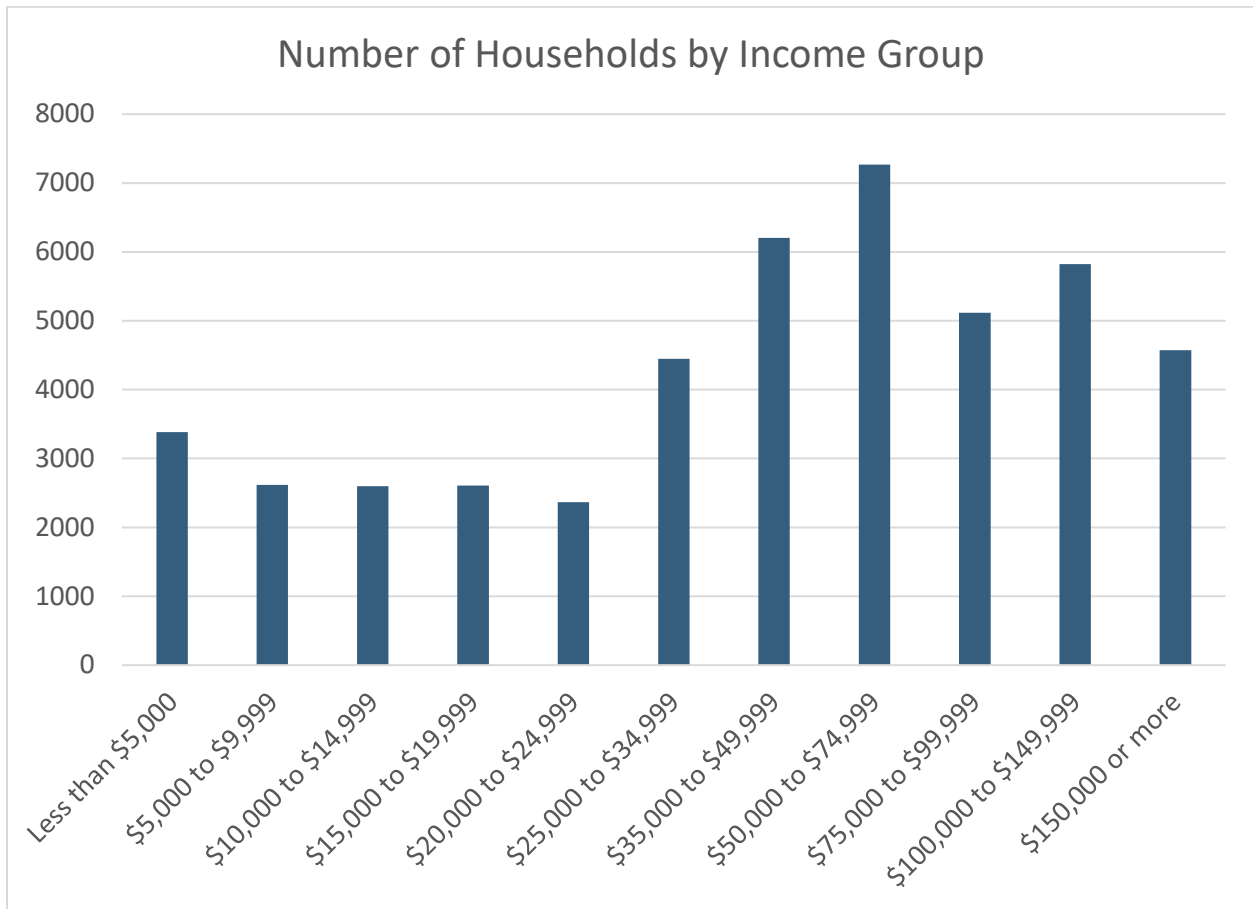


Figure 5, 2017 ACS 5-year estimates

The City of Columbia Housing Programs Division utilizes 80% of the area median income (AMI) as its primary qualifying income threshold. Current 80% AMI income thresholds for Columbia are as follows:

Current HUD Income Limits-Columbia (80% Area Median Income)	
1 person	\$ 42,800
2 persons	\$ 48,900
3 persons	\$ 55,000
4 persons	\$ 61,100
5 persons	\$ 66,000
6 persons	\$ 70,900
7 persons	\$ 75,800
8 persons	\$ 80,700

Figure 6, HUD AMI Income Limits 2018

EMPLOYMENT DATA

2017 economic indicators identify Boone County, MO as having 97,496 in the labor force and having an unemployment rate of 2.3% or approximately 2,543 people unemployed.

The unemployment rate in Boone County, MO has historically trended below state and national averages. In recent years, unemployment has slowly decreased within Boone County, MO. The most recent 3-year trend can be seen below.

Unemployment				
Area	2016	2017	2018	% Change
Boone County	2.6	2.3	2.4	-0.20%
State	4.4	3.4	3.1	-0.30%
Federal	4.7	4.1	3.9	-0.20%

Figure 7

Boone County, MO also maintained the following poverty rate by level of education attainment:

- Less than high school: 43.7%
- High school graduate: 8.6%
- Some college: 11.8%
- Bachelor's Degree or More: 5.7%

2017 ACS data displayed the following median earnings by educational attainment for individuals 25 and older in Columbia, MO:

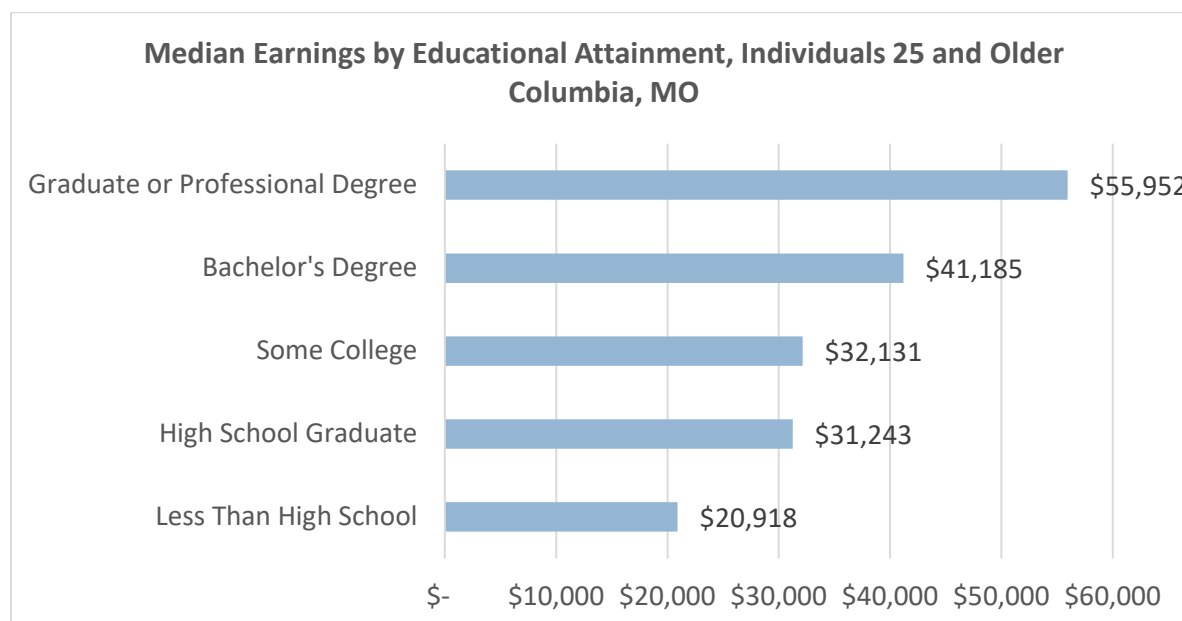


Figure 8

HOUSING MARKET DATA OVERVIEW

The primary challenge to creating and preserving affordable housing in Columbia and communities across the country is that household income is failing to keep up with rising housing costs. The increase in housing costs is driven by supply and demand, which is impacted by interest rates, price of materials, land values, increased regulatory costs, labor costs, natural disasters and national trade policy.

A summary of housing needs data identified in 2017 ACS 5-year estimates and local sources is as follows:

Total Occupied Housing Units:.....47,000 households
 Cost Burdened Owners (with a mortgage):.....2,823 households
 Cost Burdened Renters:.....12,903 households
 Average Median Sold Price 2018:.....\$195,000
 Median Rent:..... \$825 per month
 Homelessness By Name List:.....252 persons

- Chronic:.....95 persons
- Unsheltered:....40-50 persons
- Housed:.....138 persons

According to 2017 American Community Survey Data (ACS), there are approximately 47,000 occupied housing units within the City of Columbia, 4,272 vacant units and a total of 51,272 housing units. Figure 9 below shows displays housing occupancy in Columbia.

Housing Occupancy	
Occupied	47,000
Vacant	4,272
Total	51,272

Figure 9, 2017 ACS 5-year estimates

The City of Columbia has 53.3% renter occupied households and 46.7% of the households are owner-occupied. Figure 10 displays this information as follows.

Owner vs. Renter		
Owner	21,968	46.7%
Renter	25,032	53.3%

Figure 10, 2017 ACS 5-year estimates

51% of existing units in Columbia are 1-unit detached homes, while 15.4% of housing structures in Columbia contain 10 or more units. Figure 10 below displays the number of units within each structure type in Columbia.

Units Within Structure	
1- unit detached	26,432
1-unit, attached	2,643
2 units	4,681
3 or 4 units	3,225
5-9 units	5,176
10-19 units	4,035
20 or more units	3,847
mobile home	1,233
Total	51,272

Figure 11, 2017 ACS 5-year estimates

38% of residential structures in Columbia were built prior to 1980. This represents a significant number of homes in Columbia impacted by age. Older homes were built under less restrictive building codes and have been impacted by weather and normal wear and tear for a greater length of time. This data suggests an opportunity for the rehabilitation and upgrade of existing housing structures for sustaining and increasing the supply of affordable homes in Columbia. This also likely represents the largest opportunity for the improvement of energy efficiency in residential structures for Columbia. Figure 12 displays the distribution of home ages in Columbia as follows.

Year Structure Built	
2014 or later	665
2010 to 2013	2,855
2000 to 2009	12,166
1990 to 1999	8,938
1980 to 1989	7,171
1970 to 1979	6,488
1960 to 1969	5,800
1950 to 1959	2,852
1940 to 1949	1,378
1939 or earlier	2,959
Total	51,272

Figure 12, 2017 ACS 5-year estimates

38.2% of Columbia’s housing units maintain 2 or fewer bedrooms and 66.4% of Columbia households consist of 2 or fewer persons. 33% of Columbia households consist of 1-person households, while 11.4% of Columbia’s housing units are 1 bedroom or no bedroom units, indicating a potential opportunity or need for additional 1 bedroom units within Columbia. Figures 13 and 14 displays the Columbia Housing Units Number of Bedrooms and Number of People in Household.

Columbia Housing Units Number of Bedrooms		
No bedroom	1,007	2.0%
1 bedroom	4,821	9.4%
2 bedroom	13,754	26.8%
3 bedroom	18,272	35.6%
4 bedroom	10,277	20.0%
5 or more	3,141	6.1%
Total	51,272	100.0%

Figure 13, 2017 ACS 5-year estimates

Number of People in Household		
1-Person	15,510	33.0%
2-Person	15,711	33.4%
3-Person	6,800	14.5%
4-Person	5,960	12.7%
5-Person	2,325	4.9%
6-Person	523	1.1%
7-or more person	171	0.4%
Total	47,000	100.0%

Figure 14, 2017 ACS 5-year estimates

Interest rates have remained at historical lows, however they have risen slightly over the past few years. The slight rise in both the fixed 30 year mortgage and prime rate can be seen below.

Type	Interest Rates			% Change
	2016	2017	2018	
Fixed 30	4.19	4	4.75	0.75%
Prime	3.75	4.5	5.25	0.75%

Figure 15

Home sales within the Columbia Public Schools boundaries were up from 2017. Trends by area from 2016 to 2018 can be seen below.

Schedule of Home Sales/ Inventory					
Single Family Detached Homes - Columbia Public Schools					
Area	2016 Sales	2017 Sales	2018 Sales	Inventory	Month's Supply
All Areas	1,880	1,856	1,912	466	2.92
Northeast	326	305	323	71	2.64
Northwest	162	213	215	22	1.23
Southeast	156	163	165	64	4.65
Southwest	677	654	687	176	3.07
Central	211	209	203	39	2.31

Figure 16, CBOR

New construction home sales for single family detached homes has seen a significant decrease in recent years. New construction home sales for 2016 were 245 in all areas, while they were 200 for all areas in 2018. There was a slight increase in the northeast from 28 in 2016 to 39 homes in 2018. A summary of all areas from 2016 to 2018 can be view on the following figure.

New Construction Single Family Detached Homes - Columbia Public Schools					
Area	2016 Sales	2017 Sales	2018 Sales	Inventory	Months' Supply
All Areas	245	221	200	131	7.86
Northeast	28	25	39	24	7.38
Northwest	20	20	27	7	3.11
Southeast	39	43	35	29	9.94
Southwest	139	118	74	48	7.78
Central	2	2	2	0	0.00

Figure 17, CBOR

The schedule of homes by price point has been increasing within the past few years for homes priced over \$200,000, while sales have been decreasing slightly for homes priced under \$200,000. The number of months of supply for homes under \$200,000 is also significantly lower in 2018 in comparison to homes priced above \$200,000. The schedule of homes by price point for 2016 to 2018 can be seen as follows in figure 18.

Schedule of Home Sales by Price Point - Columbia Public Schools						
Price Point	2016	2017	2018	% Change	Inventory	Monthly Supply
\$0 - 199,999	1034	968	929	-4%	186	2
\$200,000 - 249,999	321	342	359	5%	91	3
\$250,000 - 299,999	191	202	209	3%	80	5
\$300,000 - 349,999	110	127	132	4%	55	5
\$350,000 - 399,999	98	102	114	12%	50	5
\$400,000 +	126	115	171	49%	111	8

Figure 18, CBOR

The number of detached single family residential building permits issued has decreased from 469 in 2016 to 245 in 2018, while the estimated value of homes for which permits were issued increased from \$237,878 in 2016 to \$249,506 in 2018. Local builders have indicated that significant increases in the cost of materials, labor, and regulatory requirements have driven new construction prices up 15-20% over the last 24 months. The number, volume and average value is as follows in figure 19.

City of Columbia, MO			
Schedule of Detached Single Family Residential Building Permits			
Year	Number	Volume	Average
2016	469	\$ 111,564,647	\$ 237,878
2017	377	\$ 92,136,804	\$ 244,395
2018	245	\$ 61,128,871	\$ 249,506

Figure 19, CBOR

The 2018 Residential Real Estate Market in Boone County was hot in the first half of the year in all areas of the market. The second half of the year was cold. The overall market for home sales was stable. Per the Columbia Board of Realtors (CBOR), sales in Columbia were up 3% and sales were up in Boone County 2.3%. According to the CBOR, the average sale price in Columbia was up 4% to \$233,623. The average sale price in Boone County was up 6% to \$226,530. According to CBOR, the median sale price in Columbia was up 3% to \$208,000. The median sale price in Boone County was up 4% to \$195,000. A portion of the price increases for 2018 are a result of home sales below \$150k decreasing compared to 2017, and sales above \$150k increasing, demonstrating an escalation in sales for the mid to upper-level prices ranges that has been lacking the previous two years.

When looking at the market by area, the monthly supply of homes ranges from a low of 1.23 months to a high of 4.65 months. This shows there is no geographic area of the market that is substantially behind. All price points below \$400,000 have a monthly supply of 5 months or less. The monthly supply of homes over \$400,000 is 8 months.

There are two areas of the market experiencing a high level of volatility. The residential rental market has seen a large number of new living units hit the market in 2018 and there are more anticipated for 2019. Some local real estate professionals have indicated some projects have high levels of vacancy ranging from 20-40%. This may create potential for downward pressure on rents in larger units (3+ bedrooms). Local real estate professionals have indicated that smaller units (1-2 bedrooms) have a high level of demand and seem to be doing quite well as long as they are well located and well maintained.

Construction Costs

Land, infrastructure, predevelopment, materials, labor, regulatory and financing costs are each drivers in the cost to develop housing. Creating affordable housing is becoming more challenging due to many of these costs being fixed and beyond the control of developers and builders. Affordability is created by covering the gap between what it cost to create a desirable housing unit and what the desired income level of household to be served can afford. The Housing Programs Division is faced with these same challenges when working to fund housing that is affordable to households at or below 80% of the area median income. Total development costs for one Lynn Street Cottages home is as follows:

Lynn Cottage Total Development Cost Per Home	
Land Cost	\$ 11,500.00
Engineering	\$ 5,350.00
Real Estate Fees	\$ 7,020.00
Title and Recording Fees	\$ 500.00
Construction Financing	\$ 536.00
Insurance	\$ 1,026.75
Attorney Fees	\$ 199.50
Storm Water Management	\$ 6,250.00
Site Grading	\$ 9,000.00
Public Sewer Extension	\$ 4,500.00
Home Construction	\$ 127,748.00
4kw Solar System	\$ 10,000.00
Total	\$ 183,630.25

Figure 20

The price point that allowed a first mortgage to be affordable for a household between 50 and 80% AMI was roughly \$95,000, which means the affordability gap was approximately \$90,000 on these homes. The value of the affordability gap was covered by the City covering land value costs, predevelopment costs, infrastructure costs, permit fees and a monetary subsidy to the Columbia Community Land Trust that is then used as equity to allow for an affordable sales price.

Another significant challenge in Columbia is the nature of being in a mixed market community. The Lynn Cottages homes appraised between \$119,000 and \$131,000 depending on lot and home configuration, while 3 bedroom 2 bath, slab homes in other locations within Columbia may appraise for \$175,000-\$200,000 depending on additional amenities.

Affordable Housing Needs

The federal definition for affordable housing is defined as, "In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities." As an example, if a household earns \$20,000 per year or makes \$9.62 per hour, an affordable gross monthly housing cost would be \$500 or below. The City of Columbia's affordable housing programs address households earning 80% or below the area median income as represented below in figure 21 below.

Current HUD Income Limits-Columbia (80% Area Median Income)	
1 person	\$ 42,800
2 persons	\$ 48,900
3 persons	\$ 55,000
4 persons	\$ 61,100
5 persons	\$ 66,000
6 persons	\$ 70,900
7 persons	\$ 75,800
8 persons	\$ 80,700

Figure 21, HUD AMI Income Limits 2018

The median monthly rental cost for Columbia is currently \$825 according to 2017 American Community Survey (ACS) 5-year estimates. 2017 ACS 5-year estimates shows there are currently only 2,037 rental units with monthly gross rent costs at \$500 or below, while 11,207 Columbia households earn less than \$20,000 per year. This represents a significant gap in affordable rental units in relation to the number of households in need of an affordable rental unit. A distribution of all housing units by rent is seen below in figure 22.

Gross Rent	
Rent Amount	Number of Units
Less than 500	2,037
\$500 to 999	14,852
\$1,000 to 1,499	5,399
\$1,500 to 1,999	1,195
\$2,000 to 2,499	710
\$2,500 to 2,999	157
\$3,000 or more	59

Figure 22, 2017 ACS 5-year estimates

Columbia has a higher number and rate of housing cost burdened renters than homeowners. This is likely due to lower incomes within rental households. City of Columbia housing cost burdened rates for renters and homeowners (still maintaining a mortgage) can be seen below in figure 23.

Housing Cost Burdened		
	Number	Percent of Units
Owner* w/mortgage	2,823	18.7%
Renter	12,903	55.7%

Figure 23, 2017 ACS 5-year estimates

Of the estimated 15,726 housing cost burdened households, approximately 50.6% are below 30% of HUD Area Median Income. Figure 24 below shows the distribution of housing cost burdened households according to income.

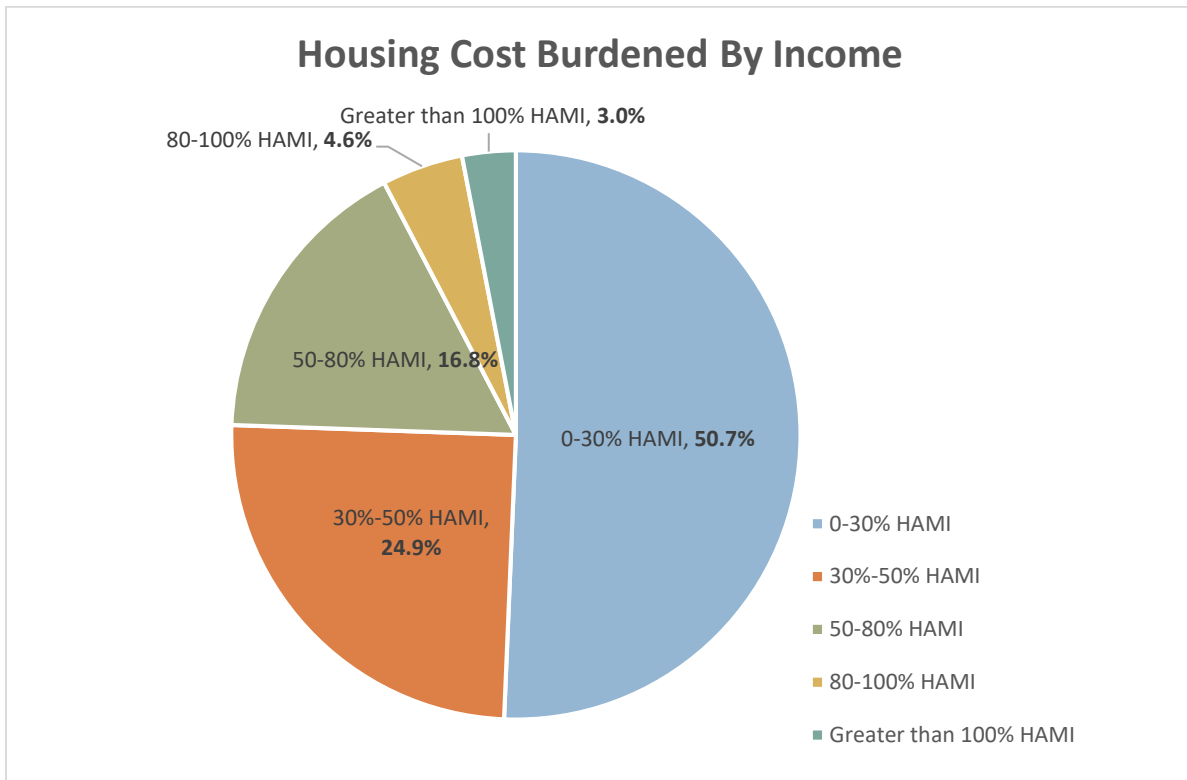


Figure 24, HUD CHAS Data 2015 Tabulations

The data shows that close to half of the housing cost burdened households in Columbia fit into the category 0-30% of the HUD area median income. 0-30%, 30-50% and 50-80% Area Median Income limits for Columbia are as shown in Figure 25, 26, and 27 as follows.

Current HUD Income Limits-Columbia (30% Area Median Income)	
1 person	\$ 15,750.00
2 persons	\$ 18,337.50
3 persons	\$ 20,625.00
4 persons	\$ 22,912.50
5 persons	\$ 24,750.00
6 persons	\$ 26,587.50
7 persons	\$ 28,425.00
8 persons	\$ 30,262.50

Figure 25, HUD AMI income limits 2018

Current HUD Income Limits-Columbia (50% Area Median Income)	
1 person	\$ 26,250.00
2 persons	\$ 30,562.50
3 persons	\$ 34,375.00
4 persons	\$ 38,175.50
5 persons	\$ 41,250.00
6 persons	\$ 44,312.50
7 persons	\$ 47,375.00
8 persons	\$ 50,437.50

Figure 26, HUD AMI limits 2018

Current HUD Income Limits-Columbia (80% Area Median Income)	
1 person	\$ 42,800.00
2 persons	\$ 48,900.00
3 persons	\$ 55,000.00
4 persons	\$ 61,100.00
5 persons	\$ 66,000.00
6 persons	\$ 70,900.00
7 persons	\$ 75,800.00
8 persons	\$ 80,700.00

Figure 27, HUD AMI limits 2018

Support for Homeownership is a key role for the City of Columbia increasing economic mobility of low income households and stabilizing neighborhoods. Households prepared for homeownership typically fall within the 50-80% AMI category, however some households within the 30-50% AMI have also qualified in years past. The single family homes median sold price in Boone County, Missouri was \$195,000 for 2018. This number was \$169,250 in December of 2014 when planning for the previous 5-year Consolidated Plan.

