Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) defines the City of Columbia as an "entitlement community." As an entitlement community, the City of Columbia receives an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnerships program funding. In the five years leading up to the FY 2024 allocation, CDBG allocations have ranged from $923,114 to $1,311,061, and HOME has ranged from $582,720 to $651,319. The City of Columbia is required to submit an Annual Action Plan identifying community needs and funding priorities in order to receive annual funding.

The City of Columbia also values the importance of strategic planning when implementing the use of public funds and developed the 5-year strategy, known as the 2020-2024 Consolidated Plan, in 2019 with extensive public engagement. This Annual Action Plan is for program year 2024 (fifth year of the plan) and will become effective retroactively to January 1, 2024.

FY 2024 CDBG funding allocations are $1,014,084 and HOME allocations are $473,214. The City of Columbia received approval of its HOME the American Rescue Plan (HOME-ARP) allocation plan and will be expending these funds on projects related to COVID-19 for the Kinney Point project of 24 units with recovery efforts through FY 2023.

2. Summarize the objectives and outcomes identified in the Plan

The 2024 Annual Action Plan seeks to make impacts in four areas: affordable housing; economic and workforce development; neighborhood revitalization and stabilization; and community facilities. Within the HOME program, which is an affordable housing grant, the city targets funding to homeownership assistance; production and preservation of owner-occupied housing; rental production; and tenant-based rental assistance.

The City of Columbia undertook a significant public input and planning process during the 18 months leading to the submission of its 2020-2024 Consolidated Plan. Public input was obtained through the fair housing task force, community focus groups, large public engagement gatherings, neighborhood association meetings, citizen surveys and public hearings. The objectives and outcomes identified in the plan are a direct result of priority needs identified by the public. Citizens were asked to identify priority

needs in five categories including affordable housing, economic and workforce development, neighborhood revitalization and stabilization and community facilities. The City also obtained significant public input in FY 2020 to address growing needs resulting from the COVID-19 Pandemic. Additional input included surveys, informational sessions and virtual public engagement.

All objectives and outcomes identified in the plan will meet a national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity. This plan includes 16 production goals (deliverables) to ensure the most critical needs or highest priority needs are being addressed. The City of Columbia identified the following 16 production goals or objectives as a part of the 2020-2024 Consolidated Plan:

1. Complete comprehensive rehabilitation to 60 owner-occupied housing units.
2. Provide direct homebuyer assistance to 100 eligible households.
3. Homebuyer education and counseling to 155 new homebuyers.
4. Complete construction of 15 new affordable owner-occupied homes.
5. Provide development financing for 20 affordable rental-housing units funded through the Missouri Housing Development Commission.
6. Complete accessibility improvements to 142 existing housing units.
7. Provide tenant based rental assistance to 100 households.
8. Provide vocational training to 63 participants.
9. Provide technical assistance to 15 business start-ups.
10. Provide 26 loans to existing small businesses for job retention.
11. Complete the construction of 3 sidewalk projects.
12. Complete the construction of one public storm water sewer project.
13. Complete the demolition and acquisition of 15 vacant and dilapidated buildings.
14. Provide exterior code enforcement on 325 homes within the Neighborhood Response Team (NRT) Area.
15. Fund the construction, renovation, expansion or acquisition of 3 public facilities and improvements.
16. Fund the construction, renovation, expansion or acquisition of 1 public facility serving homeless populations

Table 1 - FY 2024 CDBG Funding Allocations for Annual Goals are as follows:

City of Columbia	Home rehabilitation program	$140,000
Services for Independent Living	Accessibility Modifications	$112,000
Woodhaven	Home rehabilitation program	$50,000
City of Columbia	Fair Housing Counseling	$3,000
Job Point	Vocational Training	$75,000
CMCA - Women's Business Center	Technical Assistance to Business	$65,000

City of Columbia	Acquisition and Demolition	$51,549
City of Columbia	Code Enforcement	$15,000
Columbia Housing Authority	Demolition and Construction - Providence Walkway	$320,000
Administration and Planning		$182,535
	FY 2024 CDBG Total	**$1,014,084**

Table 2 - FY 2024 HOME Funding Allocations for Annual Goals are as follows:

City of Columbia	Homeownership Assistance Program	$54,910
CHDO	Community Housing Development Organization	$70,983
Habitat for Humanity	Home Construction	$35,000
City of Columbia	Home Rehabilitation Program	$40,000
Columbia Housing Authority	Providence Walkway – Rental Production	$150,000
Columbia Housing Authority	Tenant Based Rental Assistance	$75,000
Administration		$47,321
	FY 2024 HOME Total	**$473,214**

NOTE: Any HOME funds unused by Agencies will be re-allotted to the City's Homeownership Assistance Program or the City's Home Rehabilitation Programs.

3. Evaluation of past performance

The City is maintaining programs it has historically operated and adjusted funding priorities to match annual priority needs identified by the public and the annual request for proposals process. Estimated costs are also associated with each production goal to ensure that goals are realistic and achievable. This plan focuses on the most critical community needs identified by the public. The FY 2023 CAPER identified the following programs as "under-performing" (tracking behind schedule) in relation to 5-year goals identified within the 2020-2024 Consolidated Plan:

- Acquisition & Demolition Program
- Owner-Occupied Rehabilitation Program
- New Rental Construction & Rehabilitation
- Homeless Facility Improvements

One house was demolished in FY 2023 whereas three per year is the average for the 5-year plan goal of 15. The FY 2023 Plan included four projects for the Owner-Occupied Rehabilitation and Energy Efficiency Program. One proposal was received in those categories; in addition, the Housing Authority of Columbia did receive $2 million in HOME-ARP funds out of the city's $2.1 million allocation of HOME-ARP funds to build 24 affordable rental units. City staff will continue to work to identify additional opportunities for FY 2024 funding to assist rental construction or rehabilitation projects.

4. Summary of Citizen Participation Process and consultation process

The FY 2024 program year citizen participation process included work with the City Council-appointed Housing and Community Development Commission (HCDC) to review processes and procedures; a hearing on community development needs on January 11, 2023 that was convened by the commission; two hearings on proposals for the use of the FY24 CDBG and HOME funds; a public meeting to decide on the commission's recommendations; and the inclusion of the CDBG and HOME recommendations in the public hearings on the FY 2024 city budget (presented on August 7, 2023)

In the spring of 2023 Housing Programs staff and the HCDC collaborated on revisions to the citizen survey. The survey collected approximately 359 responses which were used by commissioners, together with the Consolidated Plan to inform their ratings of proposals received for use of the CDBG and HOME funds. Prior to receiving proposals, the commission reviewed their ratings forms and made suggestions for changes.

