

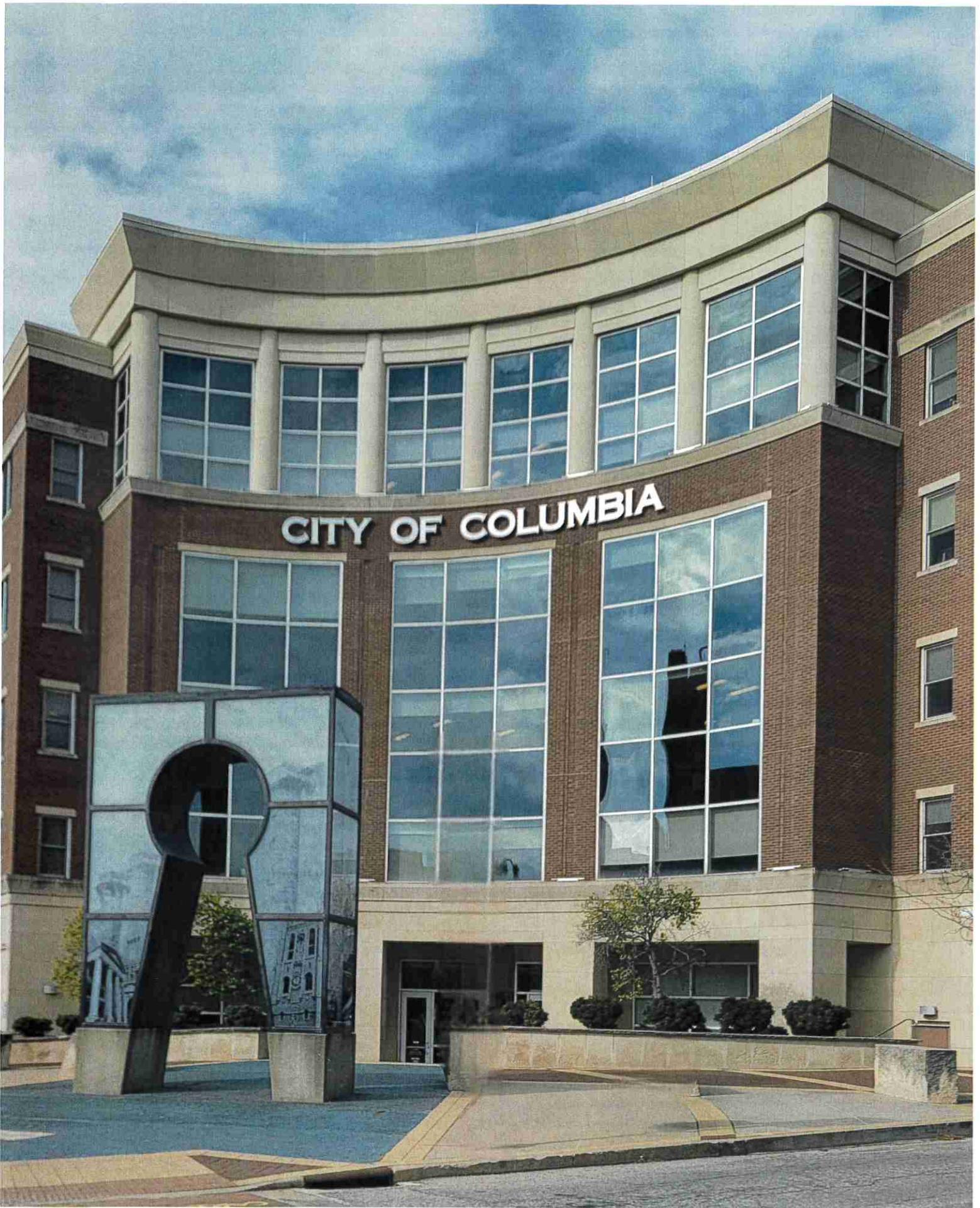
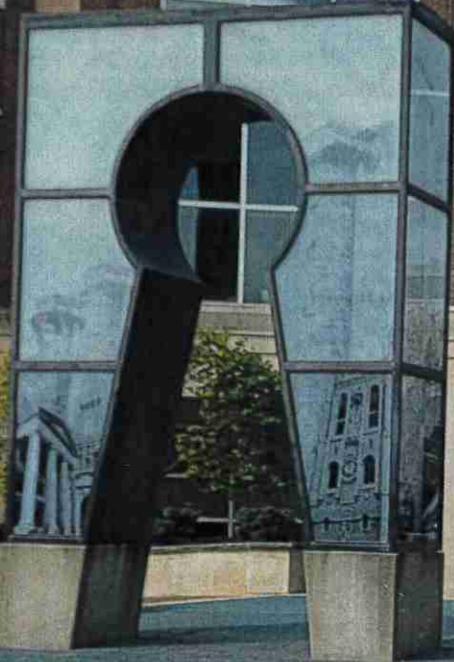
2025-2029