HUD regulations 24 CFR 91.215(c) also specifies that a City's Consolidated Plan must include how it will address the needs of public housing and encourage public housing residents to work towards obtaining homeownership.

The City of Columbia has been the primary funder of Homeownership efforts through operation of its Homeownership Assistance Program, Homebuyer Education Classes, Owner-Occupied Rehabilitation Program, Credit Counseling Partnership with Veterans United and Operation of the Columbia Community Land Trust. The City of Columbia has assisted the following number participants with homebuyer support for the 2015-2019 Consolidated Plan cycle:

- Jan. 2015-current: Direct Down Payment Assistance, 142 homebuyers.
- Jan. 2015-current: Homebuyer Education Class, 613 attendees

Additional HUD and federal Resources Allocated to Columbia

HUD requires that City’s examine other HUD and federal resources flowing into Columbia to ensure that the context of the broader affordable housing needs and resources for Columbia is taken into account while determining how to expend CDBG and HOME funding. Figure 28 below displays federal resources the City of Columbia received for addressing affordable housing outside of CDBG and in FY 2018. Figure 28 shows a significant level of federal resources to support rental housing at \$11,294,800, as well as an additional \$335,264 to address homelessness.

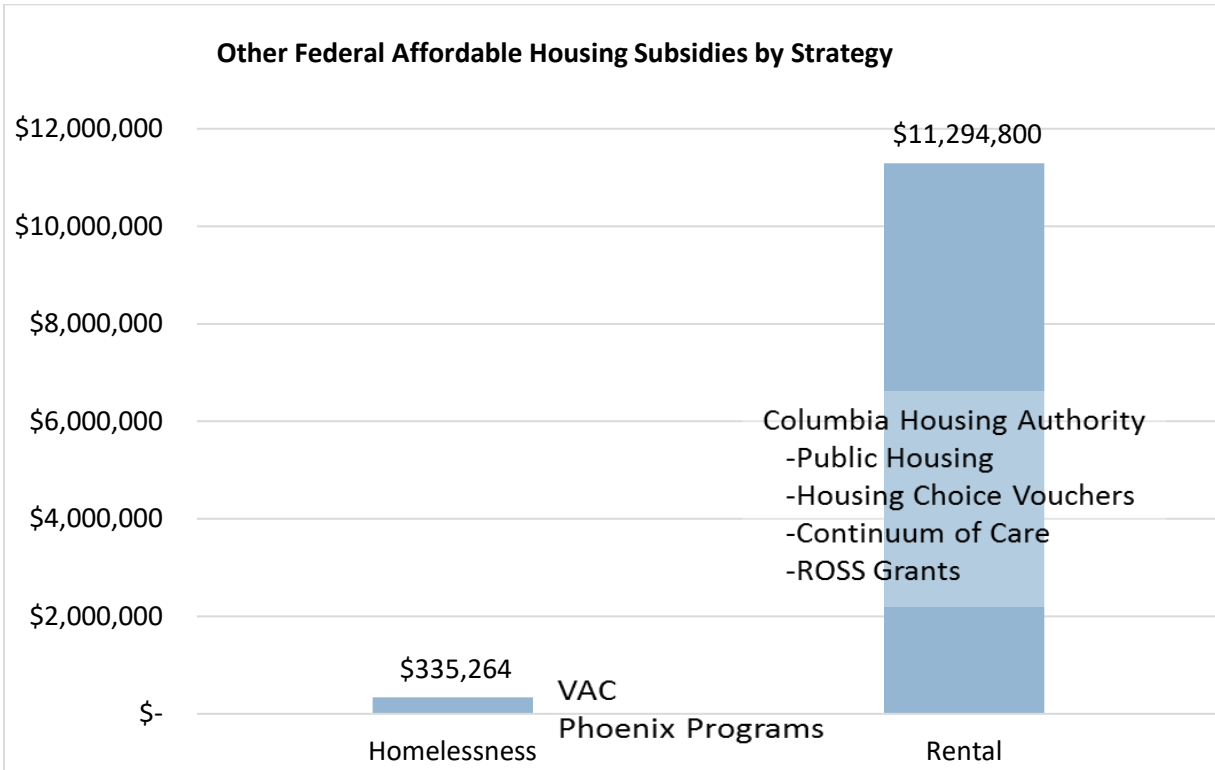


Figure 28

Figure 29 below displays the allocation of CDBG and HOME funds for FY 2015-2019. Note this is allocated, rather than final expenditures.

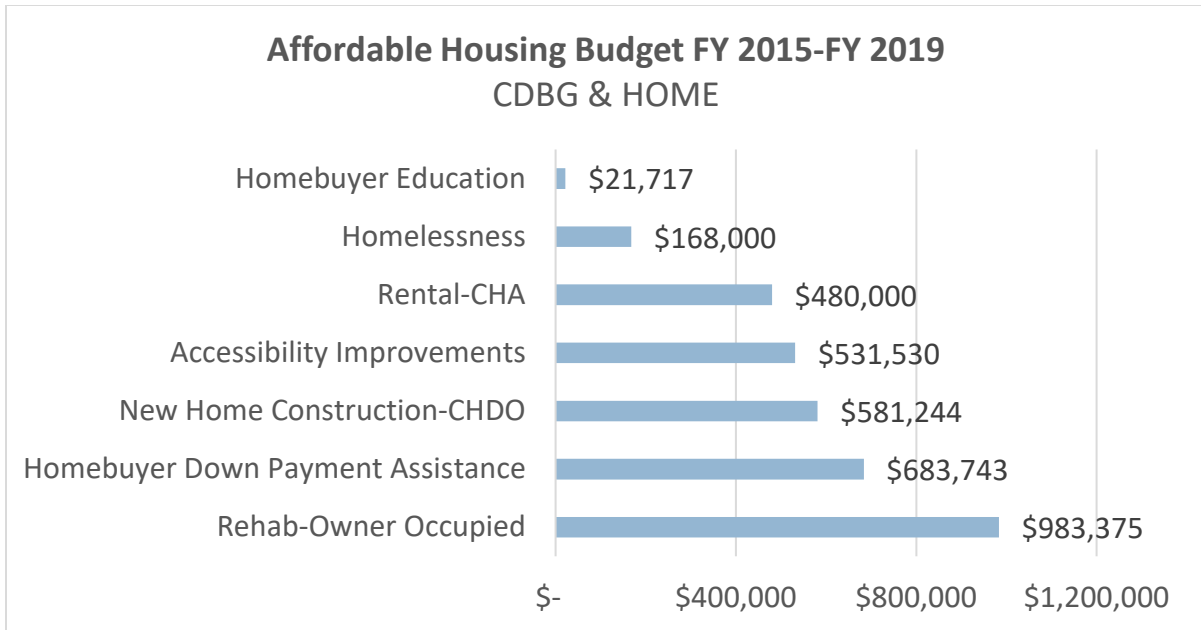


Figure 29

Another key aspect of further fair housing choice for all income levels is to ensure resources for assistance are allocated in a manner that improves mobility up the affordable housing continuum, as well as ensuring priority needs are met. This is important to ensuring a comprehensive affordable housing strategy is deployed in a manner that takes into account the needs of different income groups, as well as the market as a whole. The following chart displays the number of households within different income groups and what strategies serve the different income groups.

Affordable Housing Strategies By Household Income Group

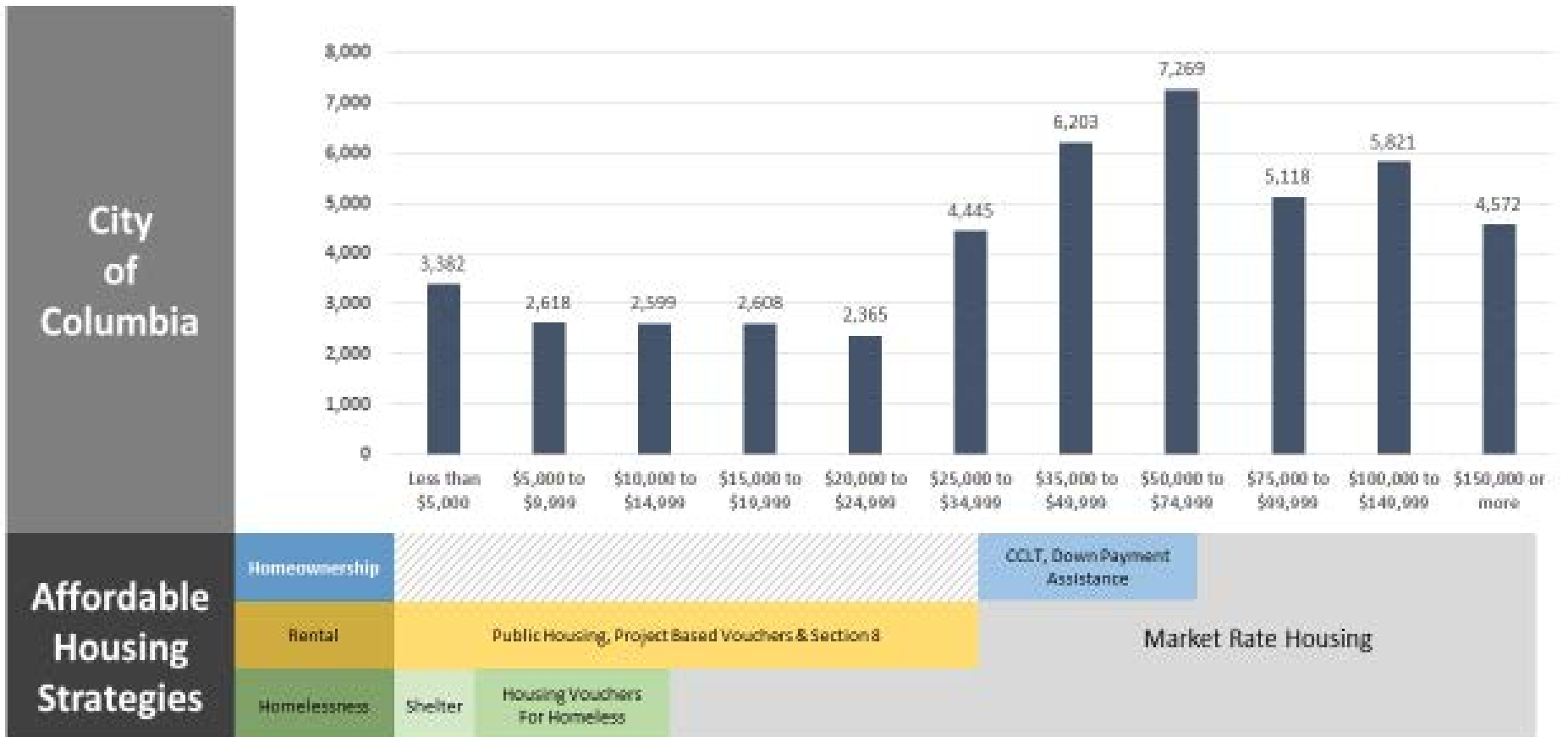


Figure 30

KEY MAPS AND ASSESSMENT OF FAIR HOUSING

The Fair Housing Task Force analyzed several maps as it relates to:

- Affordability for low-to moderate-income residents;
- Economic and racial segregation/integration;
- Racially or ethnically concentrated areas of poverty;
- Disparities in access to opportunity;
- Disproportionate housing needs;
- Publicly supported housing;

City staff utilized a format that allowed FHTF members to conduct small group exercises and rotate through viewing the various maps. Each group analyzed different sets of geospatial data to allow the community to view fair housing challenges within our community and the impacts of these issues on a variety of populations. This report includes regional maps noted within each analysis of each topic listed above. The regions include central, east, north and southwest Columbia as noted on the following map diagram.

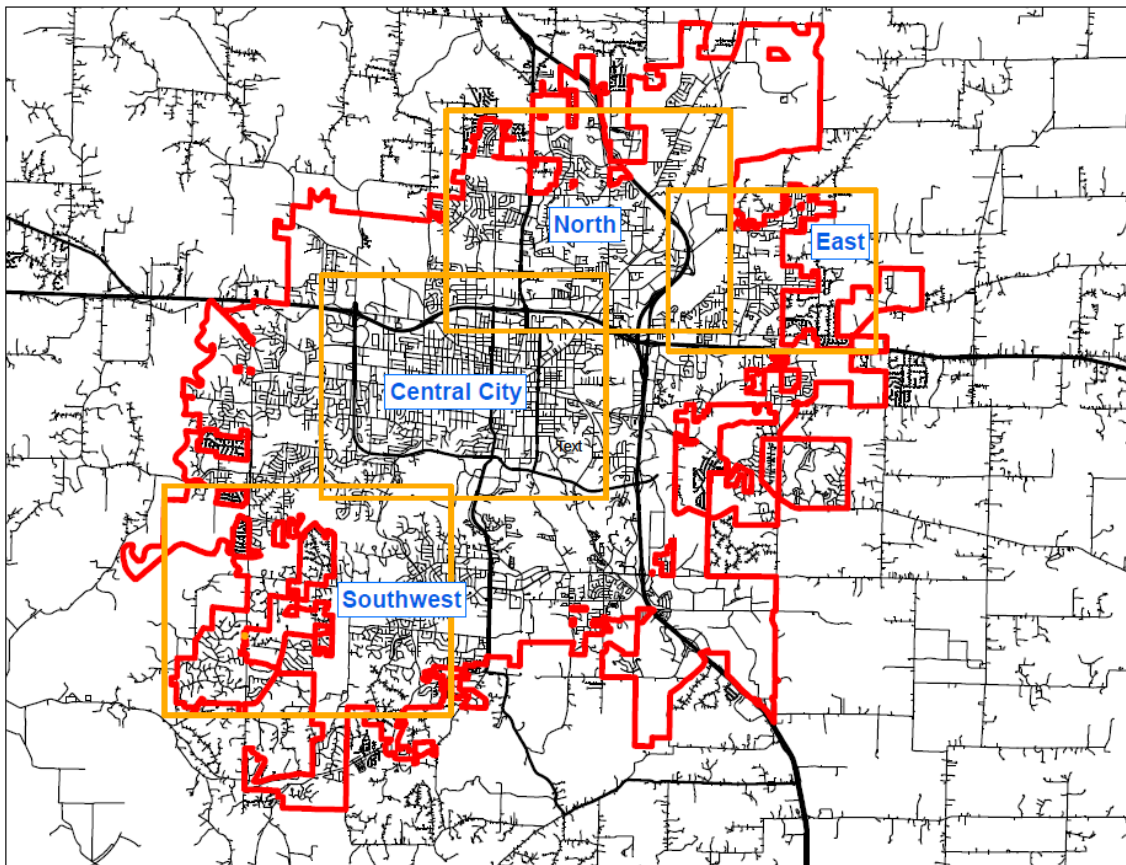


Figure 31

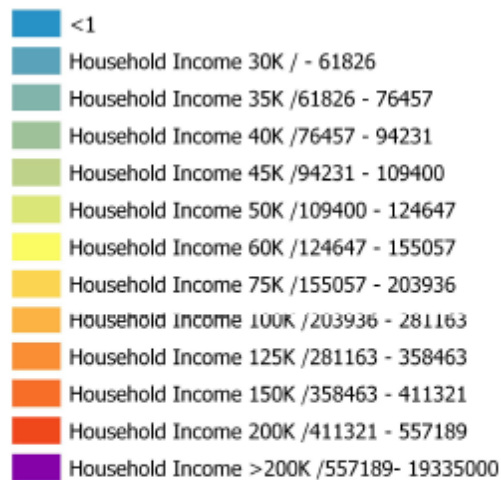
Residentially Zoned Parcel Affordability

The first map includes geographic affordability labeled as the Residentially Zoned Parcel Affordability Map. Staff created a heat map of affordability based upon a variety of income levels and assumptions to display trends of affordability throughout the community. This map includes Boone County Assessor data of “Assessed” value of residentially zoned parcels and is based upon estimates to help show geographic trends. For the purposes of this report, staff has included a map book of all sections of each map for 4 distinct regions of the City including central, north, east and southwest. The display of residentially zoned affordability by region is as follows:

Task Force Member Analysis

- *No options for affordable housing for people currently in “blue” areas. High degree within concentration in blue area.*
- *High income South. Lower income North.*
- *Pockets of high income near schools. Outer higher income.*
- *Lower income in central city. Pockets of high income.*

Residential Housing Affordability Based on Current Assessment



Average Mean Income is \$33,729
80%= \$26983.20
\$500 per month in non-housing debt * 12
= \$6000 per year
\$26,983.20 - \$6000 = \$20,983.20
30% for housing = \$6294.90
\$6294.90 per year / 12 = 524.58 per month

Figure 32

Housing Affordability

CITY of COLUMBIA, MISSOURI

CENTRAL CITY

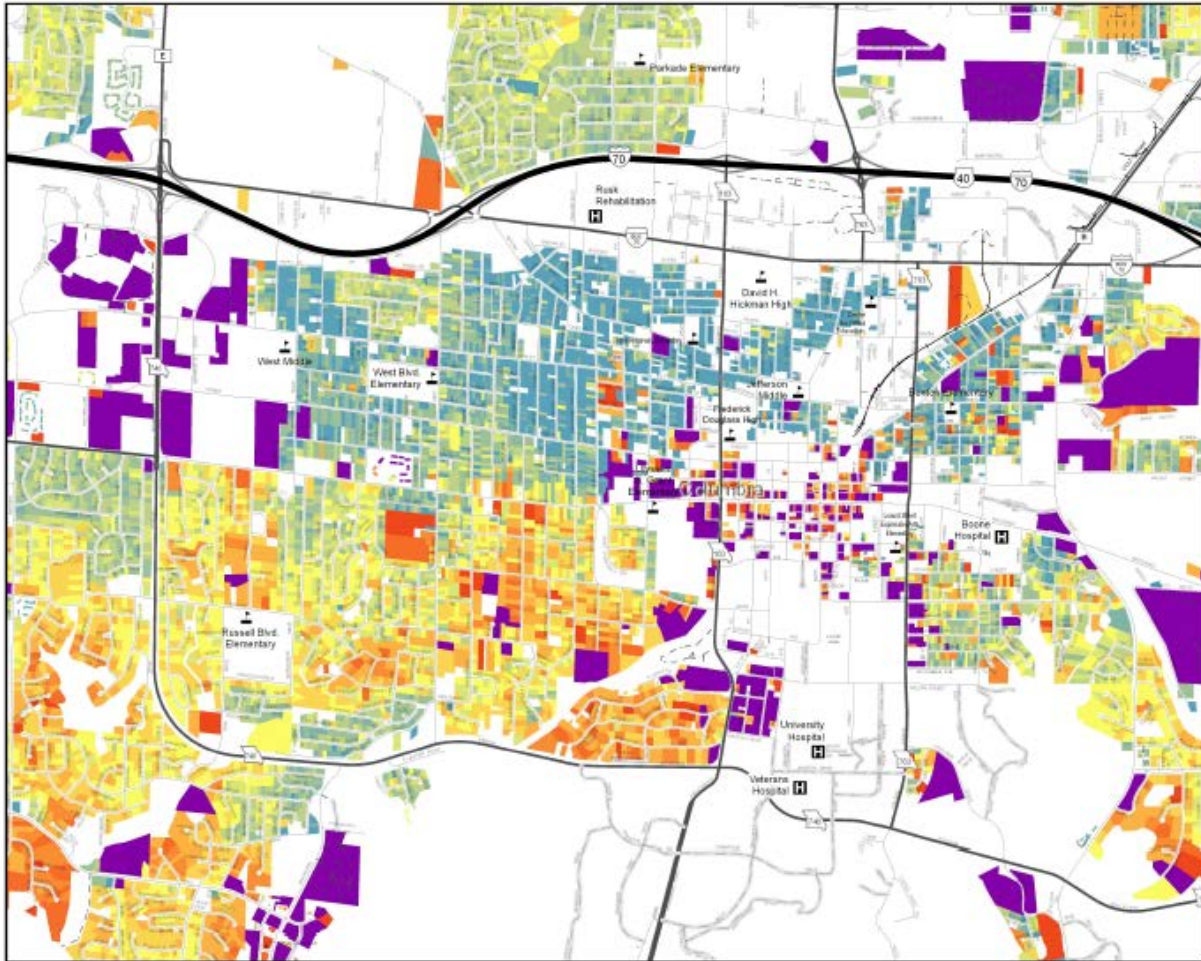


Figure 33

The central City map shows a clear line of affordability for parcels north of Broadway and parcels south of Broadway and to the southwest and east of downtown. The map also indicates a pocket of less affordable parcels near Independence, Clayton and Mikel, to the west of Sexton.

Housing Affordability

CITY of COLUMBIA, MISSOURI

EAST

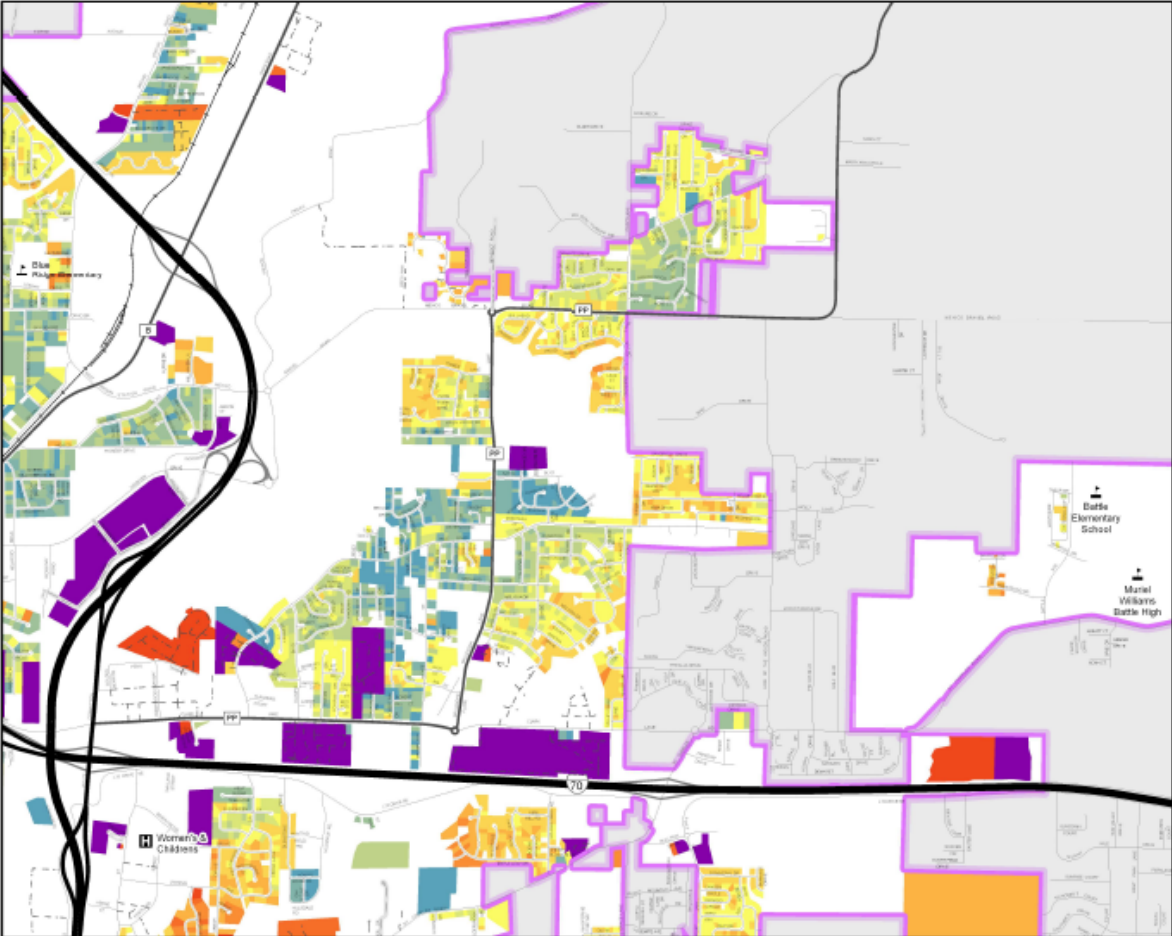


Figure 34

The east region of the Housing Affordability map shows some more affordable units within the McKee and Rice Road areas and some significant portions of land in the least affordable category along I-70 and highway 63.