The City of Columbia conducted a citizen participation and consultation process in developing the FY 2024 plan that included public hearings, public survey, and informational sessions. The Housing and Development Commission (HCDC) held two public hearings in 2023 and deliberated its funding recommendations at a third meeting to develop recommendations for the FY 2024 Plan.

5. Summary of public comments

There were public comments received. The Housing and Community Development Commission asked clarifying questions with each presenter.

The City of Columbia also conducted a public survey on CDBG and HOME priorities. Approximately 359 responses were received from the survey.

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

N/A

7. Summary

The FY 2024 Annual Action plan addresses priority needs identified in the 2020-2024 Consolidated Plan and does not amend any of the goals or objectives originally identified during formation of the Consolidated Plan. Affordable Housing expenditures for accessibility rehabilitation are through Services for Independent Living and Woodhaven, as well as City programs. Economic and Workforce Development funding are through Job Point for Vocational Training and Central Missouri Community Action – Women's Business Center for technical assistance to businesses. Neighborhood Revitalization and Stabilization are provided through the Columbia Housing Authority and City programs.

Our City's program for Homeownership Assistance offers down payment assistance. Production and Preservation of Owner-Occupied Housing are provided through Habitat for Humanity, Columbia Housing Authority, our City Home Rehabilitation program and CHDO set-aside. Rental Production is provided through the Columbia Housing Authority. Tenant Based Rental Assistance is also provided through the Columbia Housing Authority.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	COLUMBIA	Housing and Neighborhood Services Department
HOME Administrator	COLUMBIA	Housing and Neighborhood Services Department

Narrative (optional)

The City's Housing and Neighborhood Services Department (HNS), Housing Programs Division is the lead agency responsible for coordinating the development of the Consolidated Plan and Annual Action Plans. The HNS is also responsible for providing guidance and policy direction for the implementation of the eligible programs that support overall strategies for affordable housing and community development activities.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Columbia, Housing Programs Division in 2019 conducted a comprehensive public engagement effort to ensure the 2020-2024 Consolidated Plan was informed by members of the public, local service providers, other departments, other local government entities and other local organizations. The consultation process consisted of oversight and guidance from the Housing and Community Development Commission, technical analysis from the Fair Housing Task Force, as well as several public engagement forums and public hearings. Housing Programs staff also met individually for additional consultation from neighborhood associations, members of the public, local organizations and other community stakeholders. Significant levels of stakeholder input was also taken in throughout FY 2020 to assist with response and recovery efforts to address the COVID-19 Pandemic. Two additional annual surveys and 10 virtual public engagement meetings were held throughout FY 2020. This additional stakeholder input assisted in informing the FY 2024 Annual Action Plan.

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

The Boone County Coalition to End Homelessness (formerly the Functional Zero Task Force of the Basic Needs Coalition), comprised of City of Columbia staff and multiple human services, healthcare, and housing providers, convenes every two weeks to case conference people experiencing homelessness into permanent housing, prioritizing those of highest risk first. The Columbia Housing Authority is a member of the Boone County Coalition to End Homelessness and participates in Bi-weekly meetings and case conferencing. CHA continues to apply for and receive annual Continuum of Care funding to provide special vouchers for chronically homeless populations connected to services through local service agencies.

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

The City of Columbia provides and purchases a variety of services to prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these vouchers, including additional vouchers

received directly from HUD in FY 2021 as part of the American Rescue Plan, to help provide more assistance to households with housing insecurity or lack of housing.

Boone County has implemented the use of a brief mental health screener at jail intake, increasing our understanding of mental health needs at the individual and populations levels. The City of Columbia and Burrell Behavioral Health have partnered to create a Community Mental Health Liaison position dedicated to Boone County, to be housed in the Columbia Police Department.

In response to the COVID-19 pandemic, over $450,000 in federal and local pandemic relief funds were allocated for needs related to homelessness (emergency shelter expansion; drop-in shelter; transitional housing; winter shelter and homeless services center planning). The Housing Programs Division also administered $220,000 in CDBG-CV round 3 funds for emergency rent assistance to households economically affected by the COVID-19 Pandemic in FY 2021. The City Council also approved $381,500 in excess reserves for emergency rent and utility assistance to be administered by the city Department of Public Health and Human Services (PHHS). Finally, in FY 2021 PHHS put out a request for proposals for homeless facility planning. The contract was awarded to the housing authority which put together a coalition of partners to perform the study.

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

The City of Columbia is not a formula-based grant recipient of Continuum of Care funding, or what HUD classifies as an “entitlement” jurisdiction, therefore local organizations apply through funds allocated to the “Balance of State.” The Missouri Housing Development Commission (MHDC) administers all Continuum of Care funds in Columbia. MHDC currently contracts directly with local organizations for implementing Continuum of Care funding. The City of Columbia works closely with all recipient organizations through the Boone County Coalition to End Homelessness for point in time counts of homeless populations. The City of Columbia also works closely with the Coalition (formerly the Functional Zero Task Force) for coordinated entry of homeless populations.