Consolidated Plan

**And FY 2025 Annual Action Plan for
Community Development Block Grant and
HOME Investment Partnership Program**



CITY OF COLUMBIA



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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 2025 through 2029. Community Development Block Grant (CDBG) funds have increased in the recent past and are expected to be maintained at level funding. HOME Investment Partnerships (HOME) funds were cut by 25% than projected in FY 2024. 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 are guided by these regulations:

- 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 2025-2029 Consolidated Plan is as follows:

CDBG: \$5,000,000

HOME: \$2,350,000

Total: \$7,350,000

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 \$312,500 in CDBG program income and \$912,500 in HOME program income. Estimated annual CDBG and HOME funding, as well as program income anticipated will result in **\$8,575,000** in total resources for housing and community development activities from 2025-2029.

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 2023 through spring of 2024. Public input was obtained through a neighborhood congress, 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.

CDBG and HOME FY 2025-2029 Goals						
Affordable Housing						
Needs	Strategy	Goal	Unit of Measure	Cost Per Unit	Total by Source	
					CDBG	HOME
Preservation of existing homes	Rehab and Repair Program	40	homes	\$26,250	\$ 1,050,000	
Increased homeownership opportunities	Direct Homebuyer Assistance	50	households assisted	\$15,000		\$ 750,000
Housing counseling and education	Direct counseling and education	25	persons assisted	\$600	\$ 15,000	
New owner-occupied housing construction	CHDO & HOA Construction	25	homes constructed	\$46,100		\$1,152,500
Production of rental housing units	LIHTC applicant projects	15	HOME funded units	\$50,000		\$ 750,000
Accessibility improvements existing homes	Modification of existing housing	75	homes improved	\$6,133	\$ 460,000	
Rent Vouchers for homeless populations	Tenant-based rental assistance	80	households assisted	\$4,688		\$ 375,000
Economic and Workforce Development						
Needs	Strategy	Goal	Unit of Measure	Cost Per Unit	Total by Source	
					CDBG	HOME
Vocational Training	Direct training of participants	130	persons assisted	\$3,846	\$ 500,000	
Small Business Dev. & Technical Assistance	Technical Assistance to Businesses	60	businesses assisted	\$4,167	\$ 250,000	
Neighborhood Revitalization and Stabilization						
Needs	Strategy	Goal	Unit of Measure	Cost Per Unit	Total by Source	
					CDBG	HOME
Improvement of sidewalks	Sidewalk construction	800	persons assisted	\$625	\$ 500,000	
Storm water improvements	Stormwater sewer construction	60	persons assisted	\$1,917	\$ 115,000	
Removal of vacant and dilapidated homes	Acquisition and Demolition Program	10	homes demolished	\$52,563	\$ 525,625	
Exterior code compliance	Code enforcement of target area(s)	325	homes	\$462	\$ 150,000	
Community Facilities						
Needs	Strategy	Goal	Unit of Measure	Cost Per Unit	Total by Source	
					CDBG	HOME
Public Facilities and Improvements 570.201c	Construction, renovation & acquisition	3	facilities assisted	\$265,625	\$ 796,875	
Homeless facility improvements	Construction, renovation & acquisition	10	facilities assisted	\$5,000	\$ 50,000	
Administration						
Needs	Strategy	Goal	Unit of Measure	Cost Per Unit	Total by Source	
					CDBG	HOME
CDBG Administration & Planning	Grant management				\$ 900,000	
HOME Administration	Grant management					\$ 235,000
				Total	\$ 5,312,500	\$ 3,262,500