Housing Affordability

CITY of COLUMBIA, MISSOURI

NORTH

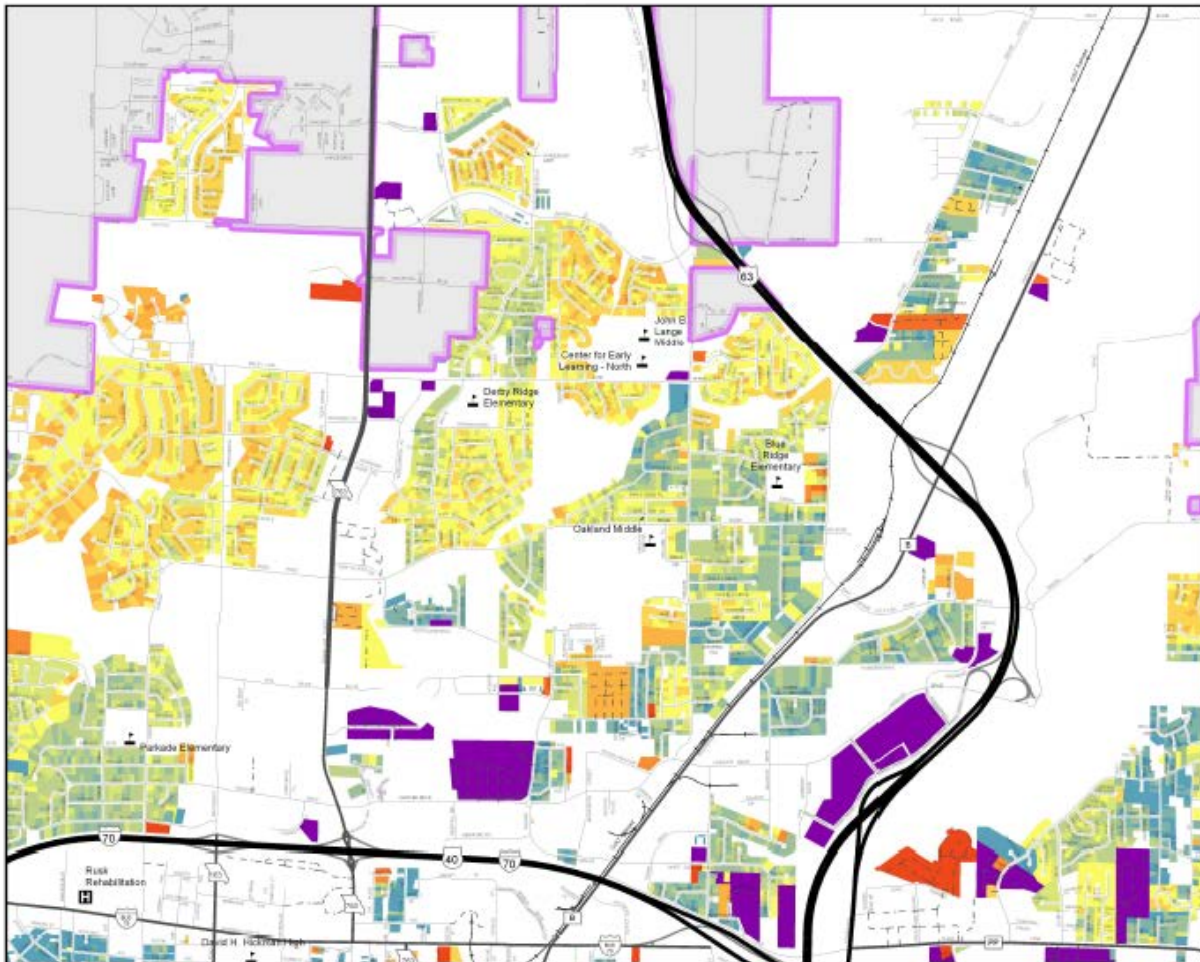


Figure 35

The north region of Columbia shows some affordable parcels near Blue Ridge elementary, Elleta Blvd, as well as near Bodie Drive. This map also shows a significant level of higher parcel assessed value between properties just to the south of Bodie Drive.

Housing Affordability

CITY of COLUMBIA, MISSOURI

SOUTHWEST

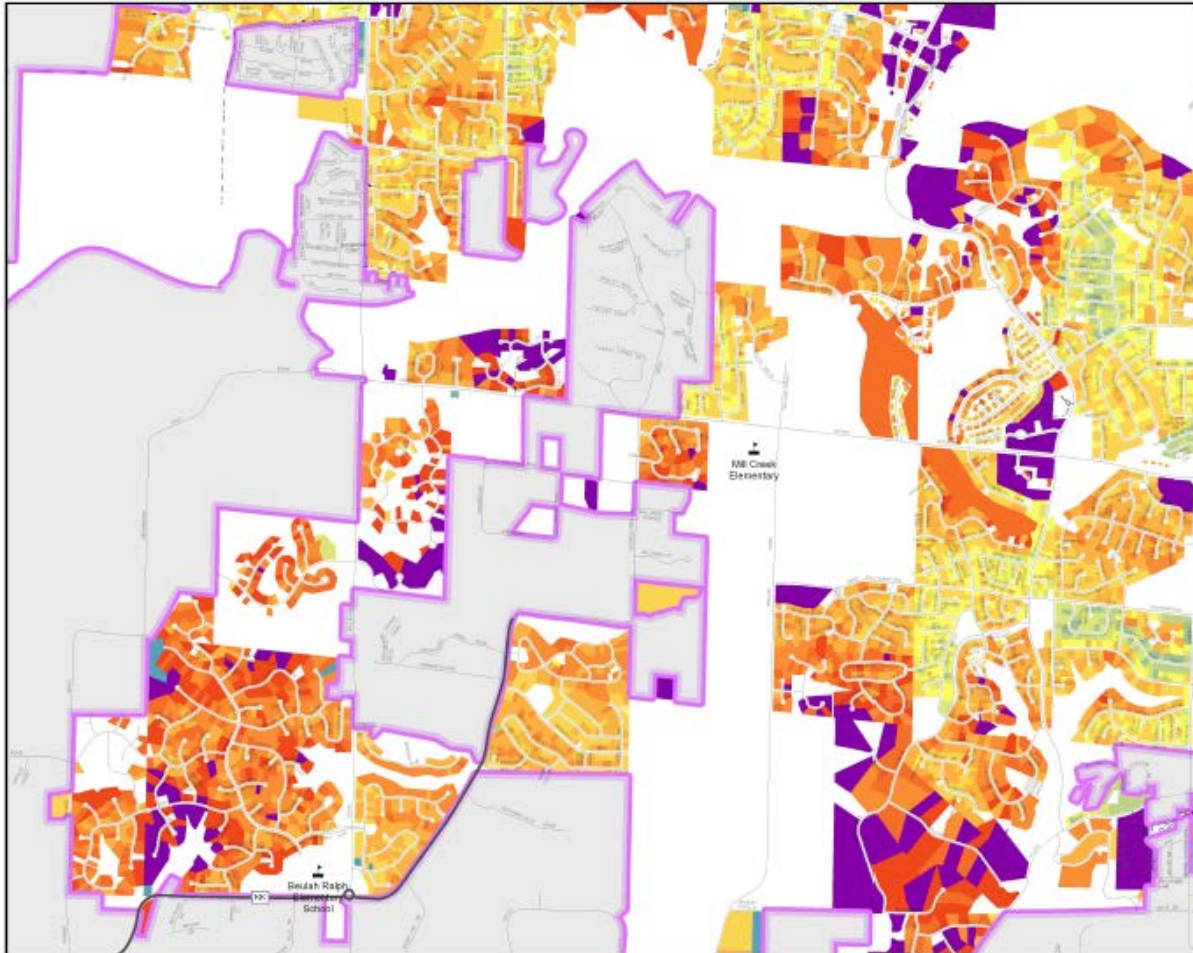


Figure 36

The southwest Columbia shows a high concentration of higher cost housing as it relates to the remainder of the City. The eastern side of the map shows some affordable parcels near Apple Tree Lane, as well as to the east of the Green Meadows and Forum intersection.

Economic and racial segregation/integration

The FHTF reviewed data and maps as it relates to disparities between whites and minority populations and examined racial segregation within Columbia. The City of Columbia still has barriers to fair housing as it relates to segregation and integration, as well changes or migration of specific populations that creates an environment. Fostering more integration and fair housing choice for all populations requires an understanding of the impact of historical policies, as well as current market conditions and forces. The central city area has been traditionally thought of to maintain a higher number of African American households, however data shows that concentrations are beginning to be higher in other geographic areas within Columbia.

Task Force Member Analysis

- *Four areas only with large African American Population. Most of city not dense.*
- *Low poverty, low African American. ("High, High")*
- *Not homogenous.*
- *Segregation, schools, grocery stores, transportation*
- *African Americans moving from center to "suburbs"*
- *Why the movement?*
- *North side divide leaps out again.*
- *Less issues at the edge.*
- *Challenge is the need of housing stock combined with ownership.*
- *If we address issues in central city it will impact the city as a whole.*

The data reviewed by FHTF Members can be seen on the regional maps as it relates to African American populations by Census Block. A breakdown of this data by region is as follows:

African Americans by Census Block
CITY of COLUMBIA, MISSOURI

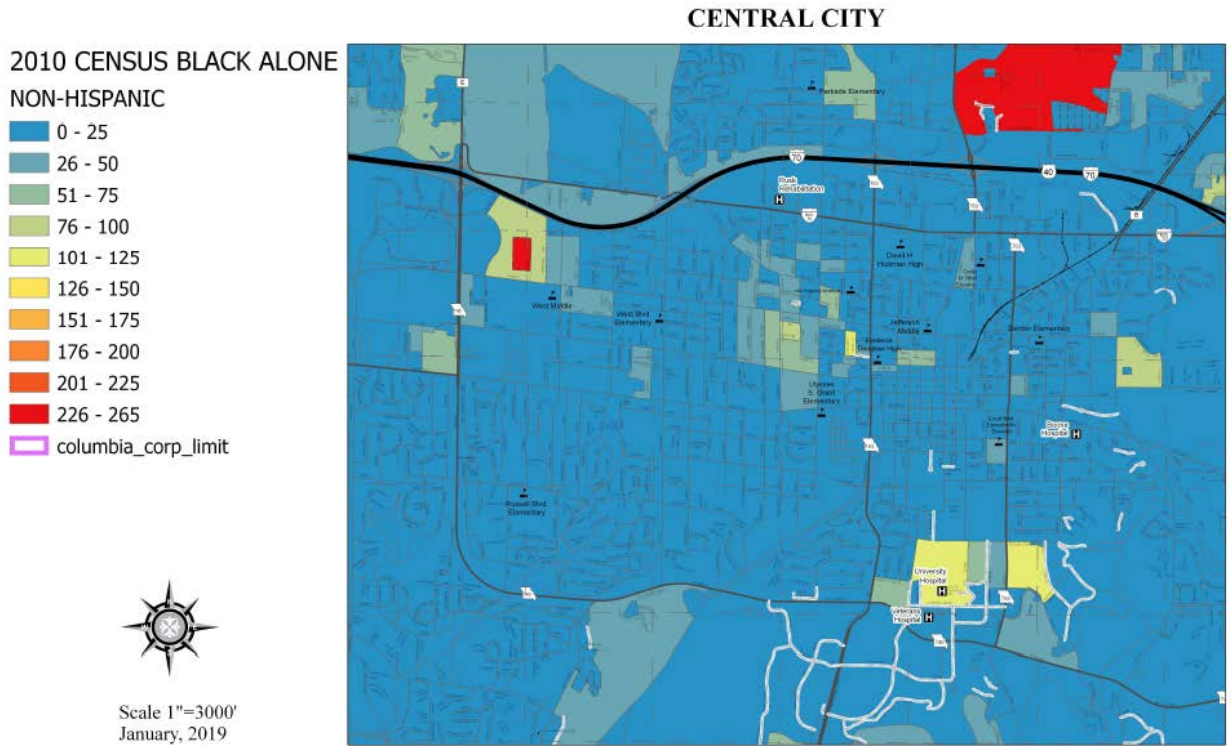


Figure 37

The Central City African Americans by Census Block Map shows an indication of higher populations to the west of down and a significantly higher concentration near Stadium and I-70, as well on and around Elleta Blvd, which maintains the Columbia Housing Authority's Elleta Blvd Units.

African Americans by Census Block
CITY of COLUMBIA, MISSOURI

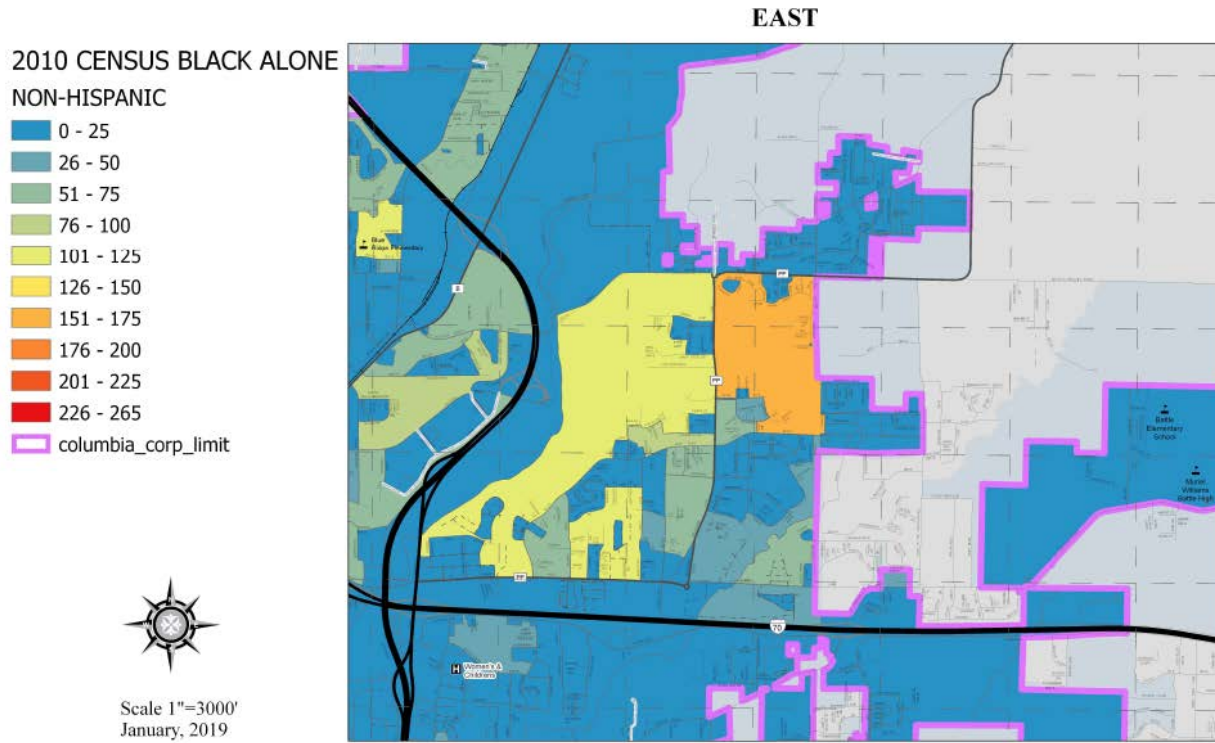


Figure 38

The east region of this map shows a significantly higher concentration of African American populations within the McKee Street area, as well as near the intersection of Ballenger Lane and Rice Road.

African Americans by Census Block
CITY of COLUMBIA, MISSOURI

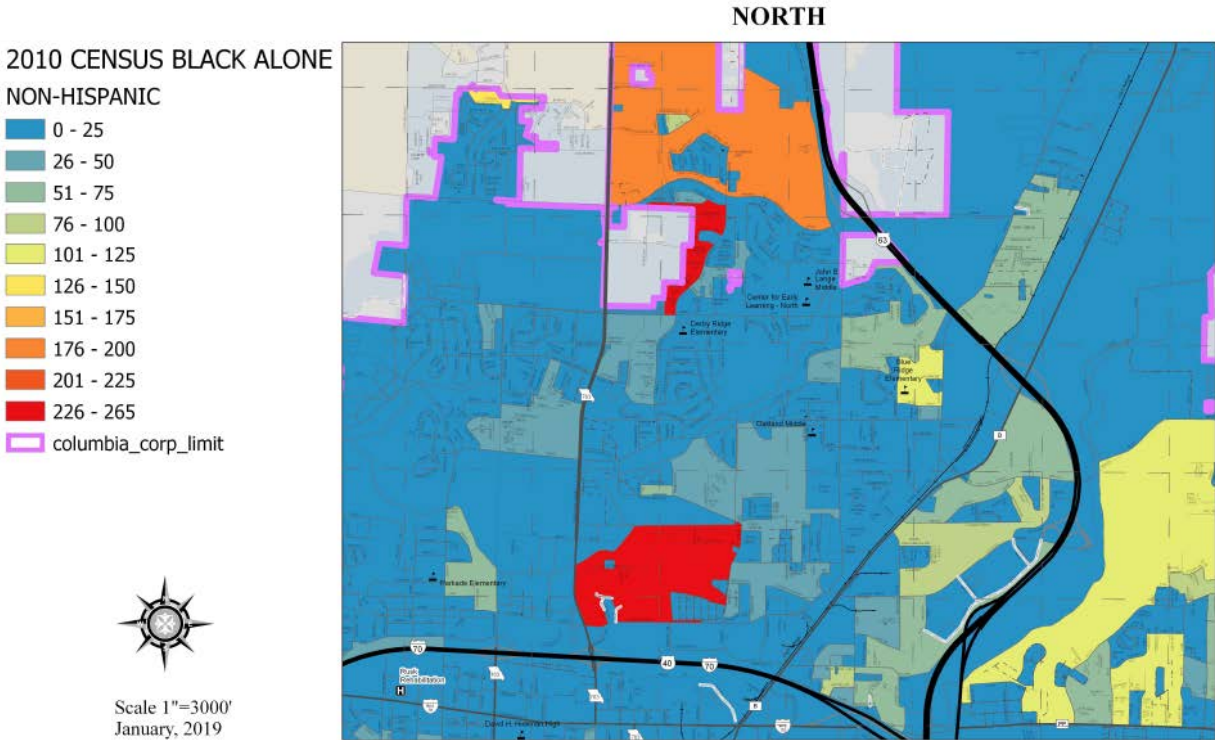


Figure 39

The north region of Columbia shows a very high concentration of African Americans near the Elleta Blvd area, as well as to the north near Bodie Drive and Native Dancer. Each of the 4 regional maps displaced concentrations of African American populations by Census Block. These maps indicate a low concentration in southwest Columbia and a somewhat higher concentration for the central city area.

Looking at migration data of African American populations from 1990 to 2010 shows a decreasing number of African American persons in the central city area and increasing numbers on the periphery, particularly to the north and northeast. This pattern can be observed on the following map.

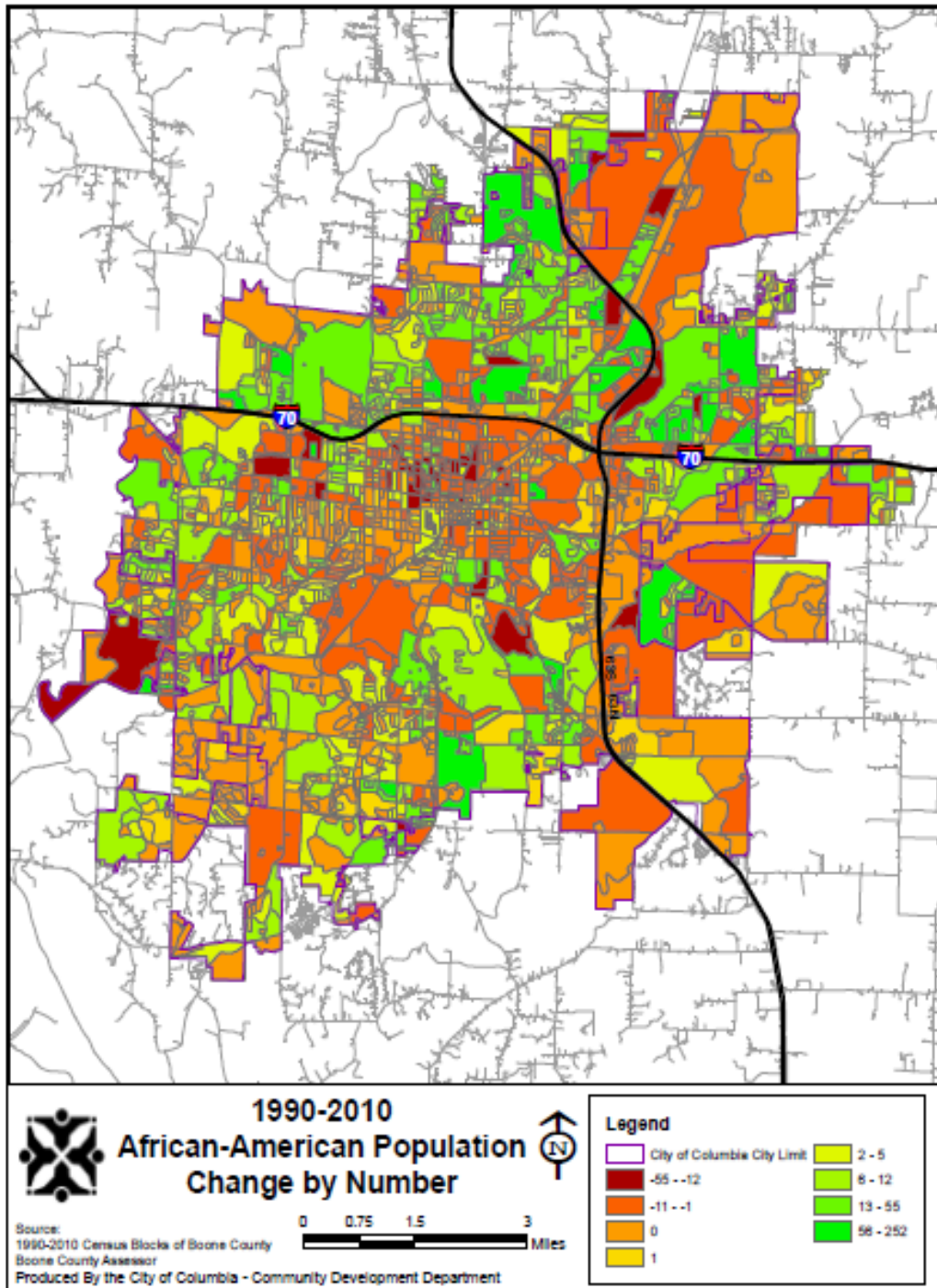


Figure 40

In summary, the African Americans by Census Block maps display unique challenges faced by segregated living patterns in Columbia that are also in transition. These unique challenges should be considered in examining strategies to invest and preserve central city neighborhoods, while also fostering more inclusive choices of housing city wide.