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

1	**Agency/Group/Organization**	HOUSING AUTHORITY OF THE CITY OF COLUMBIA
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Public Housing Authority was consultant directly to ensure its 5 year plans were also in alignment with the City of Columbia. Consultation included in person meetings with leadership, representation on the Fair Housing Task Force, as well as invitation and participation at Consolidated Plan public engagement events. The CHA CEO was also a lead presenter for the Consolidated Plan Affordable Housing Public Engagement event and presented public housing needs and planned projects for 2020-2024. Ongoing meetings are held with the organization for continued guidance/progress review, etc.
2	**Agency/Group/Organization**	SERVICES FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation included in person meetings with leadership, presentation to Housing and Community Development Commission, as well as invitation and participation at Consolidated Plan public engagement events. Ongoing meetings are held with the organization for continued guidance/progress review, etc.
3	**Agency/Group/Organization**	BOONE COUNTY GROUP HOMES AND FAMILY SUPPORT
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Boone County Family Resources was directly consulted regarding future resource needs, as well as through the public engagement events to determine community wide goals. Ongoing meetings are held with the organization for continued guidance/progress review, etc.
4	**Agency/Group/Organization**	Central Missouri Community Action
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CMCA was consulted directly, as well as through public engagement forums. CMCA primary services are through Head Start and a variety of anti-poverty programs. The anticipated outcome will be increased coordination for reducing the impact of poverty on low income households, as well as increased coordination for CHDO funded affordable housing projects. Ongoing meetings are held with the organization for continued guidance/progress review, etc.
5	**Agency/Group/Organization**	JOB POINT
	Agency/Group/Organization Type	Housing Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through in person conversation with the Executive Director and board members, as well as through public engagement events. The anticipated outcomes will be greater service coordination between low income employment services activities and City programs, as well as coordination and planning of housing development activities. Ongoing meetings are held with the organization for continued guidance/progress review, etc.
6	**Agency/Group/Organization**	Boone County
	Agency/Group/Organization Type	Services-Children Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through in person conversation with the Boone County Community Services Department Director for planning the Homelessness public engagement event. The anticipated outcomes will be greater service coordination between the City and the County in planning how to address homelessness.
7	**Agency/Group/Organization**	REDI
	Agency/Group/Organization Type	Regional organization Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through individual meetings with the President, as well as a presentation to the Board of Directors. The anticipated outcomes include greater collaboration between CDBG funded projects and REDI efforts, as well as a greater awareness to the importance of workforce housing and alignment economic development efforts.
8	**Agency/Group/Organization**	Columbia Public Schools
	Agency/Group/Organization Type	Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted by including CPS Administration within the Emergency Support Function 14 Long Term Recovery Team coordinated by the Housing Programs Division.
9	**Agency/Group/Organization**	Columbia Apartment Association
	Agency/Group/Organization Type	Housing Business Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted directly by providing a position on the Fair Housing Task Force, as well as direct outreach to public engagement forums. One area of improve coordination is anticipated to be with housing services to households with disabilities.

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

The City of Columbia did not exclude any specific group from being consulted. Efforts were made to ensure consultation of individuals/groups most closely aligned with implementing goals within the plan, as well as low to moderate income groups most directly impacted by goals within the plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Missouri Housing Development Commission	MHDC oversees Continuum of Care funding granted to local organizations. The City of Columbia works with each of the grantees through the Boone County Coalition to End Homelessness (formerly Basic Needs Coalition and Functional Zero Task Force) to coordinate services for homeless populations.
Comprehensive Plan	Community Development Department	The Consolidated Plan will address several goals, objectives and actions items of the City Comprehensive Plan including the following: Encourage universal design and practices for aging in place. Promote construction of affordable housing. Promote homeownership and affordable housing options and encourage integrated residential densification via flexibility and dwelling unit options.
PHA Plan	Columbia Public Housing Authority	Providing funding to support CHA with tenant-based rental assistance program for special needs populations not served by Section 8. Aligning funding and redevelopment efforts with applications to MHDC for the Providence Walkway project. Providing funds for the construction of 207 Lynn to further opportunities for PHA residents to participate in

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
		homeownership. Providing funds for facility renovations to assist with the further expansion of CHA's Moving Ahead Afterschool and Summer School Programming.

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Columbia Housing Programs Division conducted public hearings, and a pre-application workshop in FY 2023 to help inform the formation of the FY 2024 CDBG and HOME Annual Action Plan. The public hearings consisted of a housing and community development needs hearing in January 2023 to begin the process of identifying priorities for forming the annual action plan. The survey included sixteen questions by which respondents rated the priority of the goals in the 2020-2024 Consolidated Plan as "1" being the most important and "5" being the lowest importance. The survey was distributed electronically via our website, our ListServ of 500+ emails, the City of Columbia webpage – BeHeard. Additionally, surveys were available at the Boone County Daniel Boone Library in the lobby of City Hall, as well as several local not-for-profit agencies; the Columbia Housing Authority (CHA) distributed paper copies of the survey to all their residents; all City of Columbia employees were sent electronic copies of the survey. The survey was also available in Spanish.

Citizen Participation Outreach

Table 1 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Hearing	Non-targeted/broad community	Six agency representatives spoke representing Central Missouri Community Action, Central Missouri Women's Business Center, Columbia Housing Authority (CHA), Columbia Community Land Trust (CCLT), Job Point, and Love Columbia.	All attendees made Comments focused on the need for the affordable and transitional housing.	None.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
2	Survey	Non-targeted/broad community	359 survey responses were received from the Annual Housing and Community Development Needs Survey.	The highest ranked responses included Build New Affordable Rental Housing; Preserve Existing Housing Through Home Rehabilitation; and Increase Homeownership Through Direct Homebuyer Assistance.	None.
3	2 Public Hearings	Non-targeted/broad community	Presentation of proposals for FY 2024 CDBG and HOME funding	Presentation of proposed projects and activities from the Services for Independent Living; Woodhaven; Job Point; CMCA Women's Business Center; Columbia Housing Authority; KVC Missouri; Voluntary Action Center; City of Columbia	None. All comments accepted. One proposal was withdrawn following the proposal hearing
4	Public Hearing	Non-targeted/broad community	City Council meeting attendance at general meeting for FY 2024 Annual Action Plan Public Hearing		None.

Strategic Plan

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

Target Area	Percentage of Funds
CDBG Eligible Area	2
NEIGHBORHOOD RESPONSE TEAM AREA	10
Citywide	87

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction

The city is dedicated to making all of its neighborhoods strong, yet some lag in physical condition and are over-represented by low-income and minority households. The CDBG-eligible area will receive a direct investment for new home construction. The remainder of funds is targeted City-wide, however a significant level of investment will overlap within both the NRT Area and the CDBG eligible area.

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

Discussed in Executive Summary – question 2

SP-45 Goals - 91.215(a)(4)

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

The City of Columbia estimates serving 63 extremely low-income, low-income and moderate-income families via affordable housing as defined by HOME. This breaks down to approximately 10 served through Homeownership Assistance, 1 through CHDO, 1 through new home construction, 5 through home rehabilitation, 30 through rental production and 16 through Tenant Based Rental Assistance.