FY 2025-2029 CDBG and HOME Goals

3. Evaluation of past performance

The not-for-profits were greatly affected by the COVID-19 pandemic. It has taken several years for them to “get back on track.” Many projects were directly impacted by the lack of contractors available, the inability to enter people’s homes, the housing industry being massively impacted by high interest rates and the lack of available Low-to-Moderate (LMI) housing, and lock downs. We reallocated \$406,614.70 from FY 2021 and FY 2022 funds in late 2023 and early 2024. These funds are anticipated to be fully expended by September 2024. In Spring of 2024, we re-allocated \$103,991.47 of FY 2020 CDBG funds, \$179,940.05 of FY 2021 CDBG funds, \$356,068.48 of FY 2022 CDBG funds, \$400,000 of FY 2023 CDBG funds. Additionally, \$45,000 in FY2021 HOME funds was also reallocated. These reallocations were due to not-for-profits not expending all of their allocations, not-for-profits that returned their funds due to the project not coming to fruition, and from unallocated Program Income (PI).

While we are seeing groups getting back to providing services, it has taken time. As we enter into our new Consolidated Plan, we are very optimistic that we will return to previous levels of success with our projects.

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:

- 1 Public Hearing at the August 27, 2023 Housing and Community Development Meeting held at the City of Columbia City Hall.
- Public Community Needs Survey was distributed from October 7, 2023 - February 7, 2024
 - 328 responses out of the 476 citizens that reviewed the survey
- Consolidated Plan Neighborhood Congress – held at the Activity & Recreation Center (ARC)
- Fair Housing Event – held at the Columbia Public Housing Authority Kinney Point facility
- Consolidated Plan Public Forum – Economic Development – held at the Regional Economic Development Inc (REDI) office
- Consolidated Plan Public Forum – Community Facilities/Community Needs – held at the Daniel Boone Regional Library in Columbia Missouri
- City Council Public Hearing approving the Citizen Participation Plan

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.

- Boone County Coalition to End Homelessness
- Boone County Community Services Department – Joanne Nelson - Director
- Central Missouri Community Action – Darin Preis – Executive Director
- City of Columbia – City Council
- City of Columbia – Convention and Visitors Bureau – Amy Schneider - Director
- City of Columbia Diversity, Equity, and Inclusion Administrator – D'Andre Thompson
- City of Columbia Public Health and Human Services – Steve Hollis – Human Services Manager
- City of Columbia Public Health and Human Services - Kari Utterback – Public Health Planner
- Columbia Affordable Housing Coalition

- Columbia Board of Realtor’s – Brian Toohey – Chief Executive Officer
- Columbia Chamber of Commerce – Matt McCormick – President & CEO
- Columbia Chamber of Commerce – Chad Massman – Vice President of Workforce Development
- Columbia Housing Authority – Randy Cole - Chief Executive Officer
- The Food Bank for Central and Northeast Missouri – Lindsey Lopez – President & Chief Executive Officer
- Housing & Community Development Commission – Dr. Tom Rose – Chair
- Housing & Community Development Commission members
- Job Point – Steve Smith - President & Chief Executive Officer
- Love Columbia – Jane Williams – Executive Director
- Men’s Minority Network – Dr. E. Andre Thorn – President
- Mid-Missouri Regional Planning Commission – David Bock – Executive Director
- Regional Economic Development Inc. (REDI) – Stacey Button – President
- Services for Independent Living – Patrick Lee – Executive Director
- The Loop Community Improvement District (CID) – Carrie Gartner – Executive Director
- Woodhaven – Joy Sweeney - Chief Executive Officer

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 appendix of the final Consolidated Plan.