African American by Housing Cost Burdened

The FHTF reviewed HUD Assessment of Fair Housing (AFH) Maps through the AFH Mapping tool. The first map included African Americans by Housing Cost Burdened. The following map descriptions is as follows: 1 dot equals 1 African American Person. Dots overlay households experiencing one or more housing problems in the jurisdiction. Housing problems are defined by HUD as: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room or cost burdened greater than 30%.

Task Force Member Analysis

- *Concentration of African Americans in few areas and more housing challenge*
- *Affordable housing being forced out of center city-with it African Americans*
- *Access to jobs*
- *African American tend to be concentrated in poverty areas.*
- *Lines well defined by streets, historic districts streets impact services*
- *Access to paying jobs.*
- *Broadway dividing line. I-70 demolition line. Providence bifolds.*
- *N high levels of poverty. S low levels of poverty. Geographical protections*

African American Population Density and Housing Burdened Households

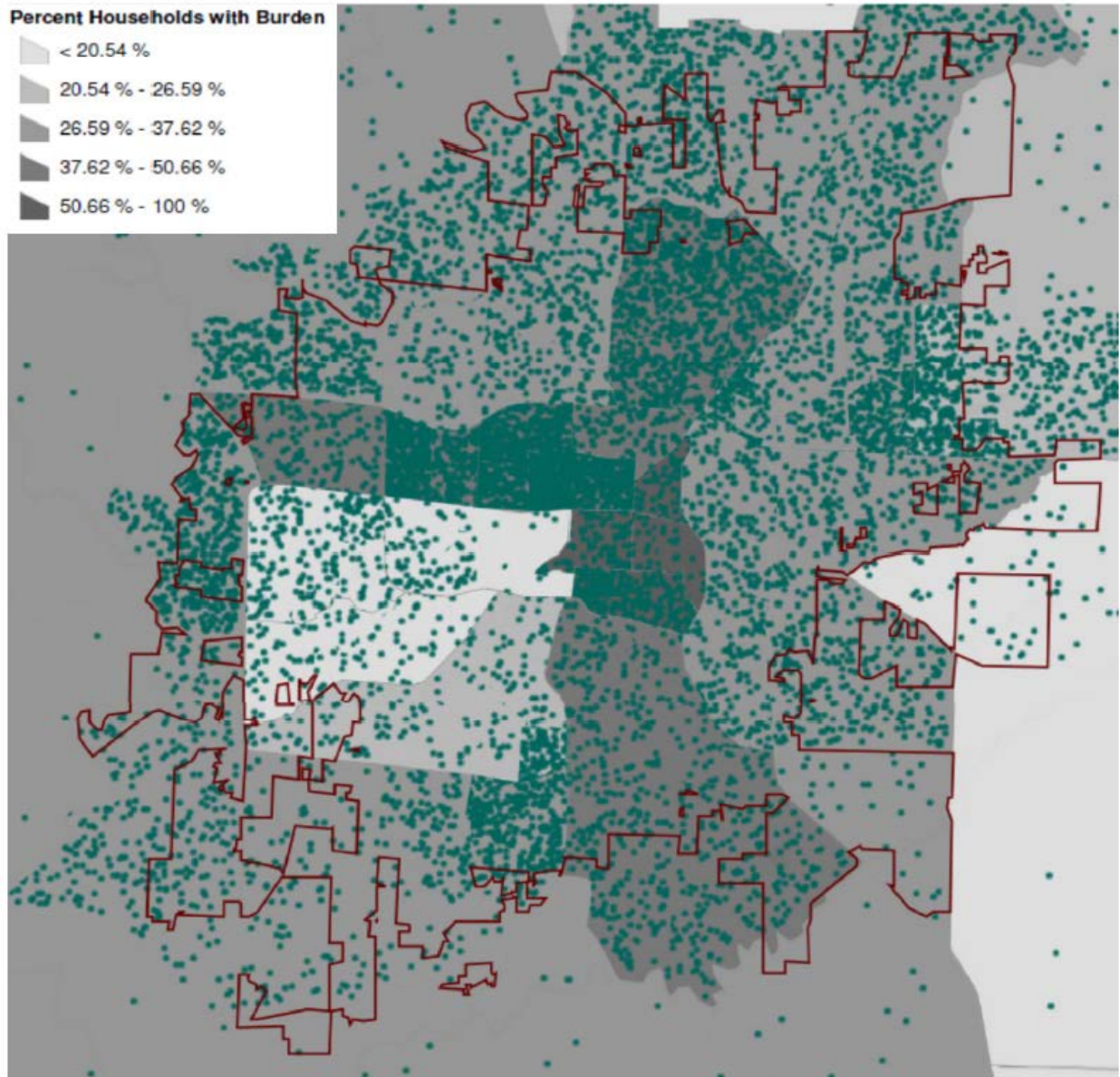


Figure 41

Distribution of Low Income Populations

2017 American Community Survey Data for household income categorizes households by gross annual household income. CDBG and HOME funds allow the City to expend resources to support households at 80% or below the area median income. 80% HUD area median, or the top limit for household incomes served by household size is as shown below:

Current HUD Income Limits-Columbia (80% Area Median Income)	
1 person	\$ 42,800.00
2 persons	\$ 48,900.00
3 persons	\$ 55,000.00
4 persons	\$ 61,100.00
5 persons	\$ 66,000.00
6 persons	\$ 70,900.00
7 persons	\$ 75,800.00
8 persons	\$ 80,700.00

Figure 42

Many households served through the City’s housing programs serve households with \$35,000 or less in gross annual income. This is also the case for the Columbia Housing Authority and other local social service providers. The following maps display the percent of households per block group with \$35,000 or less in gross annual income.

Income Less Than or Equal to \$35,000

CITY of COLUMBIA, MISSOURI

CENTRAL CITY

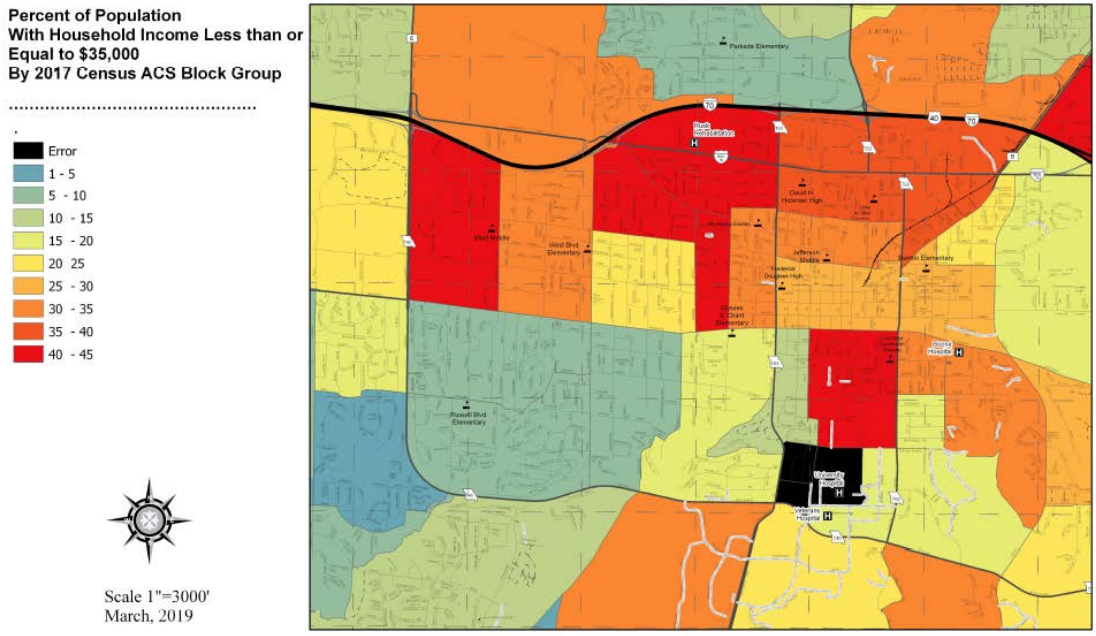


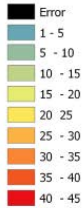
Figure 43

Income Less Than or Equal to \$35,000

CITY of COLUMBIA, MISSOURI

NORTH

Percent of Population
With Household Income Less than or
Equal to \$35,000
By 2017 Census ACS Block Group



Scale 1"=3000'
March, 2019

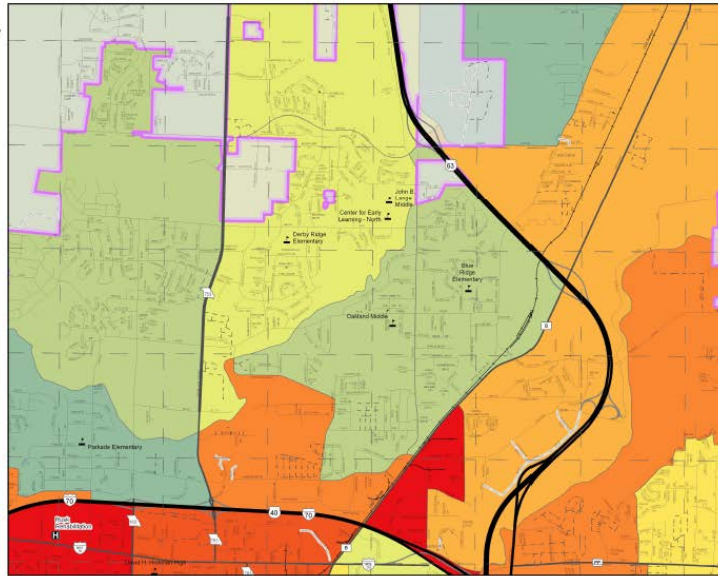


Figure 44

Income Less Than or Equal to \$35,000

CITY of COLUMBIA, MISSOURI

EAST

Percent of Population
With Household Income Less than or
Equal to \$35,000
By 2017 Census ACS Block Group



Scale 1"=3000'
March, 2019

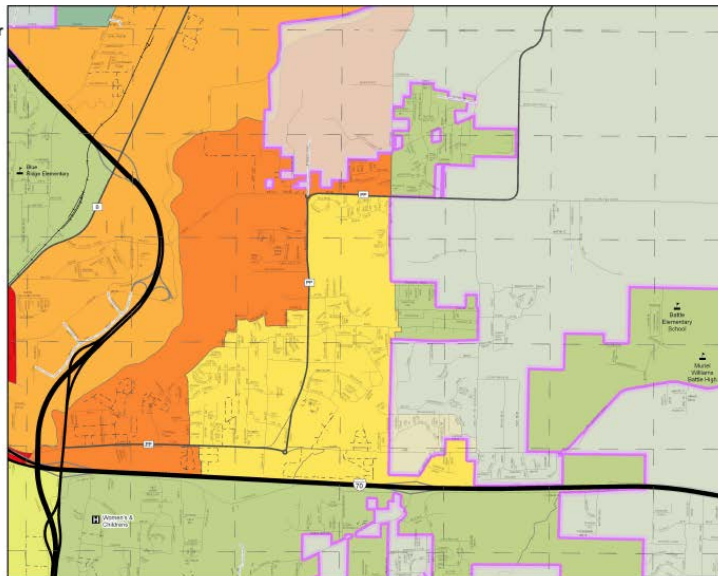


Figure 45

Income Less Than or Equal to \$35,000

CITY of COLUMBIA, MISSOURI

SOUTHWEST

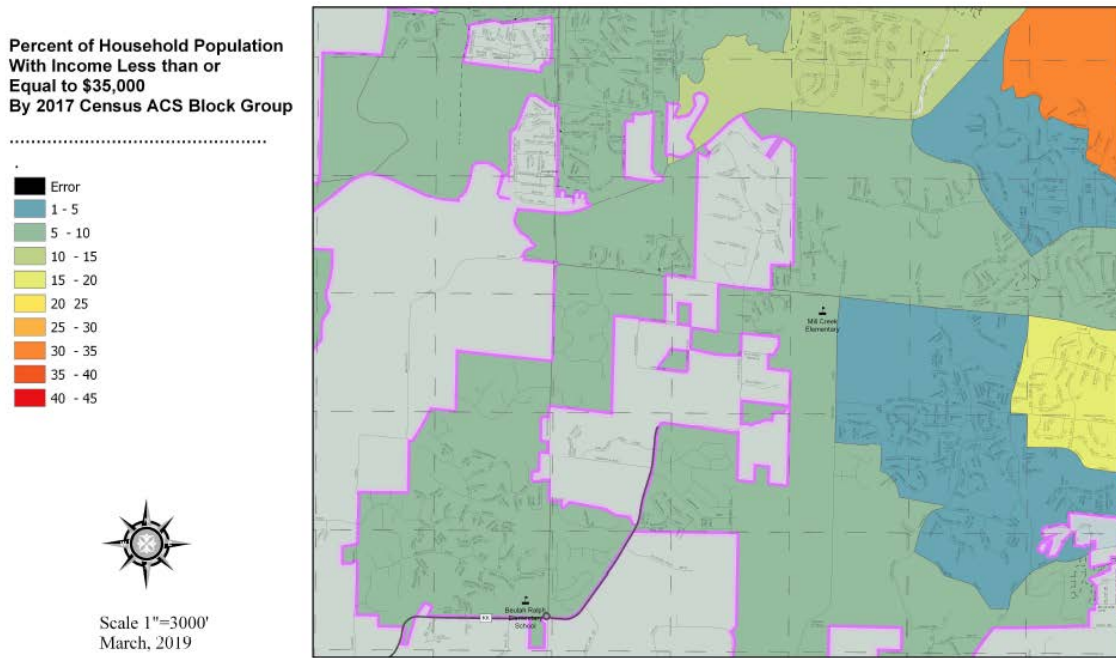


Figure 46

The maps display a higher concentration of households below \$35,000 gross annual income in the central city area, as well as in the east. There is a slightly lower level of households with gross annual incomes below \$35,000 in the north and the lowest concentration in the southwest.

Access to Employment and Transportation

The FHTF also looked at proximity to employment and transportation as part of analyzing access to opportunity. Access to employment and transportation is often viewed as important in the siting of affordable housing. Several FHTF members expressed this value during the deliberations of the October FHTF meeting. Quotes of recorded feedback from the October can be seen as follows:

Task Force Member Analysis

- *Hours of work are limited on weather-no bus shelters. SE not served at all. Get to work sweaty. Try to match bus routes to employment areas? Could large employers do shuttle service from "gathering points" at shift change? The bus system is confusing. People don't use it because it does not match needs. Need it still there.*
- *Lots of people trying to live affordably in high expense housing areas.*
- *Makes life harder when spending too much on housing.*
- *Distribution of the routes need to reflect the needs of the riders. Frequency of routes. Hours of operation and days available.*

- Access, jobs, transportation. ADA access must be by busy routes. Limits your choices to work, live play, eat.
- Biggest employer (University). Specialized Commercial (Fed Ex, ABC) (IBM, Square D, 3M).
- Strong interconnected bus system promotes fair housing, jobs, service, healthcare and education.
- Good jobs don't have bus routes to them.
- Routes are limited.
- Transportation

Maps of the regions analyzed are as follows:

**Employers Proximity to
Community Development Block Grant Area**
CITY of COLUMBIA, MISSOURI

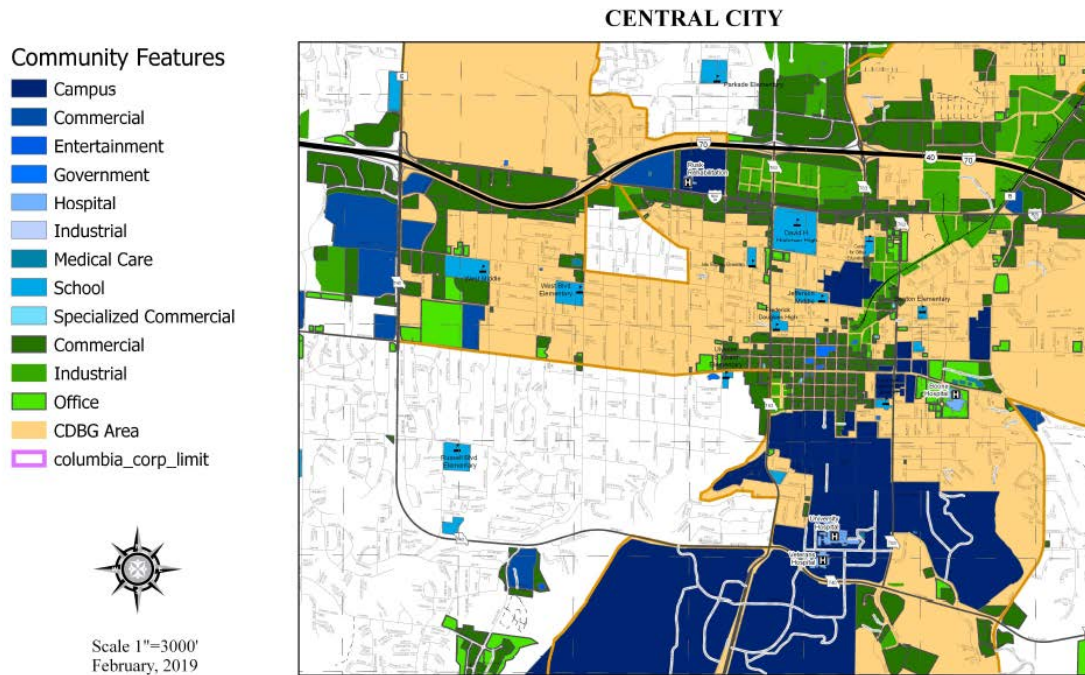


Figure 47

Bus Routes

CITY of COLUMBIA, MISSOURI

CENTRAL CITY

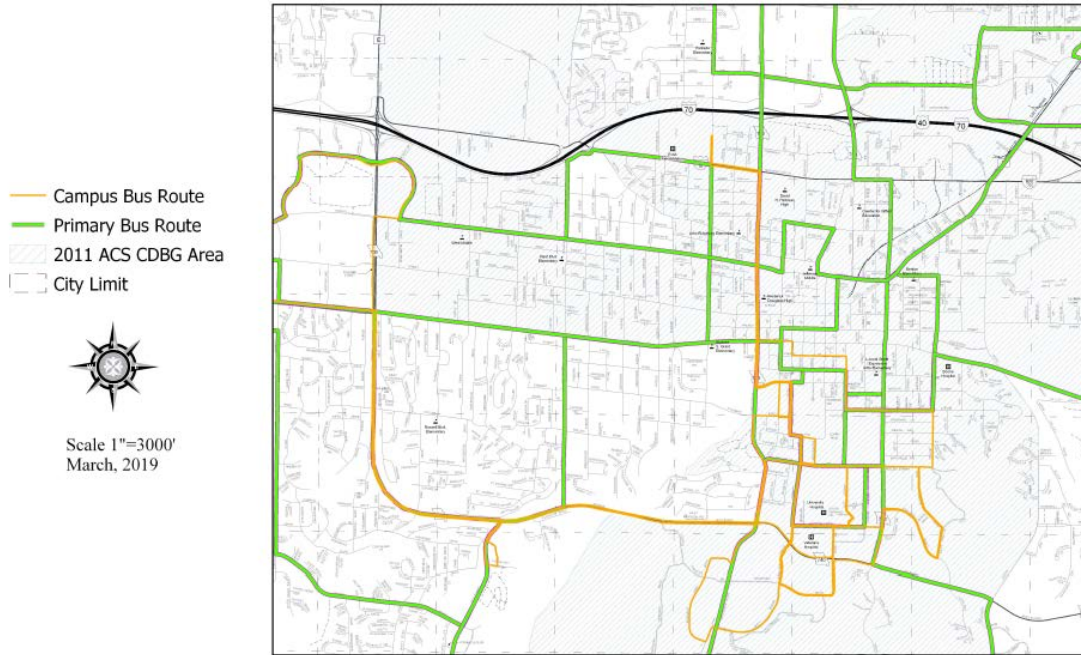


Figure 48

The central region map book displays the most access to employment and transportation as it relates to bus routes within Columbia. The east and north regions also display a significant grouping or corridor of employment opportunities, however the level of intensity appears to be lower than in the central region. Access to transportation through the bus system is also decreased significantly.