Expected Resources

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

Introduction

The City of Columbia has been awarded $1,014,084 in CDBG funds for FY 2024 and $473,214 in HOME funds for FY 2024.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,014,084	30,000	0	1,044,084	0	Annual CDBG funds and estimated program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	473,214	20,000	0	493,214	0	Annual HOME funds and estimated program income.

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

The City's federal funds will leverage a significant amount of additional private, state and local resources. The City estimates serving 10 families through our Homeownership Assistance Program which will leverage up to $2,000,000 in private financing for first time homebuyers. Federal funding will also leverage funding for 30 families to be assisted through the Columbia Housing Authority's rental production, 1 CHDO home being newly constructed, 4 new homes constructed with the Columbia Community Land Trust APRA funds, and 1 home to be constructed through Habitat for Humanity. Local City development policies also fully subsidize permit and development fees for city-assisted affordable housing, which will leverage up to an additional $25,000 in FY 2024.

HUD requires recipients of HOME funds to match the HOME grant total with other resources at a rate of 25 percent. Qualified match supports affordable housing and may consist of contributions from state and local governments as well as the private sector. The city will provide an estimated $25,000 in permit and fee waivers including water/sewer connection charges).

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

The City donated additional land at 210 Hickman Avenue, 212 Hickman Avenue, and 603 N Fourth Street for the development of affordable housing.

The city owns 2 lots at Cullimore Cottages that will be developed for additional affordable housing. The city also owns just under an acre of land on Sexton Road, west of Garth Ave that may potentially serve as permanent open space for the neighborhood. The City also owns lots at 6 Fourth Avenue and 903 N Garth that are planned to be used for CHDO builds.

Discussion

The City intends to utilize annual resources, leveraged resources and publicly-owned land to assist further the development of affordable housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 2 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Rehab & Energy Efficiency Program	2020	2024	Affordable Housing	Citywide	Preservation of existing homes	CDBG: $140,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Homeownership Assistance	2020	2024	Affordable Housing	Citywide	Increased homeownership opportunities	HOME: $54,910	Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Housing Counseling and Education	2020	2024	Affordable Housing Fair housing counseling	Citywide	Housing Counseling and Education	CDBG: $3,000	Public service activities for Low/Moderate Income Housing Benefit: 7 Households Assisted
4	New Home Construction	2020	2024	Affordable Housing	Citywide	New Owner-Occupied Housing Construction	HOME: $35,000	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Rental Unit Construction or Rehabilitation	2020	2024	Affordable Housing	Citywide	Production of Rental Housing Units	CDBG: $320,000 HOME: $190,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
6	Ramp and Home Accessibility Modifications	2020	2024	Affordable Housing	Citywide	Accessibility Improvements to Existing Homes	CDBG: $112,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
7	Rental Vouchers for Homeless Populations	2020	2024	Affordable Housing Public Housing	Citywide	Rental Vouchers for Vulnerable Populations	HOME: $75,000	Tenant-based rental assistance / Rapid Rehousing: 16 Households Assisted
8	Vocational Training	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Vocational Training	CDBG: $75,000	Public service activities for Low/Moderate Income Housing Benefit: 32 Households Assisted
9	Small Business Development & Technical Assistance	2020	2024	Non-Housing Community Development	Citywide	Small Business Development & Technical Assistance	CDBG: $65,000	Businesses assisted: 200 Businesses Assisted
12	Acquisition & Demolition Program	2020	2024	Affordable Housing Non-Housing Community Development	Citywide	Acquisition and Disposition of Vacant Properties	CDBG: $51,549	Buildings Demolished: 2 Buildings
13	Code Enforcement	2020	2024	Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Exterior Code Compliance Enforcement	CDBG: $15,000	Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Public Facilities and Improvements	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Facilities and Improvements	CDBG: $0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	CDBG Administration and Planning	2020	2024	Non-Housing Community Development Administration	Citywide	Preservation of existing homes Increased homeownership opportunities Housing Counseling and Education Production of Rental Housing Units Accessibility Improvements to Existing Homes Vocational Training Small Business Development & Technical Assistance Acquisition and Disposition of Vacant Properties Exterior Code Compliance Enforcement Public Facilities and Improvements	CDBG: $182,535	Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	HOME Administration	2020	2024	Administration	Citywide	Increased homeownership opportunities New Owner-Occupied Housing Construction	HOME: $47,321	Other: 1 Other

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

The City of Columbia will be undertaking projects as outlined within the 2020-2024 Consolidated Plan and as identified through the City's annual CDBG and HOME RFP process. Funding is awarded based on eligible activities and priorities identified in the public input process. Consideration has also been given to program delivery and staffing requirements to operate the grant activities successfully and comply with the program regulations.

Projects

#	Project Name
1	HOME Rehab & Energy Efficiency Program
2	Home Ownership Assistance
3	Housing Counseling and Education/Fair Housing Counseling
4	New Home Construction CHDO and HOA ND
5	Ramp and Accessibility Modifications
6	Small Business Development and Technical Assistance
7	Acquisition and Demolition of property
8	New Home Construction
9	Public Facilities and Improvements
10	Tenant Based Rental Assistance
11	CDBG Administration
12	CDBG Planning
13	HOME Administration
14	Vocational Training
15	Code Enforcement
16	Home Rehabilitation Program
17	Home Rehabilitation
18	Demolition and Construction

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

These allocation priorities were identified through the Housing Programs Division annual RFP process, housing and community development needs survey, public engagement forum feedback and Commissioner rating of each application. Improved shelter and public facility space for homeless populations has been identified as an underserved need, however planning and feasibility analysis of a