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 2025-2029 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 2025-2029 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.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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Columbia, MO 65201

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Columbia, Housing & Neighborhood Services Department - Housing Programs Division undertook a robust and comprehensive public engagement effort to ensure the 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 City of Columbia City Council and the Housing and Community Development Commission (HCDC), 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.

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

The City of Columbia Housing & Neighborhood Services Department - Housing Programs Division is responsible for administering CDBG and HOME funds and formulating the Consolidated Plan. Housing Programs staff worked directly with the Columbia Public Housing Authority (CHA) and local Community Housing Development Organizations (CHDOs) to align goals, priorities and strategies to meet local needs. Housing Programs staff met individually with the CHA CEO to discuss its continued renovation projects and upcoming LIHTC applications for 2025-2029 and how the City could best support its efforts. City staff and CHA staff also discussed how to coordinate efforts to meet new Fair Housing regulations, and how the City could support CHA with additional vouchers to help meet growing needs and households experiencing housing instability.

Housing Programs Division staff also coordinates funding efforts with the Division of Human Services when there is potential alignment of goals. The Division of Human Services administers social services funding to local non-profit organizations, mental health providers and other service organizations. Periodically, a few of the same organizations are funded both with CDBG and/or HOME funds, as well as Division of Human Services funding. Housing Programs Division staff and Division of Human Services staff in particular also work to align efforts around funding organizations to provide housing and services to persons experiencing or at risk of experiencing homelessness.

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 amended its FY23 budget to hire a Public Health Planner and bring the coordinated entry duties for Boone County into the City's operations, in alignment with the City's strategic plan. This shift meant that the by-name list holder is now a City employee with access to the Homeless Management Information System (HMIS) data and responsibility to collaborate with all Missouri Balance of State Continuum of Care (BoS CoC) member agencies. The by-name list is prioritized by chronicity, disability, veteran status, unaccompanied youth, and families. The employee performing these duties also sits on the BoS CoC board for statewide coordination of resources, point in time count, and policy review.

The City has joined efforts with Boone County for a countywide housing study. This report and recommendations will help us as we plan an affordable housing summit event as a follow up to the 2016-2017 event, which had a direct impact on our 5-year goals by funding an overnight warming center, year-round low barrier shelter bed access, and providing additional vouchers for persons at risk of homelessness.

Housing Programs Division staff also coordinates funding efforts with the Division of Human Services when there is potential alignment of goals. The Division of Human Services administers social services funding with local organizations that access Continuum of Care funding to address the needs of homeless persons. Housing Programs Division staff and Division of Human Services staff in particular also work to align efforts around funding organizations to provide housing and services to persons experiencing or at risk of experiencing homelessness.

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

The City of Columbia 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 point in time counts of homeless populations and for coordinated entry of homeless populations.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CHA was consulted directly to ensure its 5-year plans were also in alignment with the City of Columbia. Consultation included in person meetings with leadership, as well as invitation and participation at Consolidated Plan public engagement events. The CHA CEO was also a lead presenter for the Consolidated Plan Fair Housing event. This event was held on site at the Columbia Housing Authority.
2	Agency/Group/Organization	SERVICES FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.

3	Agency/Group/Organization	Central Missouri Community Action
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CMCA was consulted directly, as well as through public engagement forums. CMCA's 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.
4	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
	How was the Agency/Group/Organization consulted and 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, 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.

5	Agency/Group/Organization	Boone County
	Agency/Group/Organization Type	Services-Children Agency - Managing Flood Prone Areas Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
6	Agency/Group/Organization	REDI
	Agency/Group/Organization Type	Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through individual meetings with the President. The anticipated outcomes include greater collaboration between CDBG funded projects and REDI efforts. The Consolidated Plan - Economic Development Event was held at the REDI office.
7	Agency/Group/Organization	Columbia Public Schools
	Agency/Group/Organization Type	Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Plan events were sent through the Columbia Public School's online system, PeachJar. Students and teacher with emails, were sent information about the Community Needs Survey and all events related to the Consolidated Plan.
8	Agency/Group/Organization	The Loop - Community Improvement District (CID)
	Agency/Group/Organization Type	Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted via one-on-one meeting with the Executive Director. The anticipated outcomes include greater collaboration between CDBG funded projects and the Loop CID.