**Employers Proximity to
Community Development Block Grant Area**
CITY of COLUMBIA, MISSOURI

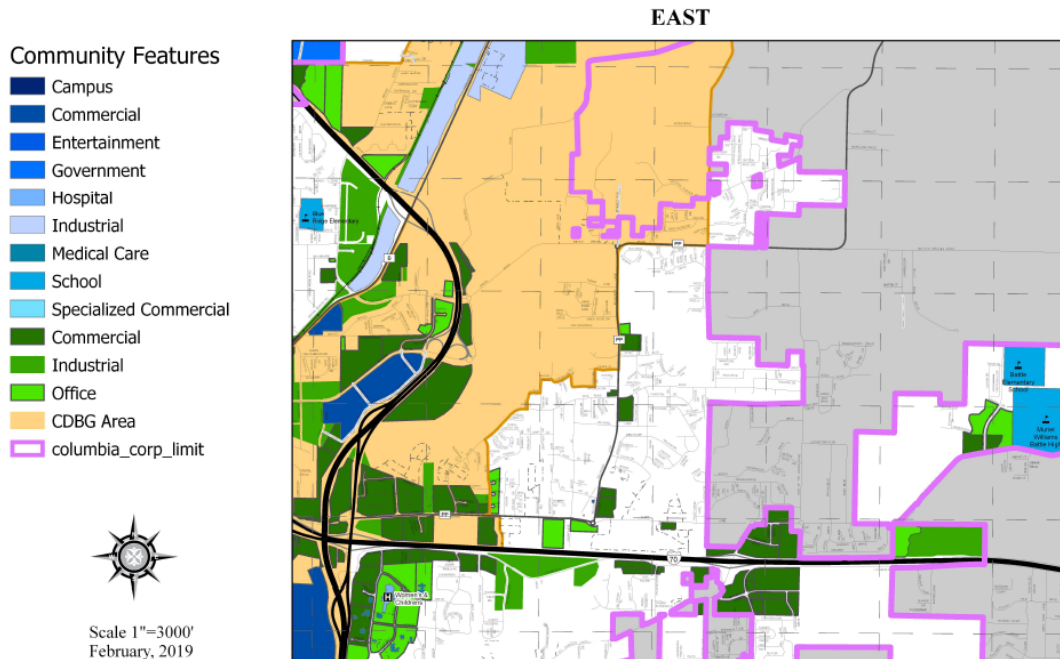


Figure 49

Bus Routes
CITY of COLUMBIA, MISSOURI

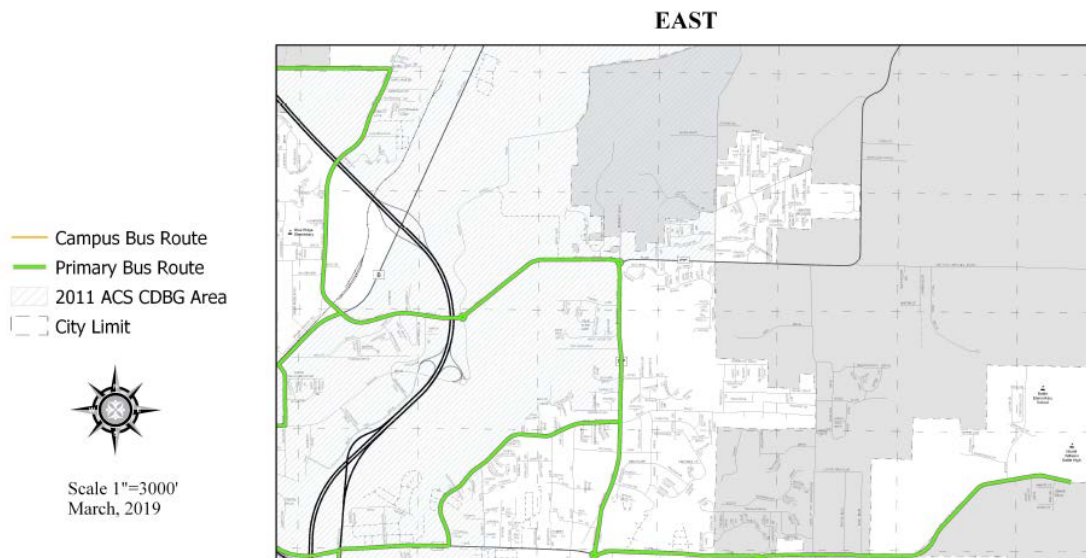


Figure 50

**Employers Proximity to
Community Development Block Grant Area**
CITY of COLUMBIA, MISSOURI

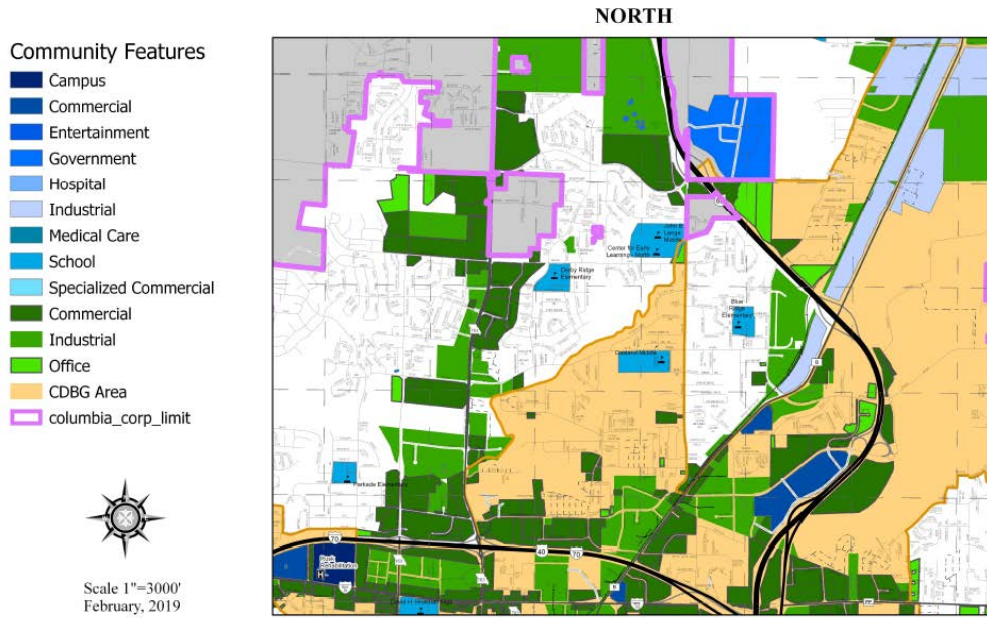


Figure 51

Bus Routes

CITY of COLUMBIA, MISSOURI

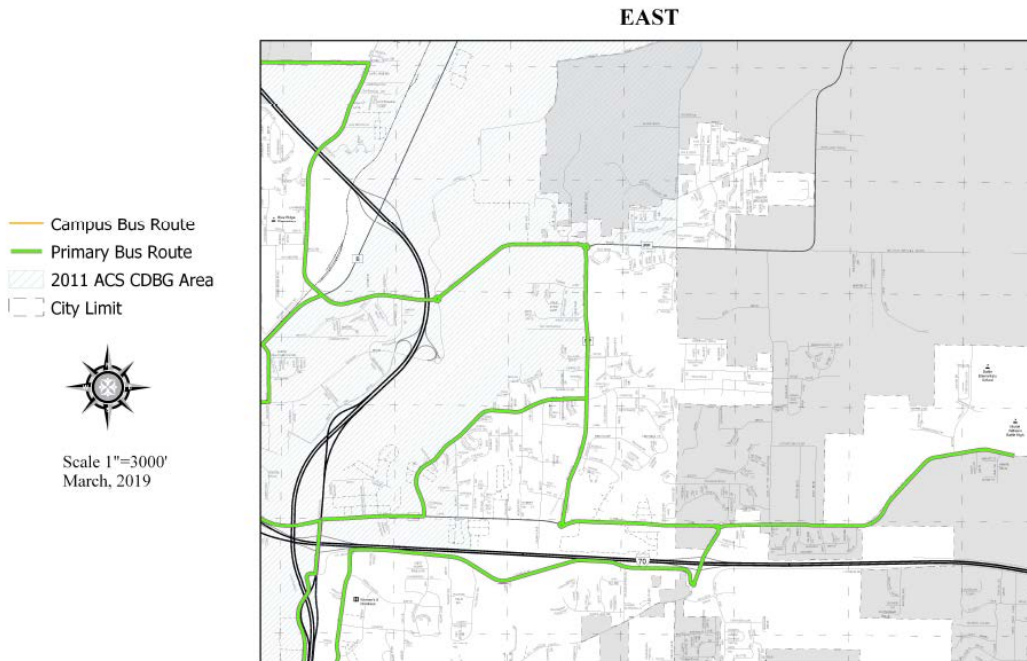


Figure 52

**Employers Proximity to
Community Development Block Grant Area**
CITY of COLUMBIA, MISSOURI

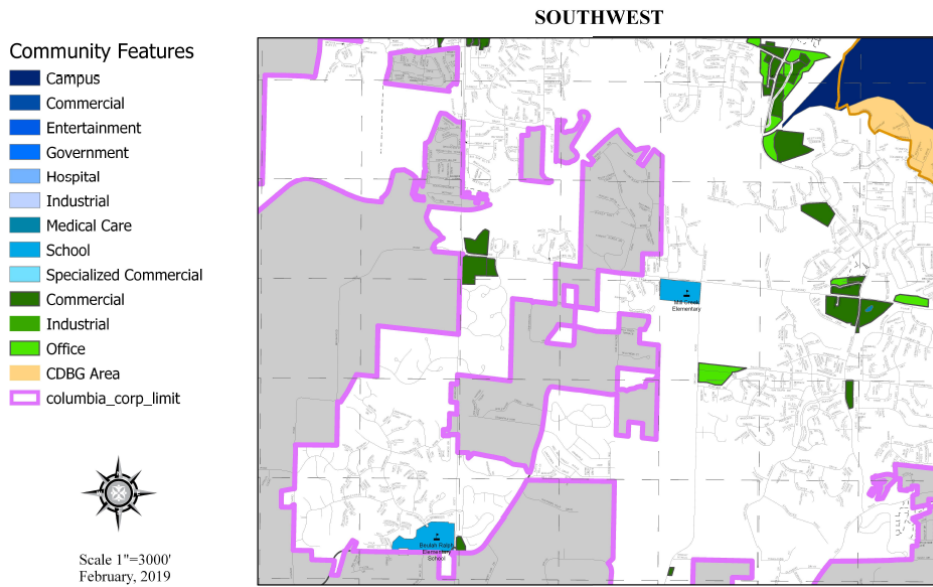


Figure 53

Bus Routes

CITY of COLUMBIA, MISSOURI



Figure 54

The southwest region displays less intensity of employment options within the region, as well as less service from public transit. This indicates a challenge into the siting of affordable housing, if ease of access to employment and public transportation is a desired amenity.

Access to Grocery

The FHTF also looked at proximity to grocery stores as part of analyzing access to opportunity. Access to groceries and healthy eating is often viewed as important in the siting of affordable housing. Several FHTF members expressed this value during the deliberations of the October FHTF meeting. Quotes of recorded feedback from the October can be seen as follows:

Task Force Member Analysis

No groceries in SW or NE, NW

Hard to eat healthy, hard to get groceries home. Nutritious good is more expensive.

Grocery desert, Rangeline to 63 East to West I70 to route. Route E to Rangeline, I70 to the South. South student focused location.

Lack of affordable food. Not within a mile of the home.

Lack of access to grocery in NE.

Nutrition, transportation to food.

Establish groceries in "desert" areas.

More expensive to grocery stores. Transportation challenges.

Groceries in Community Development Block Grant Area CITY of COLUMBIA, MISSOURI

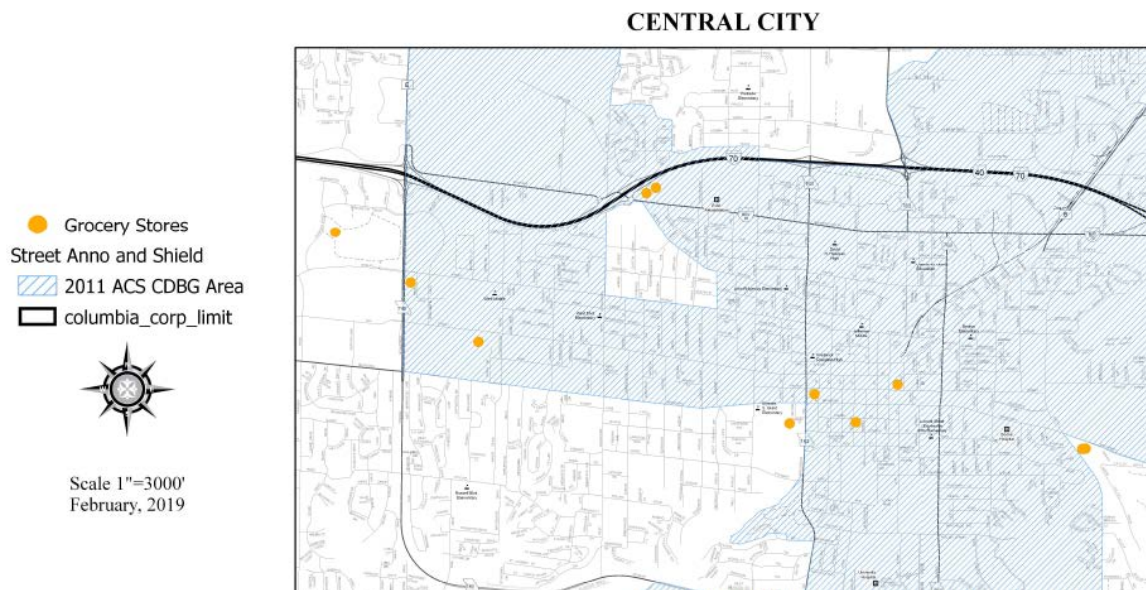


Figure 55

There are several grocery locations within the central city area, however there are none towards the north and northeast of this region.

Groceries in
Community Development Block Grant Area
CITY of COLUMBIA, MISSOURI

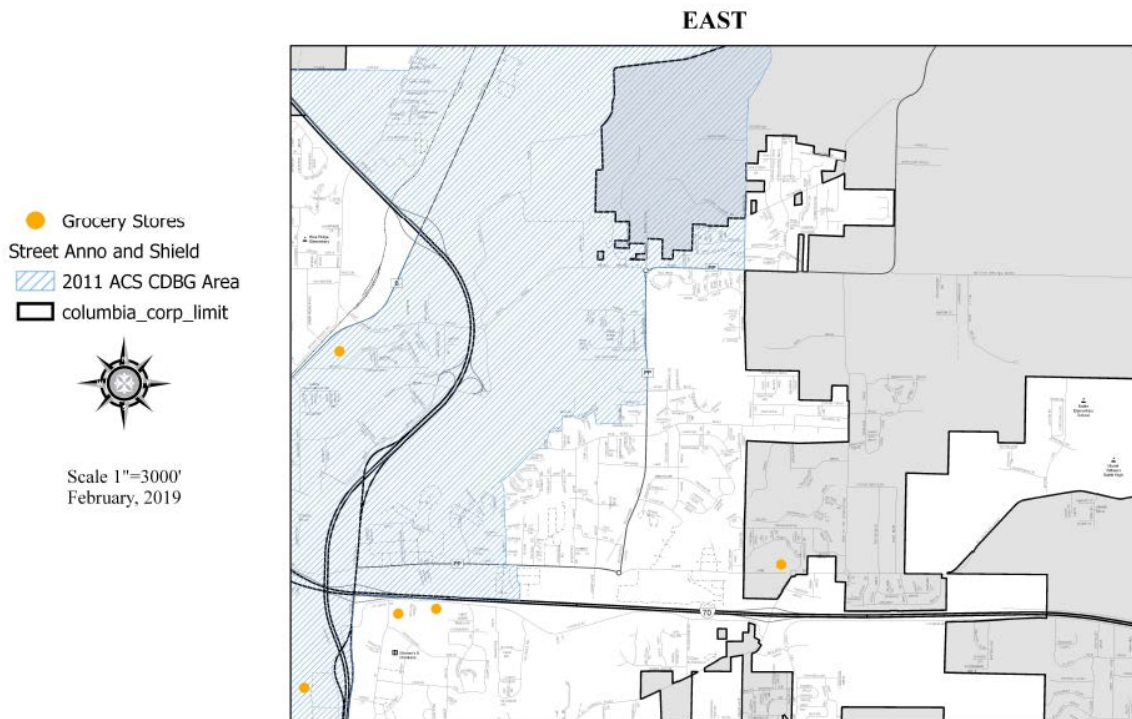


Figure 56

The east map indicates that there are less grocery options for residents that live north of I-70 and to the east of 63, indicating a lack of healthy eating options for residents within this region.

Groceries in
Community Development Block Grant Area
CITY of COLUMBIA, MISSOURI

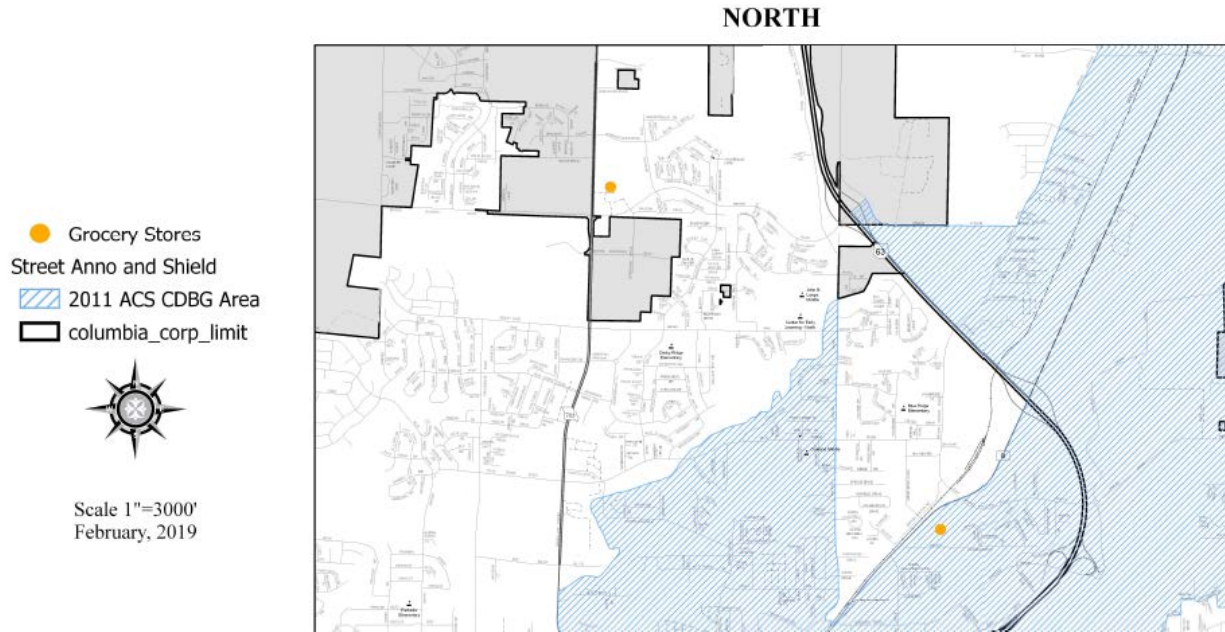


Figure 57

The north map also indicates that there are less grocery options for residents that live north of I-70 and to the west of 63, indicating a lack of healthy eating options for residents within this region.

Groceries in
Community Development Block Grant Area
CITY of COLUMBIA, MISSOURI

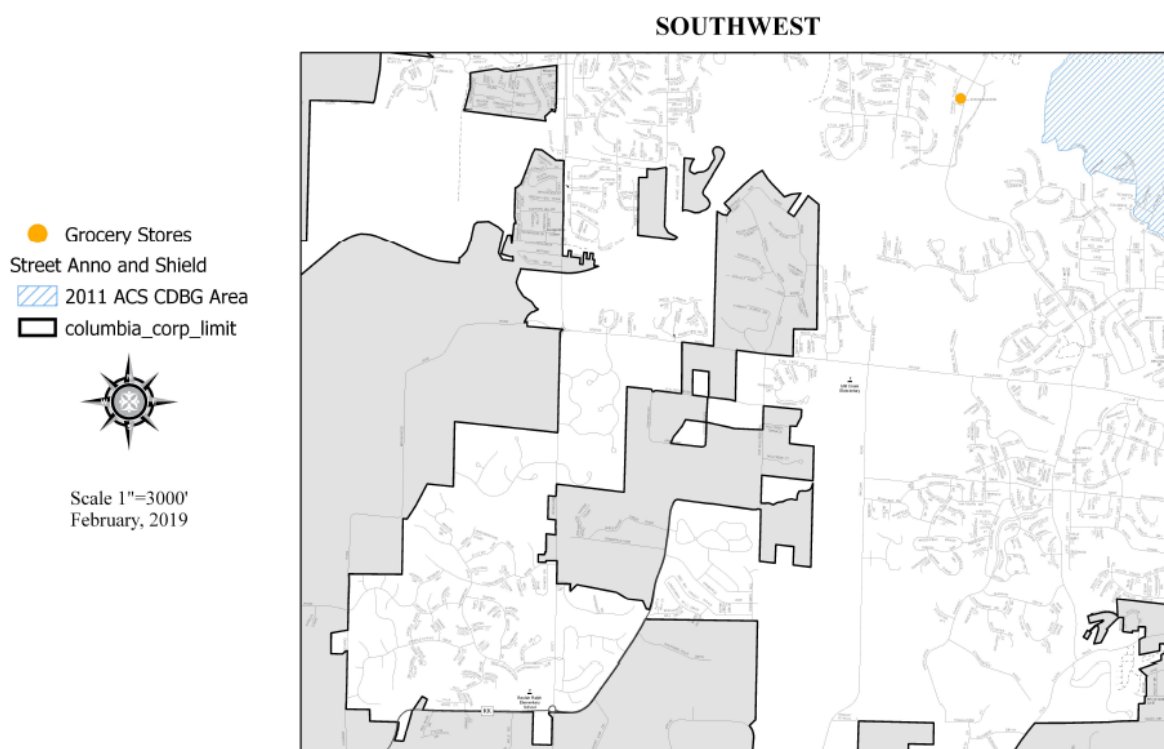


Figure 58

The southwest map also indicates less grocery options for residents within this region. Reviewing each of these maps and the City as whole indicates the importance of reliable transportation to ensure access to grocery and other amenities for affordable housing developed outside of the central region.

Rentals by Census Block

The FHTF reviewed maps pertaining to the concentration of rental units, as well as by persons living in poverty. Quotes of recorded feedback from FHTF members can be seen as follows:

- *Affordable housing being forced out of center city-with it African Americans.*
- *Gentrification/ghettoizing. Less opportunity to buy housing because of large numbers of rental units in African American concentrated areas.*
- *African American tend to be concentrated in poverty areas.*
- *High area of rentals and African Americans.*
- *Decreased equity.*
- *Lines well defined by streets, historic districts streets impact services.*
- *Broadway dividing line. I-70 demolition line. Providence bifolds.*
- *N high levels of poverty. S low levels of poverty. Geographical protections.*

- Clearly homeowner areas. Highways have high concentration of rental. High income rental, low income rental. Densest rental are not low income areas.

Maps displaying rental concentrations and income of populations can be seen as follows:

Rentals By Census Block
CITY of COLUMBIA, MISSOURI

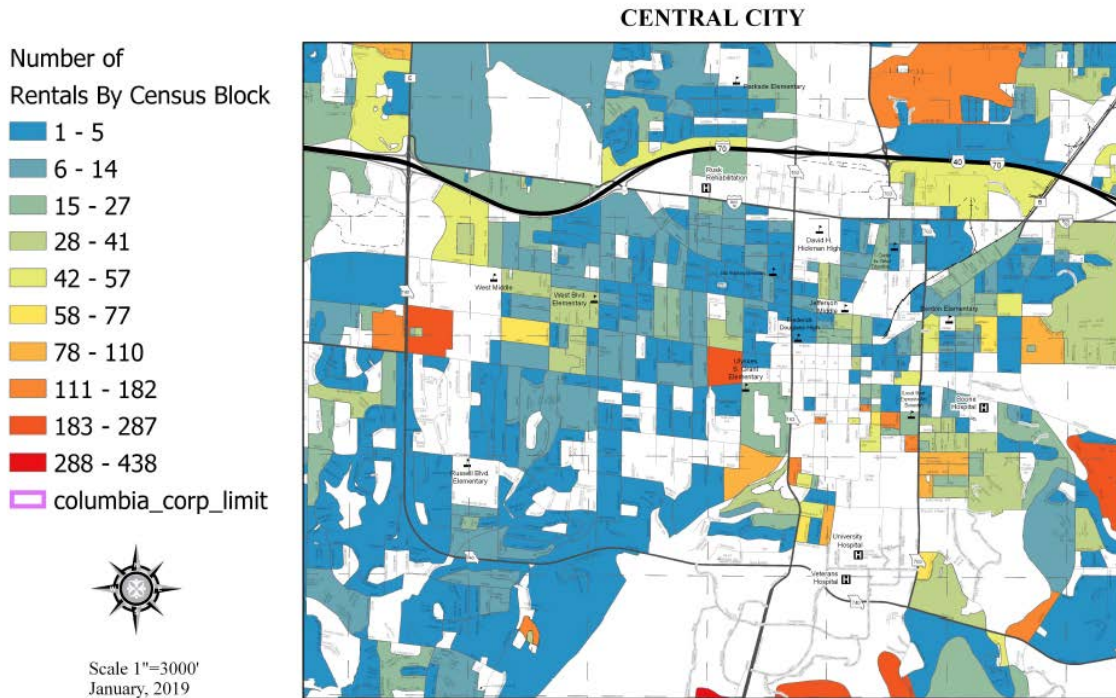


Figure 59

The Central City area has a mix of rental property density and homeowner occupied properties. The level of density for rental is higher to the north of Broadway, as opposed to the south.