viable site and plan has been a barrier to addressing this underserved need. City staff anticipates identifying other resources to assist with non-profit planning and capacity needs to formulate a viable plan.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Home Rehab & Energy Efficiency Program
	Target Area	Citywide
	Goals Supported	Home Rehab & Energy Efficiency Program
	Needs Addressed	Preservation of existing homes
	Funding	CDGB: $140,000
	Description	Comprehensive rehabilitation of owner occupied homes
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	6 low to moderate income families
	Location Description	Citywide
	Planned Activities	Roof repair and replacement, lead hazard mitigation, radon mitigation, HVAC, plumbing and electrical
2	**Project Name**	Home Ownership Assistance
	Target Area	Citywide
	Goals Supported	Homeownership Assistance
	Needs Addressed	Increased homeownership opportunities
	Funding	HOME: $54,910
	Description	Direct homebuyer assistance
	Target Date	9/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	7 Low to moderate income first time homebuyers
	Location Description	Citywide
	Planned Activities	Direct homebuyer assistance
3	**Project Name**	Housing Counseling and Education
	Target Area	Citywide
	Goals Supported	Housing Counseling and Education
	Needs Addressed	Housing Counseling and Education
	Funding	CDBG: $3,000
	Description	Housing Counseling for LMI homebuyers
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	7 Housing Counseling for LMI homebuyers
	Location Description	Citywide
	Planned Activities	Housing Counseling for LMI homebuyers
4	**Project Name**	New Home Construction CHDO and HOA ND
	Target Area	Citywide
	Goals Supported	New Home Construction
	Needs Addressed	New Owner-Occupied Housing Construction
	Funding	HOME: $70,983
	Description	New home construction through annual CHDO funds and HOA ND funding.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Low to Moderate income Homeowner housing added
	Location Description	Citywide
	Planned Activities	New home construction through annual CHDO funds and HOA ND funding.
	Project Name	Ramp and Accessibility Modifications

5	**Target Area**	Citywide
	Goals Supported	Ramp and Home Accessibility Modifications
	Needs Addressed	Accessibility Improvements to Existing Homes
	Funding	CDBG: $112,000
	Description	Ramp and accessibility modifications for low income elderly and disabled households
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	20 Ramp and accessibility modifications for low income elderly and disabled households
	Location Description	Citywide
	Planned Activities	Ramp and accessibility modifications including bathrooms, entryways, fixtures and other accessibility needs
6	**Project Name**	Small Business Development and Technical Assistance
	Target Area	Citywide
	Goals Supported	Small Business Development & Technical Assistance
	Needs Addressed	Small Business Development & Technical Assistance
	Funding	CDBG: $65,000
	Description	Technical Assistance to small business startups and expansions
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	225 individuals served with technical assistance to small business startups and expansions
	Location Description	Citywide
	Planned Activities	Technical Assistance to small business startups and expansions
7	**Project Name**	Acquisition and Demolition of property
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Acquisition & Demolition Program
	Needs Addressed	Acquisition and Disposition of Vacant Properties

	Funding	CDBG: $51,549
	Description	Acquisition and Demolition of vacant, dilapidated homes
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	4 homeless families with acquisition and demolition of vacant, dilapidated homes
	Location Description	Neighborhood Response Team Area
	Planned Activities	Acquisition and Demolition of vacant, dilapidated homes
8	**Project Name**	New Home Construction
	Target Area	CDBG Eligible Area
	Goals Supported	New Home Construction
	Needs Addressed	New Owner-Occupied Housing Construction
	Funding	HOME: $35,000
	Description	New Home Construction
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 New affordable housing unit for a low to moderate income family
	Location Description	CDBG Eligible Area
	Planned Activities	New Home Construction
9	**Project Name**	Rental Production
	Target Area	Citywide
	Goals Supported	Rental Unit Construction or Rehabilitation
	Needs Addressed	Production of Rental Housing Units
	Funding	HOME: $150,000
	Description	New Rental Home Construction
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	30 low to moderate income households

	Location Description	Citywide
	Planned Activities	Rental production and renovation of existing units
10	**Project Name**	Tenant Based Rental Assistance
	Target Area	Citywide
	Goals Supported	Rental Vouchers for Homeless Populations
	Needs Addressed	Rental Vouchers for Vulnerable Populations
	Funding	HOME: $75,000
	Description	Tenant Based Rental Assistance
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Tenant Based Rental Assistance for 25 individuals or families and 16 households
	Location Description	Citywide
	Planned Activities	Tenant Based Rental Assistance for 25 individuals or families and 16 households
11	**Project Name**	CDBG Administration
	Target Area	Citywide
	Goals Supported	CDBG Administration
	Needs Addressed	Preservation of existing homes Housing Counseling and Education Small Business Development & Technical Assistance Public Facilities and Improvements
	Funding	CDBG: $100,000
	Description	Administration of CDBG funds and programs
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Administration of Grant Funds
12	**Project Name**	CDBG Planning
	Target Area	Citywide

	Goals Supported	CDBG Administration and Planning
	Needs Addressed	Preservation of existing homes Housing Counseling and Education Accessibility Improvements to Existing Homes Small Business Development & Technical Assistance Public Facilities and Improvements
	Funding	CDBG: $82,535
	Description	Formulating plans, reports, public engagement and other planning activities.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Administration of grant funds
13	**Project Name**	HOME Administration
	Target Area	Citywide
	Goals Supported	HOME Administration
	Needs Addressed	Increased homeownership opportunities New Owner-Occupied Housing Construction
	Funding	HOME: $47,321
	Description	Administration of grant funds and HOME funded projects
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Administration of grant funds and HOME funded projects
14	**Project Name**	Vocational Training
	Target Area	Citywide
	Goals Supported	Vocational Training

	Needs Addressed	Vocational Training
	Funding	CDBG: $75,000
	Description	None
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	32 total individuals served
	Location Description	Citywide
	Planned Activities	Vocational Training
15	**Project Name**	Code Enforcement
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Code Enforcement
	Needs Addressed	Exterior Code Compliance Enforcement
	Funding	CDBG: $15,000
	Description	
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	50 Households in the Neighborhood Response Team area
	Location Description	Neighborhood Response Team area
	Planned Activities	Code Enforcement of substandard housing
16	**Project Name**	Home Rehabilitation
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Rental Unit Construction or Rehabilitation
	Needs Addressed	Rental Unit Construction or Rehabilitation
	Funding	HOME: $40,000
	Description	Rental Unit Construction or Rehabilitation
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5 Households in the Neighborhood Response Team area
	Location Description	Neighborhood Response Team area

	Planned Activities	Rental Unit Construction or Rehabilitation
17	**Project Name**	Home Rehabilitation
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Rental Unit Construction or Rehabilitation
	Needs Addressed	Rental Unit Construction or Rehabilitation for developmentally disabled individuals
	Funding	CDBG: $50,000
	Description	Rental Unit Construction or Rehabilitation
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	6 Households in the Neighborhood Response Team area
	Location Description	Neighborhood Response Team area
	Planned Activities	Rental Unit Construction or Rehabilitation
18	**Project Name**	Production of Rental Units
	Target Area	Citywide
	Goals Supported	Production of Rental Units
	Needs Addressed	Production of Rental Units
	Funding	CDBG: $320,000
	Description	Production of Rental Units
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	31 homeless families with acquisition and demolition of vacant, dilapidated homes
	Location Description	Citywide
	Planned Activities	Production of Rental Units