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

None

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)	MHDC oversees Continuum of Care funding granted to local organizations. The City of Columbia works with the grantees through the Basic Needs Coalition and Functional Zero Task Force to coordinate services for homeless populations.
Housing Programs and Neighborhood Services Dept	Housing Programs Division	The Consolidated Plan will address several goals, objectives and action items the City's Comprehensive Plan including the following: * Encourage universal design and practices for aging in place * Promote construction of affordable houses * Promote homeownership and affordable housing options, and encourage integrated residential densification via flexibility and dwelling unit options.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
PHA Plan	Columbia Public Housing Authority	Providing funding to support the Columbia Housing Authority with tenant-based rental assistance. Aligning funding and redevelopment efforts with applications to MHDC.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Columbia coordinates with the Boone County Community Services Department when efforts may overlap around common goals. The Housing Programs Division, the Boone County Community Services Department, the VA and the City-County Public Health Department work together regarding the 2025-2029 Consolidated Plan. The City also works collaboratively at times around annual request for proposal process goals and where sharing of information regarding local service providers is beneficial to operations.

The City of Columbia, in partnership with Boone County, is in the process of conducting a county-wide housing study that should further inform the City's strategic plan for meeting its priority needs. The study is part of the Boone County Upward Mobility Plan, an initiative aimed at fostering economic progress and improving quality of life for all County residents. The comprehensive study will include an examination of current housing trends, demands and disparities throughout the City and County. More particularly, the goals of the Study are to:

- Identify housing needs across various demographic segments within the City and County.
- Evaluate existing housing stock, affordability, and accessibility.
- Recommend strategic solutions and policy frameworks to meet present and future housing demands.

Narrative (optional):

The City of Columbia and the Housing Programs staff are acutely aware of the importance of maintaining open and continuous communication with all of our community partners.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Housing Programs Division conducted an extensive public engagement process utilizing multiple avenues for public input, while also intertwining data as an educational tool and resource for the public to learn and provide input. The development of the Consolidated Plan included public meetings with review of data, map analysis and information sharing from local experts. City staff also provided informational presentation. An informational and feedback meeting was also held with local CHDOs regarding project plans for the next 5 years.

The Housing and Community Development Commission held several public meetings as well, where data and input were reviewed, and recommendations for 5-year goals were formulated. The City Council also held a public hearing for approval of the FY 2025-2029 Citizen Participation Plan. The HCDC and City Council will each hold public hearings for consideration of the final 2025-2029 Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Business and Community Leaders	Attendees representing a diverse cross-section of the community.	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Community Needs Survey	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing City of Columbia	328 responses out of the 476 citizens that reviewed the survey	Survey results included. See attached appendix for notes.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Business and Community Leaders	24 attendees from the public and local agencies attended our Neighborhood Congress	Facilitated discussion and a compilation of notes is attached. See attached appendix for notes.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Member of City Council; Realtors; Community and Business Leaders	59 attendees from the public and local agencies attended our Discussion of Fair Housing event in partnership with the CHA and the Columbia Board of Realtors.	Facilitated discussion and a compilation of notes is attached. See attached appendix for notes.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Members of City Council; Community and Business Leaders	18 attendees from the public and local agencies attended our Conversation about Economic Development in partnership with the Regional Economic Development Inc (REDI).	Facilitated discussion and a compilation of notes is attached. See attached appendix for notes.	None	
6	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Business and Community Leaders	17 attendees from the public and local agencies attended our Community Facilities and Community Needs Roundtable.	Facilitated discussion and a compilation of notes is attached. See attached appendix for notes.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	11 attendees attended our Public Hearing regarding Community Needs at HCDC meeting.	See attached appendix for notes.	None	
8	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Anyone interested in information regarding CDBG/HOME funds and application process	13 attendees attended our Pre-Application workshop. Note: Attendance is not required to be eligible to apply for and receive CDBG or HOME funds.	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
9	Public Meeting	Meeting with CHDOs	Both area CHDOs attended	Comments and feedback received from representatives of Job Point-COMO CHDO, Central Missouri Community Action.	None	
10	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community	A public hearing was held by City Council to approve the Citizen Participation Plan for the FY 2025-2029 Consolidated Plan.	City Council approved the plan. No public comment.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
11	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A public hearing was held by HCDC to review and approve the FY 2025-2029 Consolidated Plan.	None	None	
12	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A public hearing was held by City Council to approve the FY 2025-2029 Consolidated Plan.	None	None	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