Rentals By Census Block
CITY of COLUMBIA, MISSOURI

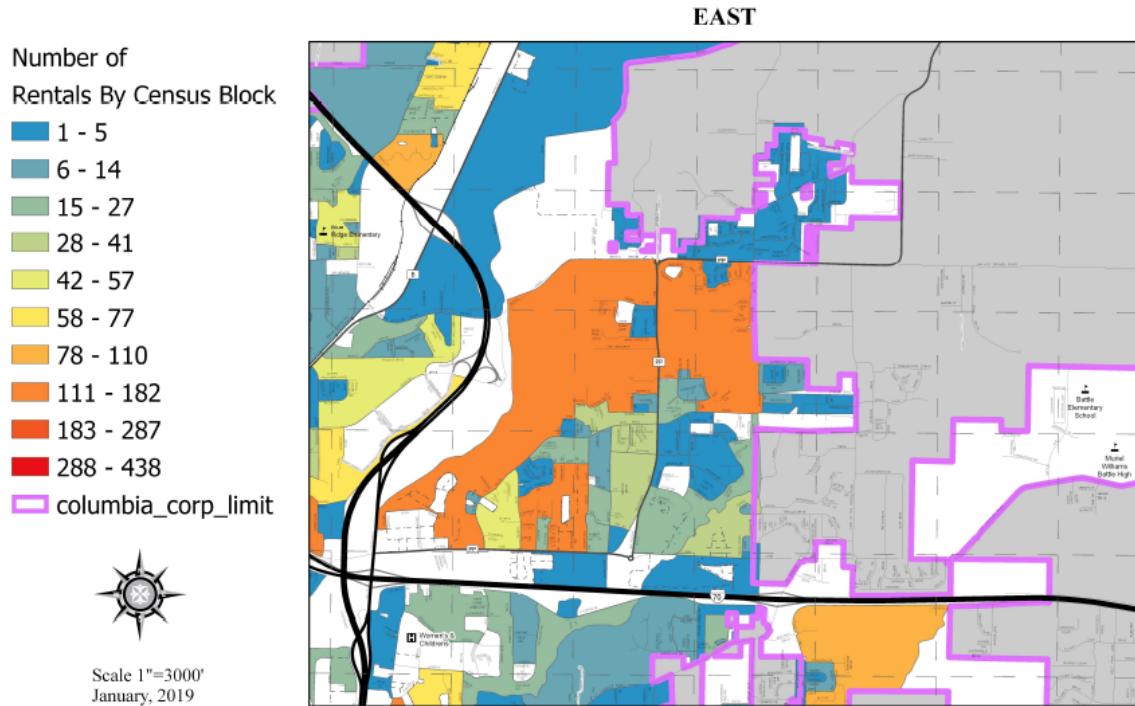


Figure 60

The east area displays a higher concentration of rentals and lesser density of owner occupied parcels.

Rentals By Census Block
CITY of COLUMBIA, MISSOURI

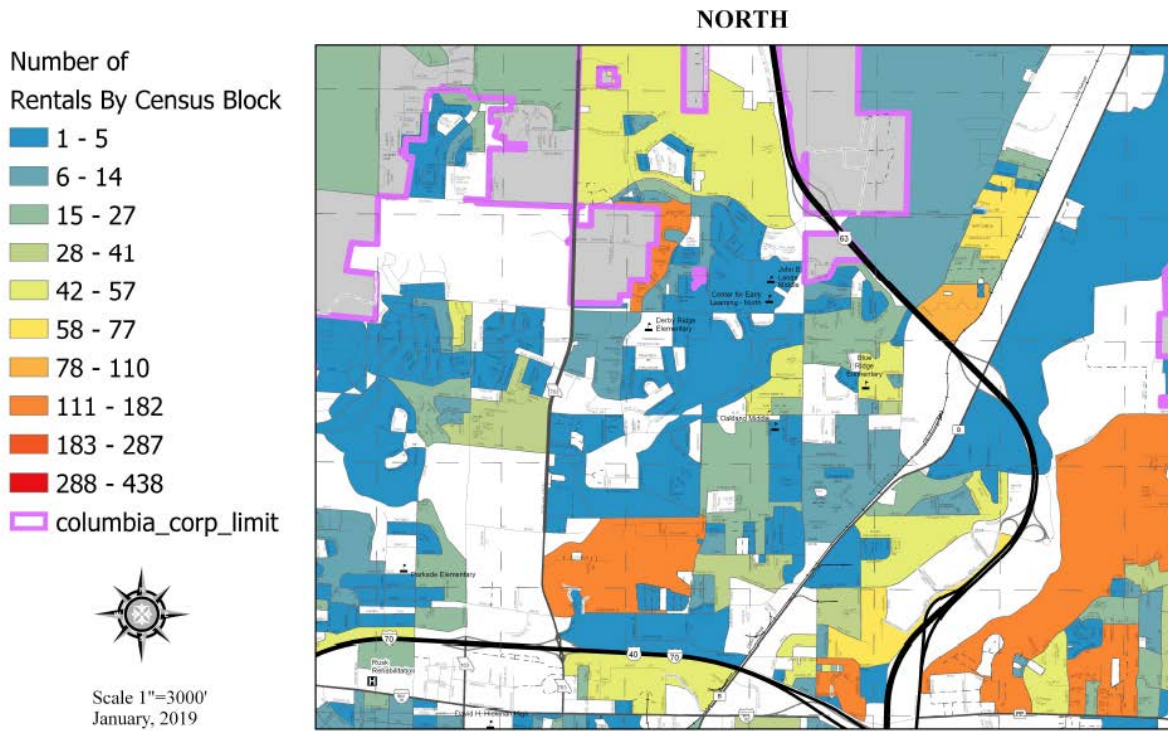


Figure 61

The north region shows a significant concentration of rentals within the block that contains the Columbia Housing Authority's Elleta Blvd, as well as to the north near Bodie Drive.

Rentals By Census Block
CITY of COLUMBIA, MISSOURI

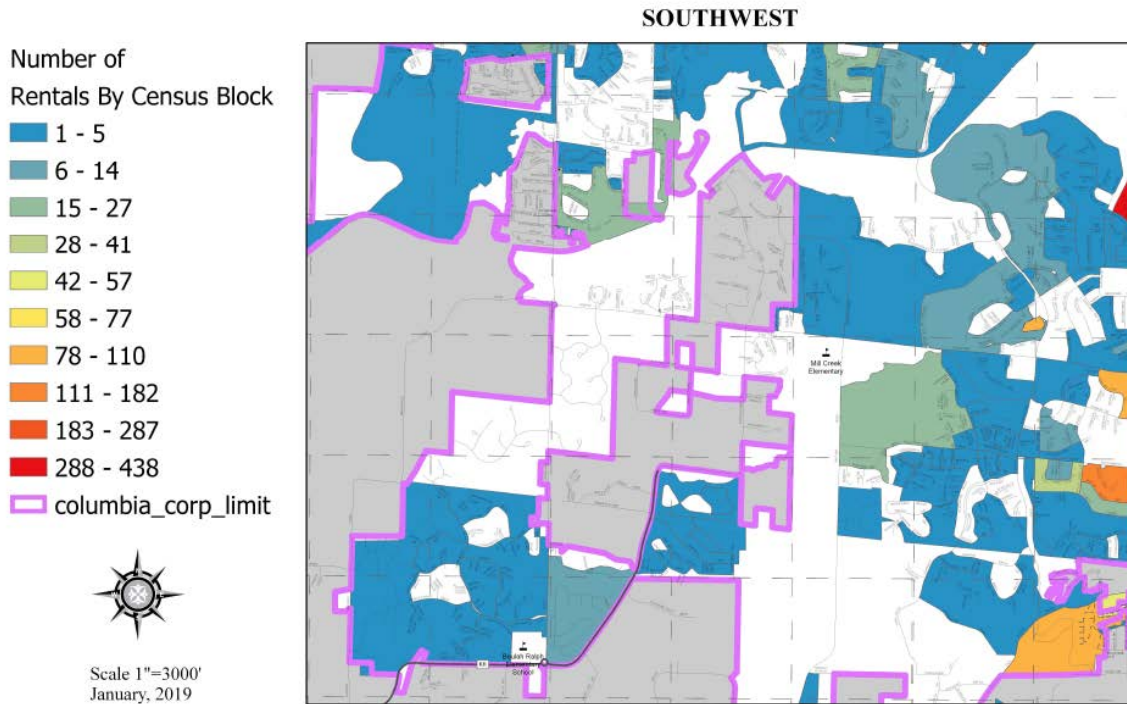


Figure 62

The southwest displays a low density of rental properties and a higher level of owner occupied parcels. This is consistent with maps displaying population by income.

FAIR HOUSING SURVEY RESULTS

The Fair Housing Task Force formulated a fair housing survey to distribute to the general public and to inform the identification of impediments to fair housing choice. The survey is intended to obtain public feedback regarding experience and perceptions as it relates to fair housing. The survey should be viewed as complimentary to additional data reviewed by the FHTF. There were 244 total responses, however there were also less responses to specific questions that may not have corresponded to each respondent. Also, there should be consideration given to the limits of the survey with regards to the demographics of respondents. 6% of the respondents were African American, however African Americans represent 10.41% of Columbia’s population according to 2017 ACS 5-year estimate data. Survey response results are as follows:

Fair Housing Survey Responses

1. Which Columbia ward do you live in?

244 Responses

Ward 1.....17.2%
Ward 2.....10.7%
Ward 3.....10.2%
Ward 4.....34.4%
Ward 5.....9.8%
Ward 6.....6.1%
Not sure.....4.9%
Do not live in Columbia..5.3%

2. How well integrated do you perceive the City of Columbia to be?

244 Responses

1-Not integrated at all.....6.6%
2.....38.1%
3.....35.2%
4.....16.4%
5-Very integrated.....3.7%

3. Should the City be doing more to integrate the population?

243 Responses

Yes.....55.6%
No.....21.8%
I don't know...22.6%

4. Are there enough housing options available for protected classes of citizens? (For example, African Americans, Single Mothers, People with Disabilities, or Veterans)

244 Responses

Yes.....15.2%
No.....68.0%
Maybe.....16.8%

5. Please select the top three groups that you feel have the highest housing needs:

235 Responses

Housing options for African Americans.....43.8%
Housing options for Single Mothers.....60.4%
Housing options for People with Disabilities.....75.3%
Housing Options for Veterans.....42.6%
Housing Options for the Elderly.....53.6%

6. Are there areas of town where poverty seems more concentrated than others?

244 Responses

Yes.....95.9%

No.....2.5%
I don't know....1.6%

7. How well informed are you regarding housing discrimination laws in the City of Columbia?

244 Responses

1-Not informed at all.....15.2%
2.....24.6%
3.....29.1%
4.....19.3%
5-Very informed.....11.9%

8. Are there parts of town you avoid because you feel unsafe?

244 Responses

Yes.....52.5%
No.....44.3%
I don't know.....3.3%

9. Do you believe there is housing discrimination occurring in the City of Columbia?

244 Responses

Yes.....56.1%
No.....13.1%
I don't know...30.7%

10. What would you do if you encountered housing discrimination?

244 Responses

Confront the person you believe is being discriminatory.....10.7%
Do nothing – seek other housing options.....10.2%
Report it.....50.4%
I would not know what to do.....23.8%
Other.....4.9%

11. Have you ever encountered any type of housing discrimination in the City of Columbia?

244 Responses

Yes.....17.2%
No.....77.5%
I don't know.....5.3%

12. Please select what basis you believe you were discriminated on (select all that apply):

61 Responses

Race.....15
Color.....10
National Origin.....2
Gender.....12
Age.....12
Religion.....2
Family status.....12
Disability.....10
Ancestry.....0
Sexual Orientation...6
Marital Status.....10
Source of Income...18
Other.....16

13. Did you report the incident?

78 Responses

Yes.....92.3%
No.....7.7%

14. Which of the following best describes the location where the act of discrimination occurred (select all that apply)?

58 Responses

An apartment complex.....18
A single-family neighborhood.....31
A condominium.....7
During the loan application process.....1
A trailer or mobile home park.....1
A subsidized housing project.....3
When applying for City of Columbia housing programs.....1
Other.....7

15. Which of the following best describes the person you feel discriminated against you (select any that apply)?

59 Responses

Landlord/Property Manager.....42
Real Estate Agent.....12
A Lending Institution.....3
A City Staff Person.....2
Public Housing Authority.....3
Other tenants within the property.....1
Other.....8

16. In your opinion, how important is promoting Fair Housing in our community?

244 Responses

1-Not important at all.....2.5%
2.....3.7%
3.....8.2%
4.....32.8%
5-Incredibly important.....52.9%

17. To the best of your knowledge, does the City of Columbia provide any Fair Housing Resources?

244 Responses

Yes.....57.4%
No.....6.6%
I don't know.....36.1%

18. Should the City of Columbia be doing more to promote fair housing?

242 Responses

Yes.....66.5%
No.....13.2%
I don't know.....20.2%

19. What is your race?

238 Responses

White.....87.4%
Black/African American.....5.9%
Asian.....0.8%
American Indian/Alaska Indian.....0.4%
Native Hawaiian/Other Pacific Islander.....0.4%
Asian & White.....0.0%
Black/African American and White.....0.8%
American Indian/Alaskan Indian & Black/African American.....0.0%
Other.....4.2%

20. What is your age?

238 Responses

Under 18.....0.0%
18-35 years old.....22.7%
36-50 years old.....26.9%
51-65 years old.....29.4%
Over 65 years old.....21.0%

21. Is English the main language you use at home?

238 Responses

Yes.....99.2%
No.....0.8%

22. How many individuals live in your household?

229 Responses

- 1.....19.2%
- 2.....48.5%
- 3.....8.7%
- 4.....13.5%
- 5.....7.0%
- 6.....1.7%
- 7.....0.4%
- 8.....0.4%
- N/A.....0.4%

23. What should the City be doing further to address fair housing in Columbia?

Inclusionary Zoning

Address racial and economic segregation in town. Encourage/force large housing developments to include less expensive options. It is shameful that we warehouse our poorer citizens away from the more prosperous.

Obviously, educate us about what we can do if it occurs.

I think we have enough for our city size

Promoting policies which incentivize renting to people with vouchers

Interacting with Neighborhood Associations recognized by the City

Testing realtors and others involved in the marketing of real estate.

Test land lords to determine if discrimination is taking place and by who.

Promote affordable housing for people with disabilities

Not ask questions assuming discrimination

Inclusionary zoning ordinance

Explain what fair housing is and associate it or confuse fair housing with affordable housing.

Provide training for landlords

Awareness & enforcement should have very low priority - there is plenty of this already going on. All resources should be dedicated to creating affordable housing opportunities throughout the community, this is the way to effect real change on poverty and integration. Continue with the land trust and other programs to allow people a better opportunity to get out of poverty.

Provide more income-based housing

More housing for individuals with disabilities in areas away from downtown where there is increased crime and more opportunities for individuals with disabilities to be preyed upon.

Screen or survey current renters

nothing

promoting quality of homes, outreach to homeless individuals and resources used for obtaining housing

Flyers about town available from resources/agencies that people needing housing frequent; articles in the local papers; news reports/discussions on local talk radio shows

?

Create more low income housing and less student housing

They should make fair housing training mandatory for all landlords yearly or before they can pass the city rental inspection, the city could also provide and require landlords to give new tenants fair housing information at lease signing

There are lots of landlords who will not rent certain properties to individuals who receive section 8, but only want to segregate section 8 people to one particular area.

With all of the private landlords and management companies need to give other options to individuals for housing. Even though some people had have paid evictions it is still hard to find housing in Columbia. Management companies need to follow up with applicants to see if they have found housing because they had paid the fee and still searching for places to stay.

Increase outreach to landlords to encourage them to accept Section 8

More community policing. Cutting down on high crime areas so that everyone can feel safe in their neighborhoods.

There isn't a place for general comments on this survey, but I'd like to point out that it might be worth adding 'latino/a' to the race question because many people believe being 'latino/a' is a matter of race and housing discrimination sometimes occurs when an application is submitted with a hispanic sounding name.

Making sure that if you have the money to live in a neighborhood, you can, no matter your race.

Mandatory "classes"/seminars for people who rent property, especially to students, property managers, builders, developers & real estate agents

Support the development of low income housing options

Providing more affordable housing

providing better support to law enforcement in high crime areas

Stay open to "progress: no one should be discriminated against

Build small independent homes for elders & homeless

educate landlords or remind them

help provide transitional housing

Nothing Housing should not be fair by Law, You should work to own a house. R be able to rent a house/ Apartment.

Make sure people who rent or sell properties are fully aware of all regulations

More family housing in center city, fewer rent-by-the-room dorms. Lower rents or raise minimum wage so folks can afford housing.

It needs an affordable housing policy

Try to get more landlords to accept section 8 compared to 2011 when I 1st move to Columbia moving back in 2018 took me 2 yrs to find housing

Live info presentations

Inclusionary zoning. Force developers to include affordable units in large developments. Implicit bias training for real estate people and landlords

Offer incentives to more people to live in areas that they want to integrate and increase measures to make housing more affordable.

To begin with Columbia needs to build affordable housing, not McMansion subdivisions or apartments that rent for astronomical sums.

I realize city requires a decent tax base, I've seen some \$figures at some counsel meetings. How about scattering designated lots in amongst others. Concentrating 4 blocks together pulls down the neighborhood & owner/renter interest. But a "couple" of units (2-6) here and there might go basically unnoticed. Plus, whole sections were no one can see past poverty & desperation beget crime. Alternatively a neighborhood where kids see others mowing lawns & sweeping walks for a little cash gets them thinking they have some options for their future because case in hand right now is a solid option. Someone with nothing to lose, (thinking everybody around here dies young & broke anyway, why not go for the big score... \$200-300... \$1000. So little money to ruin a life. But it's looks like a million to someone who has never had or known anyone with food security, housing security.

Educating landlords on implicit bias, and how it might affect their business practices. Collecting data on segregation. Making sure that every new apartment complex include low income units. Downtown has become only accessible to the rich and White. That's largely the result of new apartment complexes. That is sad.

Fund their programs more aggressively

Create a tenant's association

Incentivize development patterns that create mixed income neighborhoods

Land Trust is a good idea

Implement policies, support policies that protect the inventory of affordable housing we have, promote its restoration not its demolition. We appear to be too vested in the new construction market and the stakeholders that promote that as economic development.

enforce existing law. education

GET RID OF UGLY ABANDONED BUSINESS STRIP MALLS, SUPPORT AFFORDABLE HOUSING, TINY HOUSES, TEAR DOWN DILAPIDATED HOUSING/BUSINESSES AND BUILD NEW HOUSING FOR SINGLE PARENTS, ELDERLY

Just reminding and promoting to landlords, i have run into more than once that a landlord is concerned over wheelchairs tearing up a house.

More affordable housing in nicer neighborhoods

Enforce the rules and litigate those who violate them

Increase access to affordable rental housing (incentives for landlords, increase energy efficiency in rental properties, etc.), rent controls), increase development of properties in Columbia CHT

Neighborhoods need to be better integrated

Admit that there isn't any fair housing and also do more to integrate

Providing incentives for builders/property owners to make property accessible for elderly and people with disabilities and affordable for mid to lower income individuals.

there is a shortage of affordable housing in Columbia. Whatever is possible to increase affordable housing will help marginalized groups.

There is plenty of options available now. Most of the problems would be taken care of people would work and get off social programs. This in return our tax dollars could go to funding other priorities such as roads and police. There are all types of jobs currently available

Recognize that if they are going to reduce/eliminate public transportation, that people who work for wages need to be able to live closer to the employers.

Build more low cost housing.

working with developers to offer housing for people with low to low middle incomes

Build home that are affordable for all .

Nothing

The tremendous affordability variation in housing based on neighborhood is creating segregation. Discrimination boils down to the haves and have-nots.

Finding solutions for those impacted by poverty.

public presentations,

City council should spend more time on this and less on catering to developers

Allow more low-cost rental housing

Regulating fair rent costs (people who work here should be afford to live here, even if they make minimum wage)

Participate with non-profit and church groups to provide HOUSING FIRST for homeless people

Hold landlords and slum lords accountable for their property & tenants. Make them stay in their own apartments to prove a point. Allow an application process that removes possible bias factors from applications. Have a board that approves each rentable unit. Limit rent increases from happening every year. Ensure deposits are returned or actually used to improve property. Make landlords accompany real estate agents showing property to potential tenants. Make landlords provide dog waste bags & areas if they allow animals.

Their is a difference between fair housing and affordable. I need the city to be really clear about that. The city needs to be having conversations about both.

Inclusionary Zoning!!

I'm not entirely sure fair housing is a function of local government outside of court system. Not saying it isn't important, it is, but police, fire, safety, zoning /development controls/building permits, and infrastructure and utilities are the core functions of a city.

Require low and moderate housing to be built in new developments. Require maintenance of rental property to keep people in safe, energy efficient housing.

Instead of renting slums, the landlords should do their best to rent safe, clean housing to qualifying applicants.

Widen Housing Grant Program with follow-up inspctions

Come down hard on landlords that seem to have all white tenants.

Stop allowing luxury student housing buildings to replace low income homes and stop forcing people out of central Columbia who need resources

This doesn't happen anymore. Just let the free market do its thing and quit trying to interfering and mucking things up. Get rid of the most onerous codes so affordable housing could be built again.

Pay attention to the surveys like this.

Provide free, unconditional housing to the homeless.

I'm not sure I have the right ideas for this, but certainly implementing rent control and stopping the spread of "luxury" student housing in favor of more affordable housing.

Focus more on working adults than housing development for college students.

Do more to let folks know what their housing options are and make help more available/easier to find.

Increase affordable housing. Increase diversity in labor force. Preserving old 1st ward housing. (Protect from predatory developers).

educate citizens

Continue building land trust homes!

Build more affordable housing for people

Encourage or incentive affordable housing

PROVIDE NET ZERO HOUSING

Educate people about what housing discrimination is, what is illegal, and what they should do to report it.

address smoking that you can smell in multi housing units and rising/ high cost and "rent by the room" are poor practices in my opinion

Encourage affordable homes for purchase from construction firms.

EVALUATION OF JURISDICTION'S CURRENT LEGAL STATUS

HISTORY OF FAIR HOUSING IN COLUMBIA

Fair housing has impacted the City of Columbia throughout its history. Understanding Columbia's history and its impact on our current context is critical to formulating effective housing policy and strategic actions. Significant historic national and local housing actions impacting current conditions in Columbia is as follows:

1934: The Federal Housing Administration begins red lining program, which refused to back loans to black people or other people who lived near black people.

1936: Lloyd Gaines applies for admission the law school at the University of Missouri.

1938: The United States Supreme Court handed down its opinion in Missouri ex rel Gaines v. Canada, 305 US 337. As a result, the State of Missouri is to admit Gaines to the University Of Missouri School Of Law or to provide another school of equal stature within the state borders. Gaines disappeared March 19, 1939.

1948: On May 3, 1948, the United States Supreme Court handed down its opinion in Shelley v. Kraemer, and McGhee v. Sipes, 334 US 1, which holds that a court cannot enforce a race based restrictive covenants. One of the two cases arose after an African American family named Shelley moved into a neighborhood in St. Louis without being informed that a race based restrictive covenant existed for the property.

1954: On May 17, 1954, the United States Supreme Court handed down its decision in Brown v. Board of Education, 347 US 483. Chief Justice Warren wrote: "We conclude that in the field of public education the doctrine of 'separate but equal' has no place. Separate educational facilities are inherently unequal..." This decision ultimately leads to the desegregation of schools. As a result, the Attorney General of Missouri states that Article 9, Section 1 of the Missouri Constitution was invalid (it had required separate schools).

1955: On December 1, 1955, Rosa Parks refused to give up her seat and then the 381 day Montgomery Bus Boycott began.

1956: Columbia voters approve the formation of the Land Clearance Redevelopment Authority. The United States Supreme Court issued per curium opinion holding state imposed bus segregation unconstitutional in Montgomery, Alabama (Browder v. Gayle, 352 US 903 (1956)).

1957: President Eisenhower sent Congress a proposal for civil rights legislation. US Congress passed the Civil Rights Act, which established the Civil Rights Section of the Justice Department and empowered federal prosecutors to obtain court injunctions against interference with the right to vote. It also established a federal civil rights commission with authority to investigate discriminatory conditions and recommend corrective measures. On February 14, 1957, Dr. Martin Luther King, Charles K Steele and Fred L Shuttlesworth establish the Southern Christian Leadership Conference. Missouri Governor signs law creating the Missouri Commission on Human Rights. In September of 1957, the Little Rock Nine were blocked from entering Central High School in Little Rock, Arkansas.