AP-50 Geographic Distribution – 91.220(f)

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

Most programs are allowed City wide, however they follow where the need is located. A few key programs and activities fall within the CDBG eligible area and NRT areas. Housing programs that are available city-wide and business training activities will have a number of beneficiaries in the CDBG eligible areas.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Eligible Area	2
NEIGHBORHOOD RESPONSE TEAM AREA	10
Citywide	87

Rationale for the priorities for allocating investments geographically

The city is dedicated to making all of its neighborhoods strong, yet some lag in physical condition and are over-represented by low-income and minority households. The CDBG-eligible area will receive a direct investment for new home construction. The remainder of funds is targeted City-wide, however a significant level of investment will overlap within both the NRT Area and the CDBG eligible area.

Discussion

The City will continue to plan and evaluate the best strategies to serve geographic needs. Analysis of 2020 census data will be key in mapping needs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	32
Non-Homeless	100
Special-Needs	26
Total	158

Table 3 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	16
The Production of New Units	32
Rehab of Existing Units	25
Acquisition of Existing Units	9
Total	82

Discussion

The City continues to assist with rental assistance and rehabilitation of existing units. The City is also working to increase production of new units this year.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Columbia will continue to partner with the Columbia Public Housing Authority to foster the development of additional affordable housing, renovation of legacy public housing units and expansion of homeownership opportunities for existing CHA residents.

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

The FY 2024 Annual Action Plan includes CDBG and HOME funds to assist with renovation of public housing units at CHA's Providence Walkway project. The plan also includes CDBG funds for further renovations to CHA's Blind Boone facility to assist with the further expansion of the Moving Ahead Program. The plan also includes HOME funds for Tenant-Based Rental Assistance Program in the FY

2024 program year to assist with serving special needs populations that do not qualify for Section 8 vouchers.

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

The Resident Advisory Board (RAB) that is composed of assisted housing residents from all CHA affordable housing properties as well as participants in the CHA's Section 8 Housing Choice Voucher Program. CHA continues to hold RAB meetings and provide additional engagement opportunities for CHA residents and program participants. All CHA Board of Commissioner meetings are open to the public and residents are informed of the meetings. Meeting notices are posted as all CHA affordable housing sites as well as to the CHA's web site. Members of the public can also request to receive an email notification when CHA agenda packets are posted to the CHA web site. Full agenda packets are also available for review at the CHA's Administration Building at 201 Switzler Street and at the J.W. "Blind" Boone Community Center at 301 North Providence Road.

The CHA also offers a Family Self-Sufficiency Program to all assisted housing residents that allows them to set goals for homeownership and escrow funds during the process that can be used for down payment assistance. The City of Columbia provided HOME funds to assist with creating an affordable homeownership opportunity for an FSS graduate at 207 Lynn in accordance with 24 Part 91.215(c). CHA is partnering with Job Point for the construction of the home and anticipates completion in 2024. The CHA is also undergoing a full update to its Section 8 Homeownership Program regulations in 2024 to assist with expanding the program.

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

CHA is not designated as troubled and is in fact a high-performing PHA. CHA received a high performer rating for its 2023 annual Section 8 Performance Report.

Discussion

CHA will continue to be a strong partner with the City of Columbia and play a significant role in addressing affordable housing needs in Columbia. The City has awarded CHA $2 million in HOME-ARP funds to support the construction of Kinney Point, a 34-unit affordable townhomes project in central Columbia. Kinney Point is set to begin construction in June of 2024. The City and County also provided significant support to CHA's 79-unit Park Avenue Apartments, which includes demolition and reconstruction efforts. The Park Avenue Apartments project is set to begin in fall of 2024.

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

Introduction

Human Services Division staff will continue to coordinate homeless services through local social service organizations serving homeless populations.

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

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

The City of Columbia's strategic plan objective in the area of homelessness is to achieve and maintain functional zero level of homelessness. A functional zero level of homelessness is achieved when the number of shelter beds is equal to or greater than the number of people experiencing homelessness. To this end, the City of Columbia will continue to:

- Purchase and coordinate homeless services provided by local social service organizations serving homeless populations. This includes shelter, homeless drop-in center, basic needs, street outreach, case management, and other supportive services.
- Provide backbone support for the Boone County Coalition to End Homelessness, which operates the coordinated entry process for Boone County.
- Conduct the annual point in time count of person experiencing homelessness.
- Coordinate the bi-annual Project Homeless Connect events.
- Provide a variety of social services including utility, medication, and medical supplies assistance
- Operate the Municipal Court Community Support Docket which provides alternative sentencing options for persons experiencing homelessness.
- Operate the DIVERT program, which integrates professional social services staff in the City of Columbia's court and public safety agencies, with the goal of diverting person experiencing homeless from or out of the justice system.
- Operate the Columbia Police Department Homeless Outreach Team (HOT), which is comprised of two law enforcement officers dedicated to addressing law enforcement issues related homelessness.
- Make available, free of cost, its facility located at 1509 Ashely St., to three community-based organizations providing homeless services including shelter, case management, meals, showering, and medical care.
- Invest in the construction of the community-based Opportunity Campus, a comprehensive services center for people experiencing homelessness and housing instability, to include shelter,

meals, homeless day center, basic needs services, healthcare, and supportive services.
- Invest in the renovation and expansion of Columbia Housing Authority public housing units.
- Provide HOME funding to the Columbia Housing Authority for tenant based rental assistance vouchers for persons and households with housing insecurity or lack of housing**.**

Additionally, The City of Columbia will continue to support local community members working to implement a 24 hour homeless facility with supportive services. Of the City's $25.2 million in ARPA funding, $5.665 million will go towards addressing homelessness and $3 million will go towards mental health services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Columbia will continue to:

- Strategically purchase emergency shelter, homeless drop-in center, and housing case management services.
- Coordinate a network of warming/cooling centers throughout the community.
- Make available, free of cost, its facility located at 1509 Ashely St., to three community-based organizations providing homeless services including shelter, case management, meals, showering, and medical care.