City staff worked diligently to achieve community outreach to gather information from the community in through many different avenues, including but not limited to public hearings, a community needs survey, public meetings, emails, community leader and subrecipient meetings. Feedback from various outreach events is located in the appendices.

City staff provided needs assessment data to Housing and Community Development Commission Members, and public engagement meeting attendees to inform discussions and recommendations for affordable housing and community development efforts. HUD provided Comprehensive Housing Affordability Strategy (CHAS) data and American Community Survey (ACS) 5-year estimates. Per HUD's website, each year, HUD receives custom tabulations of ACS data from the U.S. Census Bureau. These data known as the "CHAS" data, demonstrate the extent of housing problems and housing needs, particularly for low income households. Comprehensive Housing Affordability Strategy (CHAS) data typically lags American Community Survey (ACS) 5-year estimates by approximately two years.

Priority needs for FY 2025-2029 were identified in areas of homeownership and rental housing, as well as homelessness, special needs and non-housing community development. This data analysis also intertwined with public engagement efforts will guide the allocation of funding and specific activities for FY 2025-2029.

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

Summary of Housing Needs

The City of Columbia has a broad and diverse set of needs across affordable housing continuum. There are needs to address a variety of household and individuals impacted by homelessness, as well as households in need of safe and decent workforce rental housing. There are also specific populations and neighborhoods in need of access to homeownership and the ability to build generational wealth. The City of Columbia's low to moderate income populations in need also represent a broad and diverse set of populations. The Housing Programs Division experiences services needs from a variety of demographics including persons with disabilities, the elderly, single-parents with children, minority populations and all other low to moderate income households. The diversity of needs and populations to be served presents an environment requiring a comprehensive affordable housing strategy to create economic mobility throughout the continuum of needs.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	115,390	122,605	6%
Households	45,025	49,320	10%
Median Income	\$44,907.00	\$53,447.00	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,800	6,440	8,830	5,285	19,960
Small Family Households	1,690	1,510	2,385	1,925	9,995
Large Family Households	265	425	375	440	1,500
Household contains at least one person 62-74 years of age	1,120	565	1,430	784	3,420
Household contains at least one person age 75 or older	515	635	885	610	1,440
Households with one or more children 6 years old or younger	840	1,059	1,125	708	2,619

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	64	84	0	233	29	14	30	0	73
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	130	90	50	35	305	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	65	125	15	350	0	0	35	15	50
Housing cost burden greater than 50% of income (and none of the above problems)	5,260	1,225	190	25	6,700	535	560	130	50	1,275

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	915	2,380	1,935	395	5,625	240	305	695	230	1,470
Zero/negative Income (and none of the above problems)	650	0	0	0	650	190	0	0	0	190

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,615	1,445	455	75	7,590	565	575	190	65	1,395
Having none of four housing problems	1,865	3,315	5,405	2,735	13,320	750	1,110	2,780	2,410	7,050
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,315	1,090	555	2,960	125	169	200	494
Large Related	250	60	50	360	0	300	55	355
Elderly	749	325	165	1,239	450	195	325	970
Other	4,185	2,295	1,385	7,865	215	194	245	654
Total need by income	6,499	3,770	2,155	12,424	790	858	825	2,473

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	230	230	85	54	0	139
Large Related	0	0	0	0	0	290	0	290
Elderly	675	75	35	785	250	60	100	410
Other	0	3,725	985	4,710	195	0	0	195
Total need by income	675	3,800	1,250	5,725	530	404	100	1,034

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	245	75	175	50	545	0	0	35	15	50