1959: Douglas School Urban Renewal Project begins. Miles Manor is founded. CORE student group tries to form at MU and are denied. George Nickolaus becomes city attorney (then prosecutor) of Columbia.

1960: In April of 1960, Congress passed the Civil Rights Act of 1960. Sit-ins occur in Columbia. On May 2, 1960, Columbia NAACP requests an ordinance prohibiting discrimination in public accommodations.

On May 4, 1960, Thomas A Brady writes to Mayor Puckett indicating unqualified approval and support of the request the Mayor received from the NAACP for a General Public Accommodations Ordinance for the City of Columbia. On May 5, 1960, the Columbia Ministerial Alliance passed a resolution in support of human rights. On May 6, 1960, the United Church Women of Columbia urge the City Council to appoint a Council on Human Relationships. On July 20, 1960, Columbia CORE issues a report on integrated restaurants. In September of 1960, the League of Women Voters issues a report on public accommodations, which describes discrimination in Missouri.

1961: On January 20, 1961 President Kennedy is inaugurated. On March 6, 1961, President Kennedy issued Executive Order 10925, which prohibited discrimination in federal government hiring on the basis of race, religion or national origin. It also established the President's Committee on Equal Employment Opportunity. Letter from Columbia Ministerial Alliance requesting the establishment of a Commission on Human Rights and Community Relationships (Letter refers to other community groups including the Retail Merchants Bureau of the Chamber of Commerce, the League of Women Voters, the Congress of Racial Equality (local), the NAACP (local) and the Columbia YMCA was presented at council meeting on Monday, August 7, 1961. On October 16, 1961, Columbia's City Council establishes the Commission on Human Rights and Community Relations.

1963: On August 28, 1963, more than 250,000 people march on Washington and Dr. Martin Luther King delivered his "I have a Dream" speech. President Kennedy was assassinated on November 22, 1963. Chicago City Council passed a fair housing ordinance.

1964: The 24th Amendment abolishes the poll tax. The Mississippi Freedom Summer Project began on May 4, 1964. On July 2, 1964, President Johnson signed the Civil Rights Act of 1964, which prohibited discrimination of all kinds based on race, sex, color, religion or national origin. It also allowed the federal government to enforce desegregation and to prohibit discrimination in public facilities, in government and in employment, in schools and housing. EEOC was established.

1965: Malcolm X is assassinated on February 21, 1965. Congress passed the Voting Rights Act of 1965. On September 24, 1965, President Johnson issued Executive Order 11246 to enforce affirmative action, requiring government contractors to "take affirmative action" toward prospective minority employees in all aspects of hiring and employment. Clara Miles and her family move into their new home at Miles Manor.

1966: Dr. Martin Luther King participates in the open housing marches in Chicago. US Congress considered but did not pass a fair housing bill.

1967: On June 12, 1967, the US Supreme Court issued its opinion in Loving v. Virginia, 87 SCT 1817, which held that laws prohibiting interracial marriage were unconstitutional. US Congress considered but did not pass a fair housing bill. George Nickolaus became Mayor of Columbia. City of Lawrence, Kansas was one of the first communities in the nation to establish a fair housing ordinance.

1968: On January 15, 1968, Mayor George Nickolaus proposed ordinance #3453 to prohibit discriminatory practices in the rental, leasing, sale, financing, or showing and advertising of dwelling units, commercial units or real property. By a vote of 3-2, the City Council decided to place the ordinance on the ballot for a public vote. Mayor Nickolaus stated "I'm afraid that when people say take it to a vote, they are saying 'I want to vote against it in secret.'...Prejudice has become a secret sin to be hidden in a closet—a polling booth." (Shirley Lewis and Glenda Crank, Columbia Missourian, 1/16/1968) On February 2, 1968, voters in the City of Flint, Michigan, passed with a 43 vote margin, an open housing ordinance. On March 19, 1968, Columbia voters defeated the open housing ordinance. 9,856 people voted (out of 15,277 registered voters), with 4,522 voting in favor of the ordinance and 5,334 voting

against the ordinance. On the same day as the election, James Henry Rollins, a student civil rights activist is tried and convicted by a jury for dispensing marijuana. On April 1-2, 1968, attorneys argue a St. Louis fair housing case in front of the United States Supreme Court in Jones v. Alfred Mayer Co. et al, 88 SCT 2186 (1968). Dr. Martin Luther King was assassinated on April 4, 1968. On April 5 1968, President Johnson wrote a letter to the US House of Representatives urging passage of the Fair Housing Act. The federal Fair Housing Act was signed into law by President Lyndon Johnson on April 11, 1968. On June 17, 1968, the United States Supreme Court handed down its decision in Jones v. Alfred H. Mayer Co. et al, which held “that the statute providing that all citizens of the United States shall have the same right in every state and territory as is enjoyed by white citizens to inherit, purchase, lease, sell, hold and covey real and personal property bars all racial discrimination, private as well as public, in the sale or rental of property.”

1969: George Nickolaus’ term as mayor ends. On June 25, 1969, Mrs. Carol Simpson appeared before the City of Columbia’s HRC to make a complaint of discrimination in housing based on race. The Human Rights Commission gave the sealed envelope to Mr. Don Allard and unanimously passed a motion to send it to the City Council for their July 7, 1969 agenda for discussion. On July 7, 1969, Mrs. Simpson appeared before the City Council. The City Council passed a motion by Mr. Hobart to have the HRC investigate this matter and work out a reconciliation. The motion was seconded by Mr. Reuther and was passed unanimously with Mr. Knipp, Mr. Hobart, Mr. Maledy, Mr. Reuther, and Mr. Jeans voting in favor of the motion. On November 3, 1969, the Human Rights Commission wrote a letter to the Council requesting Council act upon the HRC’s previous request to draft an open housing ordinance. Councilperson Ruether moved to direct the HRC to draft an open housing ordinance, working with NAACP, the Real Estate Board and other community interest groups. Councilperson Hobart seconded the motion. Mr. Hobart and Mr. Ruether voted for it. The motion failed with Mr. Knipp, Mr. Maledy and Mr. Jeans voting against it. Mr. Maledy made a motion that the HRC be directed to research the need for an open housing ordinance and that cases of discrimination be documented as to whether they are economic based or social. Mr. Ruether seconded the motion and the motion passed unanimously. On November 17, 1969, Councilperson Knipp commented that the HRC had drafted a survey pursuant to Council’s direction at the 11/3/1969 meeting and that he found the questionnaire prepared by the HRC was “inadequate to provide the information that he was hoping to get when he voted for this action at the last Council meeting.”

1970: City of Columbia City Council approved a fair housing ordinance. The Council considered two bills, Bills #19-70 and 21-70. Members of the public who spoke in support of fair housing: Mrs. Paul (Liz, mother of Fred) Schmidt (Chair of the Citizens Committee on Fair Housing), Mrs. Lonnie (Mary) Ratliff (Chair of the Petition Drive for an Open Housing Ordinance in Columbia), Mrs. Banks read a resolution endorsing local fair housing ordinances adopted by three social and civic clubs of Columbia, Mr. George Farris, Mrs. Calvin Woodruff of the League of Women Voters, Mrs. Minnie Brown, Vice Chair of the Boone County Republican Central Committee reported that they adopted a resolution supporting fair housing ordinance at their meeting on 1/13/1970 (“Since this is a law of the land, they thought it would be better to enforce this locally than to have the federal government coming in and doing it for us.”), Mr. David Ramsey (Chair of the Columbia Council on Race and Religion), Mrs. James Pinkerton (Church Women United which passed a motion on 1/16/1970 to ask the Council to pass a fair housing ordinance without calling for a special election), Mrs. Don Williamson (Human Development Association of Boone County), Mrs. John Swanson representing Sacred Heart Parish.

Mr. AJ McRoberts spoke in favor of Mr. Knipp’s ordinance, opposed to Mr. Reuther’s ordinance, and threatened another election if Ruether’s proposed ordinance passed. Mr. Ed Griggs, representing a

committee of concerned property owners said his committee is willing to compromise with the Knipp bill or there would be another election.

On Bill 19-70, it failed with Councilperson Reuther voting in favor, and Councilpersons Maledy, Jeans, Knipp and Hobart voted against. The Council then considered Bill 21-70, which passed unanimously.

FAIR HOUSING COMPLIANCE REVIEWS OR COMPLIANCE ACTIONS

From June 8 through June 15, 2017 the St. Louis HUD Field Office conducted an on-site monitoring of the City of Columbia, Housing Programs Division, and Community Development Block Grant Program for grant years 2014, 2015 and 2016. This monitoring was to assess the City's performance and compliance with applicable Federal program regulations and requirements.

The Housing Programs Divisions performance was assessed through a review of operations, file documentation and interviews. The review included a variety of CDBG funded projects, as well a limited review of "Fair Housing and Equal Opportunity" program activities. Monitoring of the City's compliance with civil rights review of benefits, services, and participation was undertaken to determine compliance with fair housing and civil rights-related requirements. Exhibit 22-1: Guide for Review of Civil Rights-Related Program Requirements for the Community Development Block Grant (CDBG) Entitlement Program was utilized to conduct the monitoring.

The final transmittal letter from the St. Louis Field Office noted that the results contained no findings and no concerns as a result of the monitoring.

REASONS FOR ANY TRENDS OR PATTERNS

Fair housing complaint and inquiry data shows a significant number of inquiries based upon disability status followed by marital status and race. Persons with disabilities tend to be the most vulnerable populations in Columbia and the group most impacted by poverty. Therefore additional education and counseling efforts planned for 2020-2024 should continue to include an emphasis on persons with disabilities.

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

PUBLIC SECTOR-PUBLIC HOUSING

The Columbia Housing Authority (CHA) was established in 1956 as a municipal corporation under the 1937 federal housing act and Chapter 99 of the Revised Statues of the state of Missouri. A federal urban renewal grant provided money to replace dangerous and unsanitary residences in Columbia's central city with safe and clean dwellings at affordable rents for low-income persons.

The CHA owns and operates 747 units of subsidized affordable housing. Income eligible families and individuals pay 30% of their adjusted household income for rent. Residents must pay for their own utilities in most properties.

- Downtown Family Site—120 units

The following properties are newly renovated:

- Stuart Parker Apartments—84 units
- Bear Creek Apartments—76 units
- Bryant Walkway Apartments – 54 units
- Bryant Walkway II Apartments – 36 units
- Oak Towers Apartments—147 units (1)
- Paquin Tower Apartments—200 units (2)

The following properties are new construction:

- Patriot Place Apartments— 25 units (3)
- McBaine Townhomes—5 units

(1) The Oak Towers Apartments are designated as elderly housing, ages 55+. Utilities are provided.

(2) The Paquin Tower Apartments are designated for persons with disabilities and the elderly. Utilities are provided.

(3) The Patriot Place Apartments are designated for homeless Veterans. Utilities are provided.

CHA administers 1,062 Section 8 Housing Choice Vouchers that allow families and individuals choose housing from the available rental housing stock in Columbia and Boone County.

CHA also has housing assistance vouchers that serve homeless and special high-risk populations. Housing assistance through these programs is combined with supportive services. Referrals for housing assistance are made through our partner agencies who provide the supportive services.

- 118 Veterans Affairs Supportive Housing (VASH) Vouchers
- 65 Shelter Plus Care Vouchers

The program is designed to achieve the following goals:

1. Provide improved living conditions for low-income families while maintaining rent payments at an affordable level.
2. Promote freedom of housing choice and integrate lower-income and minority families into mainstream society.
3. Provide an incentive to private owners to rent to lower-income families by offering timely assistance payments, a pool of families to select from, and regular inspections to ensure upkeep of the property.

This assistance is funded by the U.S. Department of Housing and Urban Development (HUD). The program, formerly known as Section 8, was created by the Housing and Community Development Act of 1974, as amended.