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

The City of Columbia will continue to:

- Purchase and coordinate homeless services provided by local social service organizations serving homeless populations. This includes shelter, homeless drop-in center, basic needs, street outreach, case management, employment readiness, vocational training, and other supportive services.
- Provide backbone support for the Boone County Coalition to End Homelessness, which operates the coordinated entry process for Boone County.

- Conduct the annual point in time count of person experiencing homelessness.
- Coordinate the bi-annual Project Homeless Connect events.
- Provide a variety of social services including utility, medication, and medical supplies assistance
- Operate the Municipal Court Community Support Docket which provides alternative sentencing options for persons experiencing homelessness.
- Operate the DIVERT program, which integrates professional social services staff in the City of Columbia's court and public safety agencies, with the goal of diverting person experiencing homeless from or out of the justice system.
- Operate the Columbia Police Department Homeless Outreach Team (HOT), which is comprised of two law enforcement officers dedicated to addressing law enforcement issues related homelessness.
- Make available, free of cost, its facility located at 1509 Ashely St., to three community-based organizations providing homeless services including shelter, case management, meals, showering, and medical care.
- Invest in the construction of the community-based Opportunity Campus, a comprehensive services center for people experiencing homelessness and housing instability, to include shelter, meals, homeless day center, basic needs services, healthcare, and supportive services.
- Invest in the renovation and expansion of Columbia Housing Authority public housing units.
- Provide HOME funding to the Columbia Housing Authority for tenant based rental assistance vouchers for persons and households with housing insecurity or lack of housing.

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

The City of Columbia provides and purchases a variety of services to support low-income persons and households and to prevent homelessness, including: affordable healthcare, utility assistance, case management, employment readiness, vocational training, financial literacy education, out of school programming, and basic needs services.

The City of Columbia works with the Columbia Housing Authority with their Tenant Based Rental Assistance program to assist those most at risk of becoming homeless. An estimated 16 individuals will

be served in FY 2024 through the TBRA program.

Discussion

The City of Columbia provides and purchases a variety of services to shorten, end, and prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia has also purchased and made available a facility for the homeless.

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

Introduction:

City staff has continued with implementing findings and actions of the Fair Housing Task Force Analysis of Impediments to Fair Housing Choice (AI) in FY 2020.

In December 2023, Boone County and the City of Columbia announced that they are engaging the expertise of Amarach Planning Services to conduct a county-wide housing study that includes multiple community input meetings, interviews with interested parties and a survey of community members on housing needs, preferences, and challenges. The Housing Study, part of the Boone County Upward Mobility Plan, represents a significant step towards addressing housing challenges and fostering sustainable community development throughout the county.

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

The Fair Housing Task Force (FHTF) completed its work with HPD staff in 2019 in assisting the City complete its Analysis of Impediments to Fair Housing Choice. Findings of the FHTF included recommending the City adopt a formal definition of affordable housing and households served, implement a housing trust fund, identify ways to support non-profit and for-profit developers in the siting of affordable housing, further collaboration with the Columbia Board of Realtors, the Chamber of Commerce, Columbia Public Schools and the County of Boone, and the procurement of a firm to assist in identifying additional policies and incentives to foster the development of more affordable housing. City staff has continued with implementing findings and actions of the Fair Housing Task Force Analysis of Impediments to Fair Housing Choice (AI) in FY 2020.

City staff also coordinated organizing the Housing Summit in February of 2020. This event featured an evening event on “missing middle housing” and work session with local developers, builders, community leaders and affordable housing providers on barriers to affordable housing. The event was attended by over 300 persons. Much of the feedback and input from the event has helped continue interest and discussion on specific actions to reduce barriers to affordable housing. Staff anticipates potential project proposals that may reflect design features similar to concepts discussed at the Housing Summit.

From January 1, 2020 through May 2020, HPD staff also worked with a student Capstone Project group from the University of Missouri-Columbia to review affordable housing efforts in Columbia in comparison to 15 other mid-sized college towns with similarities to Columbia. The students did an inventory of affordable housing policies, programs and support entities to foster the development of additional affordable housing. The report found that the City of Columbia was in the upper quartile of

affordable housing efforts in comparison to other similarly sized communities. Specific areas where Columbia was a leader included its permit fee waiver ordinance, the Columbia Community Land Trust and its tenant-based rental assistance program.

Upon completion of the Boone County Housing Study, the City will develop a plan to implement its findings and actions.

In March 2023, the City Council passed Ordinance 025279, amending Chapter 12 of the City Code to add source of income as a protected category under discriminatory practices; amending Chapter 19 of the City Code relating to the definition of protected categories.

In November 2023, the City Council passed Ordinance 025512 to authorize existing substandard (i.e., smaller) lots to be platted and thus issued a building permit, allowing for a simpler path for infill development.

In April 2024, the City Council passed an Ordinance amending the City's Unified Development Code to remove barriers to the construction of accessory dwelling units (ADUs) in the City. Particularly, the amendments reduce the minimum lot area needed to allow a building permit for an ADU, reduce the sideyard setback in the R-MF (multi-family) zoning district, and allow an attached ADU front door to face the street (which was previously prohibited).

Discussion:

Housing Programs Division staff will be assisting planning staff by including input and information obtained through the HPD efforts to help inform the update to the City's comprehensive plan. Staff anticipates utilizing the Comprehensive Plan update to incorporate additional policies to remove or lessen barriers to affordable housing and establish standards for smaller and less costly housing units.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Columbia received $25.2 million in American Rescue Plan Act (ARPA) funds, the majority of which will go to towards affordable housing, social services, homelessness and otherwise addressing serving underserved populations and needs.

Actions planned to address obstacles to meeting underserved needs

The City of Columbia will continue to support local community members working to implement a 24 hour homeless facility with supportive services. Of the City's $25.2 million in ARPA funding, $ 5.665 million will go towards addressing homelessness and $3 million will go towards mental health services.

Actions planned to foster and maintain affordable housing

The FY 2024 Annual Action Plan includes continued funding support for the construction of new affordable housing, as well as continued support for the Home Rehabilitation Program and home repair and modifications programs for persons with disabilities. Of the City's $25.2 million in ARPA funds, $8.6 million will go directly towards funding affordable housing projects and programs.

