

FY 2020 CDBG and HOME Annual Action Plan

City of Columbia

Reallocations

4/12/2024

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD), Office of Community Planning and Development requires the City of Columbia as a recipient of federal entitlement funds to develop a Consolidated Plan every five years that describes the community's priorities and goals for expenditure of funds on housing and community development. The Consolidated Plan outlines community needs as it relates to affordable housing and community development and includes a strategic plan for use of funds.

The City of Columbia utilized public engagement and data analysis to assist in strategically planning the use of limited public funding. This Consolidated Plan covers calendar years 2020 thru 2024. CDBG and HOME funds have increased in the recent past and are expected to be maintained at level funding. This plan takes into account the increasing affordable housing and community development needs, while also prioritizing the use of limited resources.

The Consolidated Plan is carried out through annual action plans which provide a summary of the actions, activities and federal and non-federal resources that will be used each year to address the priority needs and goals identified in the Consolidated Plan.

The entitlement grant programs received by the City of Columbia and are guided by these regulations are: Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME).

- CDBG funds are used to revitalize communities by providing decent housing, a suitable living environment and expanding economic opportunities for low to moderate income individuals, households and neighborhoods.
- HOME funds are used for a wide range of activities including acquiring, developing, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

The total anticipated funding award amounts for the 2020-2024 Consolidated Plan is as follows:

CDBG: \$4,600,000

HOME: \$2,900,000

Total: \$7,500,000

The City plans to continue many of its programs with low or zero percent interest loans, therefore additional funding will be recycled back into programs through program income. The City anticipates receiving at least \$175,000 in CDBG program income and \$600,000 in HOME program income. Estimated annual CDBG and HOME funding, as well as program income anticipated will result in **\$8,275,000** in total resources for housing and community development activities from 2020-2024.

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

The City of Columbia undertook a significant public engagement and data analysis process from summer of 2018 thru spring of 2019. Public input was obtained through a neighborhood congress, the Fair Housing Task Force and several additional public engagement forums throughout the community. All of the events utilized community volunteer and City staff expertise to solicit and record public input, which allowed for a low cost process completed in a manner that maximized community member buy-in. Citizens were asked to provide input on needs and proposed goals in five categories including Affordable Housing, Economic Development, Neighborhood Revitalization and Stabilization, Community Facilities and Administration.

All priority needs and goals identified in the plan will meet a CDBG national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity. This plan prioritizes the most critical needs and goals identified through public engagement and data analysis.

FY 2020 CDBG Funding Allocations for Annual Goals are as follows:

Organization	Activity	Funding Amount	Reallocation
Services for Independent Living	Accessibility modifications	\$95,000.00	
City of Columbia	Home rehabilitation program	\$125,695.00	\$90,909.00 Reallocated to Woodhaven Learning Center*
City of Columbia	Fair housing counseling	\$3,720.00	
Job Point	Vocational training	\$95,000.00	
Woodhaven		\$110,000.00	\$13,082.47 Reallocated to Columbia Housing Authority** due to receipt of Program Income
CMCA – Small Business Technical Assistance	Technical Assistance	\$20,000.00	

City of Columbia	Acquisition and demolition program	\$35,000.00	
City of Columbia	Code enforcement	\$30,000.00	
Great Circle	Community Facilities	\$76,000.00	
City of Columbia	Small Business Recovery Loan	\$400,000.00	
City of Columbia	Administration	\$109,153.00	
City of Columbia	Planning	\$66,000.00	
	Total	\$1,165,568	

* **Woodhaven Learning Center – Receiving reallocated funds for renovation and repairs of six current residential homes for developmentally disabled individuals**

** **Columbia Housing Authority – Receiving reallocated funds for remediation, demolition, relocation and site improvement costs at East Park Avenue**

FY 2020 HOME Funding Allocations for Annual Goals are as follows:

Organization	Activity	Funding Amount	Reallocation
City of Columbia	Homeownership Assistance Program	\$151,022	
Community Housing Development Organizations	15 percent set-aside for qualifying CHDOs	\$95,000	
Columbia Housing Authority	Tenet Based Rental Assistance	\$300,000	
City of Columbia	Administration	\$60,669	
	Total	\$606,691	

3. Evaluation of past performance

During the public engagement forums conducted in formulating the FY 2020-2024 Consolidated Plan, staff provided programmatic and budgetary data on what was funded in years 2015-2019. The City of Columbia was still within its 2015-2019 Consolidated Plan program years during the public engagement process, therefore annual budget data was provided rather than actual expenditures. This data still

provided a good context for understanding previously funded projects and how the City has historically utilized CDBG and HOME funding. CDBG, HOME and local funds allocated for housing community development activities is as follows:

The previous chart shows a majority of funding being spent on affordable housing. The City of Columbia, Housing Programs Division has historically been the primary funder of affordable housing in our community, including housing for the homeless, rental housing and providing homeownership. The Housing Programs Division has been a service provider of a variety of programs for homeownership for many years. This is due to this being a traditional role of similar cities across the country, as well as roles already being played by existing organizations within our community. Decisions regarding how HUD funding is expended within our community is also driven by examining other allocations of HUD funds that flow into the community for affordable housing. The City of Columbia allocated CDBG, HOME and local funding for affordable housing in the following manner from 2015-2019:

The expenditure of CDBG and HOME funding impacts many households in Columbia. A summary of the impact of funds expended from 2015 through 2018 is as follows:

- 143 elderly and disabled households received accessibility improvements to their homes.
- 51 households received housing rehabilitation, repairs and energy efficiency upgrades.
- 10 vacant and dilapidated properties were demolished and acquired for redevelopment.
- 164 households have become first-time homeowners.
- Over 650 individuals were provided homebuyer education.
- 45 households were provided credit counseling.
- 5 sidewalk projects were completed.
- 1 bus shelter and crosswalk improvement was completed.
- 17 affordable rental units were constructed or rehabilitated.
- 12 owner-occupied homes and implementation of the Columbia Community Land Trust.
- Renovations completed to Turning Point's homeless day center facility.
- 35 bed spaces created through funding Welcome Home's Facility for Homeless Veterans.
- Funds provided to 4 community facilities serving 178 low to moderate income individuals.
- 67 Scholarships for low-income at-risk youth for vocational training.
- 42 households received fair housing counseling and 257 housing professionals received additional education.

4. Summary of citizen participation process and consultation process

The City of Columbia's citizen participation plan included a variety of public engagement forums, city board and commission meetings, as well as public hearings. Public engagement events included within the citizen participation plan are as follows:

- 11 Fair Housing Task Force Meetings

- 1 Fair Housing Event-**187 Registered Attendees**
- 1 Consolidated Plan Neighborhood Congress-**131 Attendees**
- 4 Consolidated Plan Public Forums (Affordable Housing, Economic Development and Neighborhood Infrastructure)
- Presentation to the REDI Board
- 1 City Council hearing approving the Citizen Participation Plan
- 3 Housing and Community Development Commission hearings
- 1 Survey of Columbia’s Housing and Community Development Needs-185 Responses

Each of the public engagement events included data and information on current needs within the City of Columbia, as well as previous efforts. This method allowed for data analysis and community engagement to work in both a complimentary and synchronous manner.

City staff also met with the following additional stakeholders as part of obtaining additional feedback for the formation of the Consolidated Plan.

- Faith Voices
- North Central Columbia Neighborhood Association
- Ridgeway Neighborhood Association
- West Ash Neighborhood Association
- Functional Zero Task Force Members
- Minority Men’s Network
- NAACP
- Business Loop CID
- Boone County Community Services Department
- City of Columbia Human Services Division
- Columbia Chamber of Commerce

A compilation of presentation and pre-meeting information packets is included within the appendices.

5. Summary of public comments

The Consolidated Plan Public Engagement process was a community driven process that involved the public in providing input, as well as facilitating community discussions and compiling input from fellow community members. A summary of all recorded comments from the public engagement meetings is included as an appendices of the final Consolidated Plan draft.

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

The City of Columbia accepted all comments provided during the public engagement process.

7. Summary

The City of Columbia's proposed 2020-2024 Consolidated Plan identifies the housing and community development needs of low to moderate income communities in Columbia. The City of Columbia intends to prioritize available resources to meet the identified needs in order to revitalize neighborhoods and increase access to opportunity for vulnerable Columbia citizens.

The 2020-2024 Consolidated Plan provides a framework and path for furthering affordable housing and community development efforts including increasing homeownership opportunities, preserving existing housing, revitalizing neighborhoods through infill development, expanding affordable rental options, furthering efforts to reach a functional zero for homelessness, supporting job training, expanding small business technical assistance, improving infrastructure in low to moderate income neighborhoods and renovating or expanding community and neighborhood facilities.

The Consolidated Plan represents the City's comprehensive strategy to address affordable housing and community development needs within the community.