CHA PARTICIPANT AGE DEMOGRAPHICS

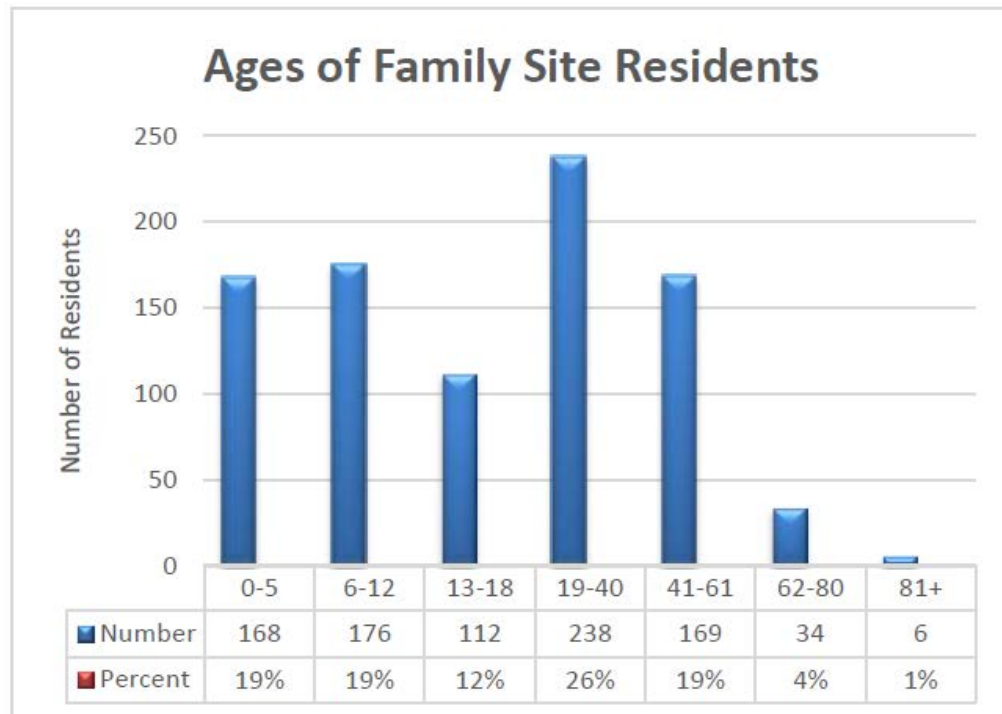


Figure 63

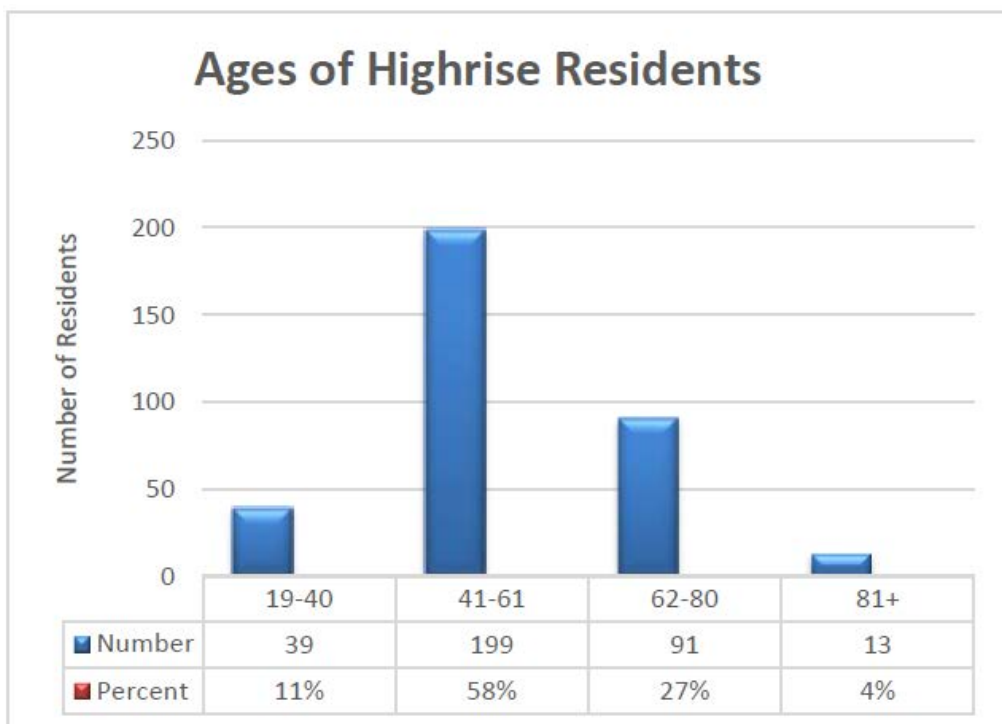


Figure 64

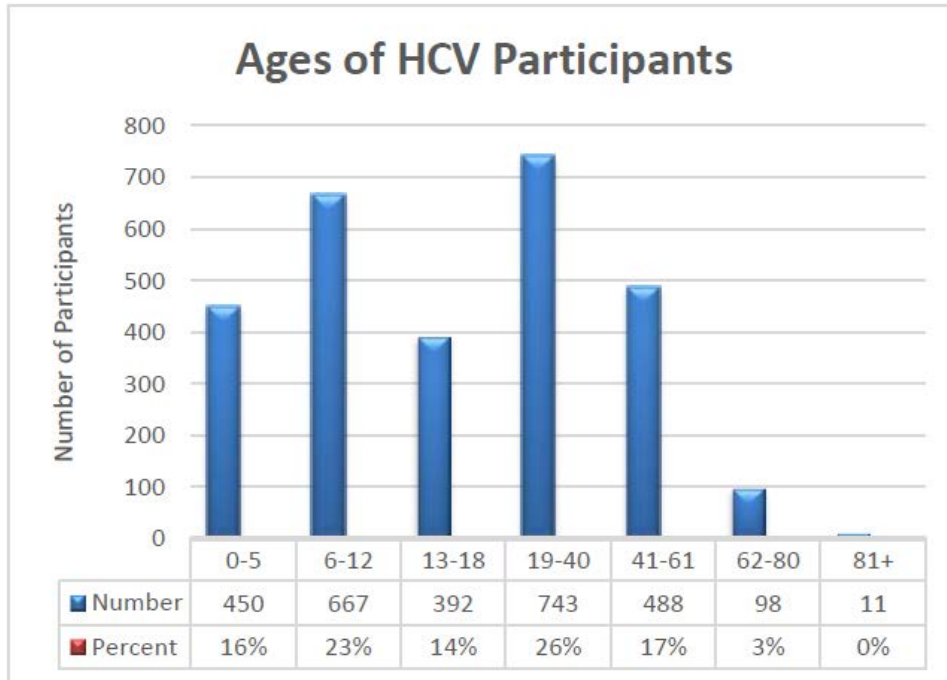


Figure 65

CHA PARTICIPANT RACE

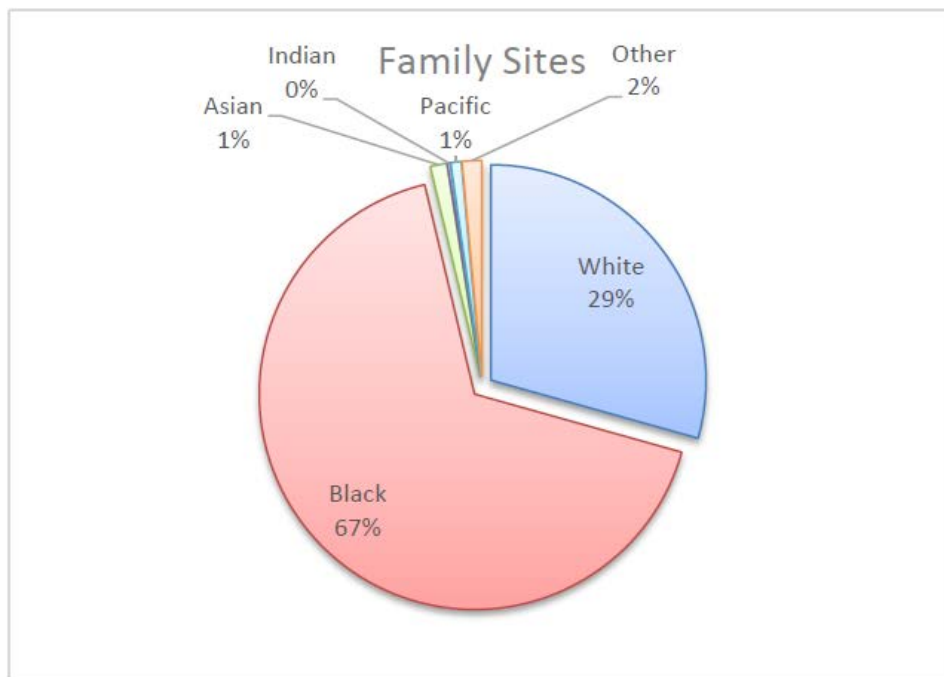


Figure 66

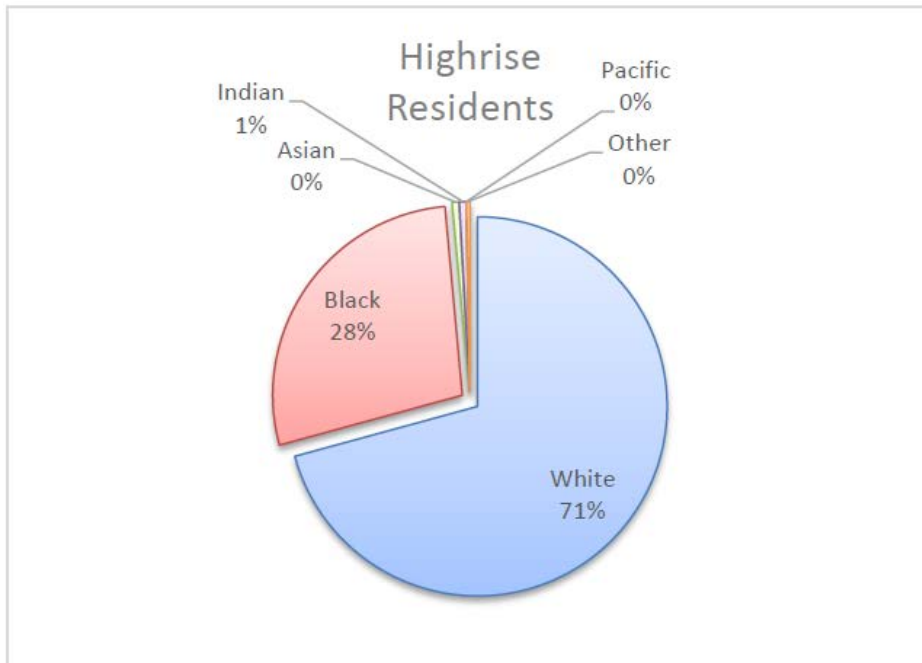


Figure 67

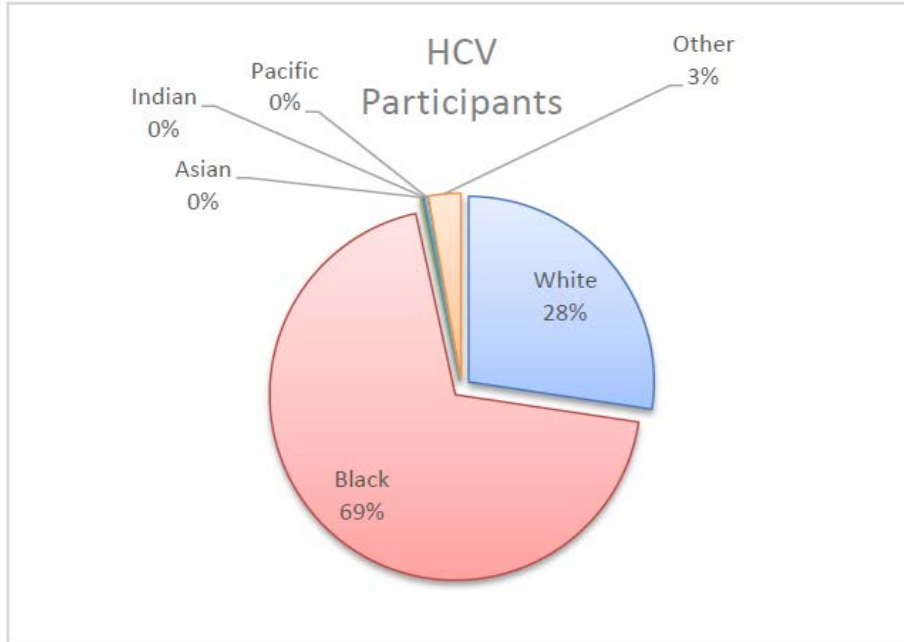


Figure 68

CHA PARTICIPANT INCOME

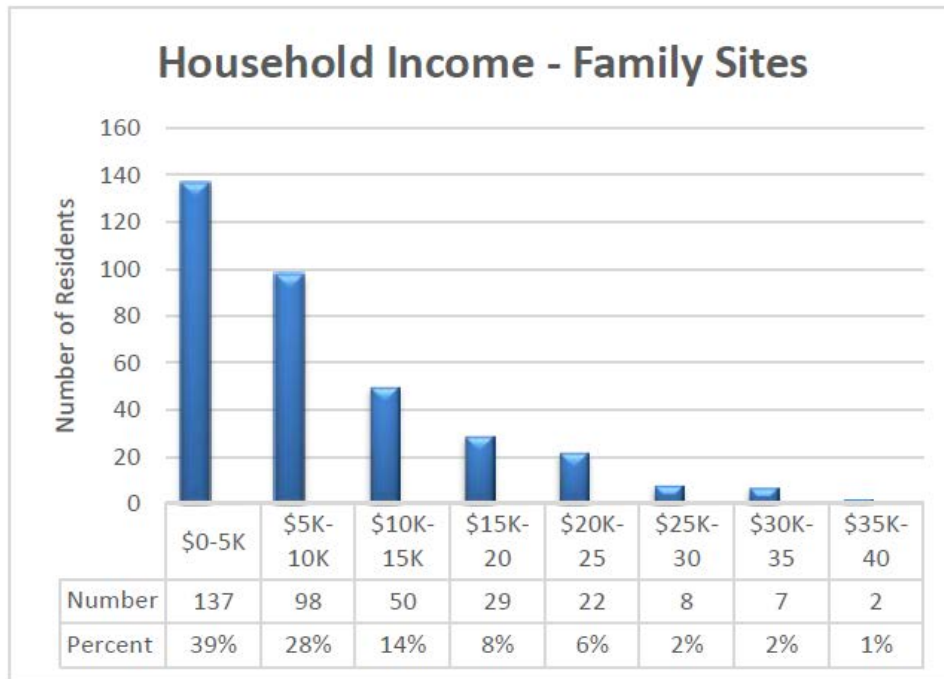


Figure 69

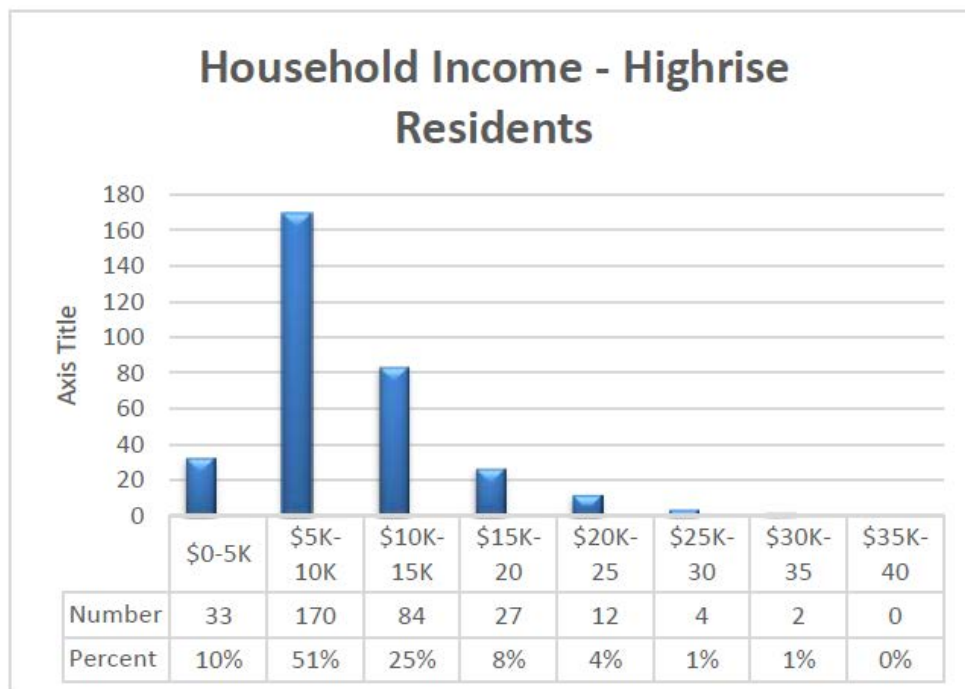


Figure 70

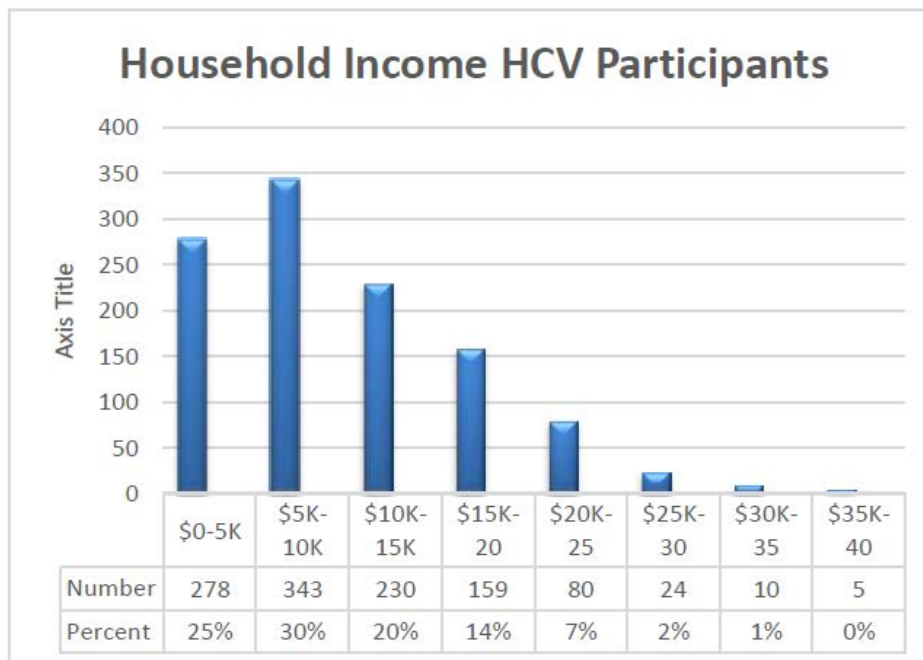


Figure 71

PRIVATE SECTOR

The Community Reinvestment Act (CRA) was passed in 1977 to encourage Banks and Savings & Loan Associations to meet financial needs of all demographics and incomes of their communities. There are also banking agencies charged with supervising the institutions to ensure activities do not include high risk loans. Banks can be rated as outstanding, satisfactory, needs to improve or substantial noncompliance. There are lending and service tests that are dependent upon the size of the institutions, as well as mortgage data gathered through the Home Mortgage Disclosure Act (HMDA). These tests and data gathering are used to address redlining and predatory lending.

The Home Mortgage Disclosure Act (HMDA) provides public information on mortgages and mortgage applications in Metropolitan Statistical Areas (MSA) or census tract. HMDA data has historically included the date of application, loan type, single family or multifamily residence, occupancy, action taken, race, ethnicity and gender, income and census tract. For 2018 and going forward, institutions will also be required to include credit scores, borrower age, loan to value ratios, debt to income ratios, points and fees, loan term, more info on ethnicity and interest rate.

The Fair housing Task Force was provided information from a representative of Central Bank of Boone County to provide an overview of fair housing and lending practices. The presentation included background on the Community Reinvestment Act, the Home Mortgage Disclosure Act, as well as ways to combat redlining and predatory lending.

The following figure displays HMDA data for conventional home-purchase loans by race, ethnicity, gender and income for the Columbia Metropolitan Statistical Area (MSA).

Aggregate Table: Disposition of Applications for Conventional Home-Purchase Loans by Race, Ethnicity, Gender and Income of Applicant (Source: HMDA6/28/2017 Report)						
Race	Applications Received	Loans Originated	Apps. Approved but not Accepted	Applications Denied	Applications Withdrawn	Files Closed for Incompleteness
American Indiana/Alaska Native	3	3				
Asian	92	78	3	4	7	
Black African American	55	36	1	7	11	
Native Hawaiian/Other Pacific Islander	4	4				
White	1959	1621	43	94	186	15
2 or More Minority Races						
Joint (White/Minority Races)	48	43	1		3	1
Race Not Available	418	348	13	19	36	2

Figure 72

Figure 72 shows that 1,959 or 76% of the applications received for conventional home-purchase loans were submitted by white persons, while 55 or 2% were submitted by African Americans. There were a total of 124 applications denied. 76% of the denials were to white applicants, while 2% were African American.

The following figure displays HMDA data for FHA, FSA/RHS, and VA home purchase loans by race, ethnicity, gender and income for the Columbia Metropolitan Statistical Area (MSA).

Aggregate Table: Disposition of Applications for FHA, FSA/RHS, and VA Home-Purchase Loans by Race, Ethnicity, Gender and Income of Applicant (Source: HMDA6/28/2017 Report)						
Race	Applications Received	Loans Originated	Apps. Approved but not Accepted	Applications Denied	Applications Withdrawn	Files Closed for Incompleteness
American Indiana/Alaska Native	4	3			1	
Asian	8	5	1	2		
Black African American	63	54	2	1	6	
Native Hawaiian/Other Pacific Islander	2	1			1	
White	802	645	10	47	97	6
2 or More Minority Races						
Joint (White/Minority Races)	28	21	1	2	4	
Race Not Available	59	37		5	17	

Figure 73

Figure 73 shows that 802 or 83% of the applications received for FHA, FSA/RHS and VA home-purchase loans were submitted by white persons, while 63 or 7% were submitted by African Americans. There were a total of 57 applications denied. 82% of the denials were to white applicants, while 2% were African American.

DISABILITY AND ACCESS

According to 2017 American Community Survey 5-year estimates, the estimated number of persons in Columbia with a disability is 11,322 or 9.6% of the total noninstitutionalized population. As of the 2000 census, the total was 11,144 of non-institutionalized citizens reporting a disability or 14% of the total population. This data suggests that the number of Columbia citizens with a disability is not growing as quickly as the number of Columbia persons estimated to not have a disability.

Total Columbia Persons with a Disability		
	Estimate	Percent of Total Pop.
Persons with a Disability	11,322	9.6%

Figure 74, 2017 ACS 5-year estimates

Percent of Columbia Persons with a Disability by Age	
Age	Percent w/disability
Under 5 years	0.2%
5 to 17 years	4.7%
18 to 34 years	5.5%
35 to 64 years	11.0%
65 to 74 years	24.4%
75 years and over	53.0%

Figure 75, 2017 5-year estimates

The above chart displays the percent distribution of persons with a disability by age. The data shows that a majority of persons with a disability, or 77.4%, are over the age of 65. Affordable and accessible housing options for people with disabilities include Hanover Gardens and Estates, North Hampton Apartments, Paquin Tower, Oak Tower, Freedom House, Bethel Ridge, Gentry Estates, 4632 Apple Tree Lane and Sinclair Estates. Developments such Southampton Villas, Katy Place and Bedford Walk provide additional opportunities, but are out of the price range and not affordable to many households.

Institutionalized populations include correctional institutions, nursing homes and many more institutions that house persons with a disability. The following map shows the distribution of “institutionalized” populations with a disability according to 2010 census data.

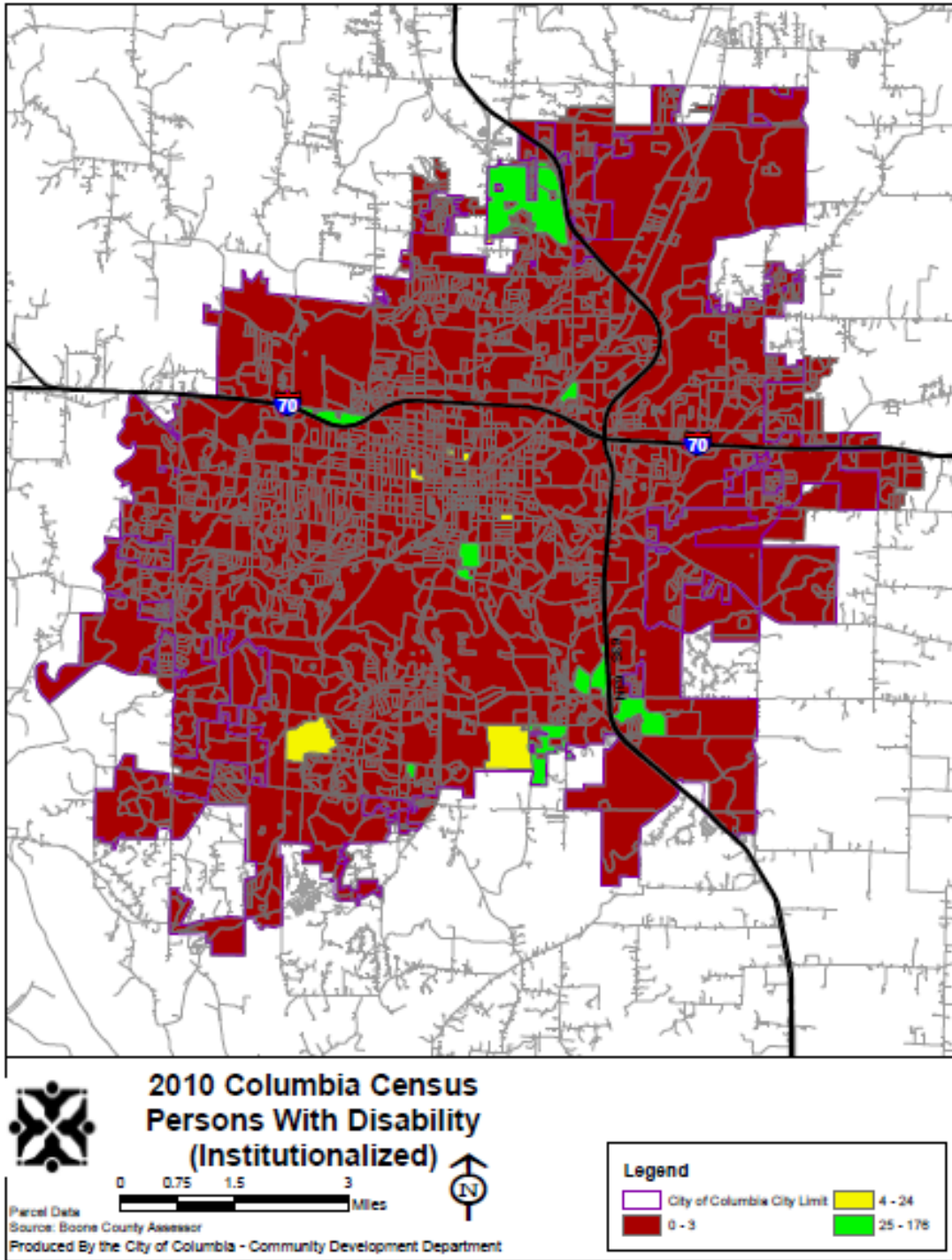


Figure 76

FAIR HOUSING ENFORCEMENT AND OUTREACH AND EDUCATION

The City of Columbia currently funds a portion of a Law Department position to conduct fair housing counseling, education and outreach activities. This position takes citizen complaints and inquiries related to fair housing and human rights concerns or questions. This staff person also provides staffing support to the Columbia Commission on Human Rights. The Commission on Human Rights formulates

and carries out educational programs designed to minimize or eliminate discriminatory practices, receives and investigates complaints alleging any discriminatory practices, provides mediation services to resolve incidences of alleged discriminatory practices, endeavors to eliminate discriminatory practices and advises the City Council on human rights issues. The City of Columbia received the following complaint and inquiries related to fair housing violations from 2015-2018:

2015

Complaints-2 (1 based on familial status and 1 based on disability)

Inquiries:

6 based on disabilities

2 based on race

1 no designated protected category

2016

Complaints-1 (based on disability)

Inquiries:

6 based on disability

4 no designated protected category

3 with more than one category designated (1-age and disability and 2 based on national origin, race, and ancestry)

2017

Complaints-0

Inquiries:

7 based on disabilities

9 with no designated protected category

2018

Complaints-0

Inquiries:

11 based on disabilities

2 based on marital status

2 based on race

2 no protected category designated with multiple protected categories designated (2-disability, sexual orientation, sex and 1- national origin and race)

RECOMMENDED FAIR HOUSING TASK FORCE POLICY STATEMENTS AND RECOMMENDED ACTIONS

IMPEDIMENTS TO FAIR HOUSING CHOICE

Impediments to fair housing result from the history of the community; that, historically, was racially and economically segregated. Maps and data contained within this report display the patterns of racial economic segregation as well as the concentration of poverty and minority groups that exists in our community. The impediments outlined in this report are a result of community analysis of maps and data driven by HUD requirements for conducting an analysis of impediments to fair housing choice. Key questions examined include the following:

- How should we address disparities in housing?
- How do we increase access to opportunity?
- How do we replace segregated living patterns?
- How can we transform racially and ethnically concentrated areas of poverty into areas of opportunity?
- How do we foster and maintain compliance with civil rights and fair housing laws?

The specific impediments to fair housing choice identified for the development of the City of Columbia’s FY 2020-2024 Consolidated Plan are as follows:

1. A lack of safe, healthy and affordable housing for households below 80% of the area median income.
2. A lack of safe, healthy and affordable housing distributed across all regions of Columbia.
3. A lack of accessible affordable housing for persons with a disability and the elderly.
4. Increasing costs of land, labor and materials to construct affordable housing.
5. Neighborhood resistance to the siting of new affordable housing.
6. Lack of public transportation capacity to meet growing needs in areas to the north and northeast.
7. Lack of options to meet the growing need of homeless populations, and chronically homeless in particular.

POLICY STATEMENTS

The Fair Housing Task Force worked collaboratively to craft policy statements reflective of the community’s desire to further fair housing in Columbia. These policy statements are as result of 13 FHTF meetings, a fair housing survey and one public engagement event. The policy statements and actions/goals are intended to help shape and guide the manner in which programs and resources are allocated for the 2020-2024 Consolidated Plan. The Community Development Commission will be reviewing this report, as well as the resolution and utilizing the results of the FHTF to inform funding goals for the 2020-2024 Consolidated Plan.

WHEREAS, the City of Columbia recognizes the challenges that concentrating poverty has on the stability of neighborhoods, as well as the additional public costs associated with operating public schools, police, fire, transportation, health and other critical services; and

WHEREAS, the City of Columbia supports a comprehensive affordable housing strategy that promotes social and economic mobility through addressing the continuum of affordable housing needs including providing housing and supportive services for individuals and families suffering from homelessness, providing affordable and high quality rental housing and increasing opportunities for homeownership broadly dispersed throughout all geographic areas of Columbia; and

WHEREAS, the City of Columbia supports the provision of affordable housing that addresses the diversity of low to moderate income households within the City of Columbia, including persons with disabilities, the elderly, single parents with children, minority populations and all other low to moderate income households; and

WHEREAS, the City of Columbia values the importance of adopting nationally recognized standards in identifying a community definition of affordable housing and household income of

populations to be served in order to effectively move forward additional initiatives to support the development of affordable housing; and

WHEREAS, the City of Columbia values the role of energy efficiency, storm water enhancements, universal design features, durability, healthy in-door air quality, and other amenities that promote sustainability, while ensuring that producing affordable and reasonably sized units to meet the growing needs of all low to moderate income households is the primary goal of City resources allocated for affordable housing; and

WHEREAS, the increasing costs to develop affordable housing is widening the gap between what the market can feasibly produce to meet the City of Columbia's growing demand for more affordable housing; and

WHEREAS, the procurement of a firm to develop a slate of policies and incentives to foster the development of more affordable housing will help identify how to narrow the gap between the cost of developing affordable housing and what the market can feasibly produce in order to meet the City of Columbia's growing affordable housing needs; and

WHEREAS, the City of Columbia allocated over \$1 million in general revenue that was in addition to CDBG and HOME funds during the previous Consolidated Plan cycle to address both homelessness and homeownership; and

WHEREAS, the implementation of a housing trust fund will foster the allocation of additional funds for affordable housing in a manner that aligns with the Housing Programs Divisions existing funding processes, comprehensive affordable housing strategy, and specific Council priorities; and

WHEREAS, the City of Columbia can benefit in addressing affordable housing through collaborating around shared goals with the County of Boone and the Columbia Public Schools; and

WHEREAS, the City of Columbia values the rights of individual neighborhood members and neighborhood associations to be provided opportunities for meaningful input to help inform the development of affordable housing in a manner that aligns with community values and needs; and

WHEREAS, both non-profit and for-profit developers experience resistance to the siting and development of affordable housing due to challenges associated with public perception and the perceived impacts of affordable housing on existing neighborhoods; and

WHEREAS, the City should identify further partnership and support of both non-profit and for-profit developers during the siting and predevelopment phase to foster the development of affordable housing; and

WHEREAS, providing affordable housing with access to transportation, employment, healthy food, parks, education, quality infrastructure and other desirable amenities is important for Columbia's local economy and the work force that operates the many critical roles within our community.

POLICY ACTIONS/GOALS

The Fair Housing Task Force worked collaboratively to craft policy actions and goals reflective of the community's desire to further fair housing in Columbia. These policy goals are a result of 13 FHTF meetings, a fair housing survey and one public engagement event.

SECTION 1. The City Council hereby adopts the federal definition of affordable housing into its existing programs and policies defined as "housing for which the occupant(s) is/are paying no more than 30% of gross monthly income for gross housing costs including utilities."

- Very low: 0-30% AMI
- Low: 30-50% AMI
- Low to moderate: 50-80% AMI
- Moderate income housing: 80-120% AMI

The Community Development Director shall keep on file an annual level of income thresholds based upon Area Median Income (AMI) and as annually updated by U.S. Department of Housing and Urban Development (HUD).

SECTION 2. The City Council directs staff to create a Housing Trust Fund Account to be located within the Housing Programs Division of the Community Development Department to be funded in accordance with the affordable housing strategy outlined within each 5-Year Consolidated Plan and citizen participation plan under the Community Development Commission, as funds are available and while not removing funds from existing City priorities.

SECTION 3. The City Council directs staff to procure a firm to assist in developing a list of recommended policies and incentives to foster the development of affordable housing within the City of Columbia.

SECTION 4. The City Council directs staff to identify strategies for providing affordable housing in areas of high propensity to transit and employment centers, while ensuring any land or resources dedicated to affordable housing is completed through an open, transparent and competitive process.

SECTION 5. The City Council expresses support for working with the Chamber of Commerce, the Columbia Board of Realtors and other local partners to foster additional support for developers in navigating the development review process for the development of affordable housing.

SECTION 6. The City Council expresses support for collaborating with the County of Boone and the Columbia Public Schools to identify additional opportunities to support development and preservation of affordable housing, and prioritize reaching a functional zero for individuals that are chronically homeless

SECTION 7. The City Council expresses support for examining existing programs to identify policies to improve accessibility in housing for new housing, existing housing, renters and homeowner occupants.