Actions planned to reduce lead-based paint hazards

The City plans to continue its compliance with lead-based paint hazard reduction mandates. The City will use a contractor, Glynite Construction, for lead hazard evaluation activities, although administrative staff is also trained in lead paint procedures. Rehabilitation procedures are designed to comply with HUD regulations for the reduction of lead-based paint hazards. These procedures apply to all housing built before January 1, 1978 which is assisted with CDBG or HOME funds, including homebuyer assistance and the owner-occupied housing rehabilitation program.

For homeownership programs, property is inspected by a licensed lead-based paint inspector employed by the City for evidence of deteriorated paint conditions; if deteriorated paint is found, a lead hazard evaluation is completed. All lead hazard evaluations are performed by a State-licensed Risk Assessor and include testing of painted surfaces that are deteriorated or will be disturbed during repair work and taking appropriate dust wipe samples. Hazard control procedures include abatement and interim controls, as is deemed appropriate for the situation, followed by work that is completed using safe work practices and required clean-up techniques. Procedures also include relocation of households with small children and relocation of other households when interior hazard control activities occur and living outside containment areas is not possible. The City is working with sub-recipients conducting home

repair programs to ensure compliance with lead paint requirements.

Actions planned to reduce the number of poverty-level families

CMCA's Women's Business Center is providing technical assistance to small, women-owned start-up businesses in FY 2024. The City of Columbia will also continue operating its Homeownership Assistance Program in 2024 to assist in serving as a mechanism for lower income working households to gain access to the benefits of homeownership, which includes building household equity and wealth

Actions planned to develop institutional structure

The Housing Programs staff is currently located at a street front location on 11 N. 7th St., Columbia, Missouri. This location allows for greater visibility and accessibility of the City's HUD funded programs, as well as greater collaboration between dedicated staff members and local community partners.

Housing Programs Division staff also anticipates purchasing contractual services in FY 2024 to assist with HOME-ARP funding and other potential funding sources allocated for recovery. The previous institutional changes and upgrading of staff helped create the capacity to take on this additional workload.

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

The City of Columbia continues to support additional affordable housing, community development, and social services activities. Housing Programs City Staff participated in a city-county collaboration of local social services funding processes including the Columbia Affordable Housing Coalition, the Boone County Food and Shelter Coalition, the Boone County Housing Study, and on the initiative of the city Department of Public Health and Human Services, staff of the Housing Programs Division participated in discussion of the Boone Indicators Group (BIG), a city-county collaboration of local social services funding processes.

Discussion:

These additional actions will assist the City to further affordable housing and community development efforts in FY 2024.

Program Specific Requirements

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

Introduction:

Projects planned with CDBG and HOME funds for FY 2024 are identified in the Projects Table. The City of Columbia expends program income before HUD funds on each quarterly draw request.

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

   The City does not plan any additional investment beyond eligible uses of HOME funds identified in 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The City of Columbia will use recapture provisions as required by 24 CFR 92.254 for homebuyer activities. The affordability period is 10 years. During this period the homeowner must reside in the home as a primary residence. If the property is rented or sold within the 10 year period, the assistance shall be repaid on a prorated basis that includes the balance of any unforgiven amount.

   The recapture provisions are as seen below:

   The buyer, as a condition of accepting homeownership assistance funds, agrees to comply with the following provisions:

   A. That homeownership assistance funds will only be used by a new homeowner for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead hazard reduction procedures, not to exceed $500, as required. The Assistance shall be up to $10,000. Applicants with more than $15,000 of identifiable resources are ineligible.

   B. That the property to be purchased shall be an existing single family home or a condominium,

the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.

C. The buyer must meet the front end (housing cost (PITI) to gross income) and back end (total debt to gross income) ratios established for the program (35% and 45% respectively). Ratios will be determined by lender underwriting criteria and definition of income. The buyer(s) must have an average combined credit score within 20 points of the current minimum Fannie Mae and Freddie Mac credit requirements, or demonstrate they have completed City approved financial education course such as "Moneysmart".

D. That the buyer qualifies as a "low income family" and meets the current HUD income limits.

E. That the property to be purchased shall continue to be owned by borrower and shall continuously be the principal residence of buyer for the following ten (10) years from closing subject to the following:

a. In the event owner sells or transfers the property or it is transferred by death of owner during the ten (10) year period of affordability, the amount of forgiveness of the loan shall be prorated and owner shall repay that portion to City that remains of the ten (10) year period.

b. In the event owner abandons or leases the property or ceases to occupy it as his or her principal residence during the ten (10) year period of affordability, there shall be no prorated credit and the entire amount of the loan shall be due and payable in full.

F. Closing must occur on or before _____, 2024 (60 calendar days from date of this agreement). After that date, this loan commitment is no longer in force and the funds shall be released from this Agreement. Applicant would need to reapply and requalify if he/she chooses to proceed beyond this termination date.

G. That the buyer will sign a Promissory Note and Deed of Trust for the full amount of CDBG and HOME assistance provided toward the purchase of said property, and the Deed of Trust will be recorded with the Boone County Recorder's Office, Columbia, Missouri.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Columbia's HOA (Home Ownership Assistance Program) uses HOME funds with recapture provisions, the City requires specific recapture formula provisions that also include market analysis and appraisal at each recapture. These provisions are required to be legally secured to the property

by Deed of Trust and Promissory Note. Assistance is up to $10,000. An additional grant of $500 is also available to offset costs for lead hazard reduction if needed. The property must be an existing single family dwelling within the City of Columbia City limits. The buyer must reside in the home as their primary residence for a minimum affordability period of ten years. If the property is sold within the initial ten year period, the assistance shall be repaid on a prorated basis that includes the balance of any unforgiven amount. If an owner abandons or leases the property or ceases to occupy it as the principal residence, the entire amount of the loan shall be due and payable in full. In cases of sale, only net proceeds (sales price minus existing debt) are eligible for recapture.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   There are no plans to utilize HOME funds to refinance existing debt secured by multi-family housing rehabilitated with HOME funds. The City will subordinate HOME and CDBG loans as requested by property owners refinancing debt. The City includes subordination requirements in its CDBG and HOME Administrative Guidelines.

The City will utilize HOME funds in a manner consistent with the 2020-2024 Consolidated Plan.