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	25	15	0	0	40	0	0	0	0	0
Other, non-family households	4	65	0	0	69	0	0	0	0	0
Total need by income	274	155	175	50	654	0	0	35	15	50

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The Columbia Housing Authority has over 1,400 households on its current waitlist and over 800 of these households are single person households. Over 500 individuals meet the criteria for being elderly or disabled. There are currently 200 households on the community prioritization list that meet criteria for being homeless through the Boone County Coalition to End Homelessness. A majority of households on the community prioritization list are also on the Columbia Housing Authority’s waitlist and in need of access to affordable housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2020 United States Census data, the City of Columbia, Missouri’s population was 122,605. Of the 122,605, 11.5% or 14,099 of the population of Columbia, Missouri is disabled. 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.

What are the most common housing problems?

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, demographic changes within the market, land values, increased regulatory costs, labor costs, natural disasters and federal, state and local policy. One of the biggest challenges for homeowners is the dramatic increase in interest rates.

According to 2020 U.S. Census Data, there are a total of 55,928 total housing units in Columbia, Missouri. Of the 55,298 housing units, there are approximately 51,124 occupied housing units and 4,804 vacant housing units, within the City of Columbia.

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

Per the 2016-2020 CHAS data:

- Low-income minority populations and disabled populations are more affected by housing instability than other populations. The number of disabled households on the Public Housing and PBV waiting list remains high, with approximately 25% of all applicants qualifying as disabled. Black/African American households continue to make up a disproportionate number of housing applicants at 53% of total applicants on current CHA waitlists.
- Of the Renters falling within 0-30% AMI, 85 or 36% experience substandard housing lacking complete plumbing or kitchen facilities; 130 or 43% experience severe overcrowding with more than 1.51 people per room (and complete kitchen and plumbing) and 145 or 45% experience overcrowding with 1.01-1.5 people per room, but do have plumbing and kitchen facilities.
- For Renters with 30-50% AMI, 2,380 or 42% are housing cost burden greater than 30% of the income (and but do have plumbing and kitchen facilities).
- Housing Problems are defined as household with one more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding and/or severe cost burden. Of the Renters with 0-30% AMI, 5615 or 74% have 1 or more of the four housing problems.
- In the category of Crowding (defined as "more than one person per room"), overcrowding is experience by 245 or 45% of Single-family households with 0-30% AMI and 25 or 63% of Multiple, unrelated family households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Single Adults make up about 70% of our households on the prioritization list (PL), but about 43% of the number of individuals on the PL as of June 2024. Homelessness among single adults is a result of the lack of affordable, available housing. Even a temporary financial or life crisis, such as losing a job, the end of a relationship, death of a partner, or health emergency, can result in a loss of housing and homelessness. The experience of homelessness for single adults is most often brief and non-recurring. Despite common stereotypes, most homeless single adults do not suffer from a chronic mental health diagnosis, substance abuse, or other disabling conditions and most are homeless for a relatively short time before reconnecting to housing.

Families experiencing homelessness are similar to other families that are also poor, but who have a home to live in. Both may struggle with incomes that are far less than they need to pay for housing. Most are impacted by a lost job or work hours, conflict with family members they are staying with, an unanticipated bill or violence within the home – that leads families to seek help. Homelessness can have a significantly negative impact on children – their education, health, sense of safety, and overall development.

Veterans are also impacted by the lack of affordable housing and economic hardship that other citizens experience, however this is in addition to the challenges brought on by multiple and extended deployments. Research indicates that those who served in the late Vietnam and post-Vietnam eras are at the greatest risk of becoming homeless but that veterans from more recent wars and conflicts are also affected. Veterans returning from deployments in Afghanistan and Iraq often face invisible wounds of war, including traumatic brain injury and post-traumatic stress disorder, both of which correlate with homelessness.

People experiencing chronic homelessness often have complex and long-term health conditions, including but not limited to physical disabilities, substance use disorders, mental health diagnosis, or other medical conditions. Once they become homeless, it is difficult for them to get back into housing and they can experience long or repeated episodes.

Youth homelessness is often rooted in family conflict. Other contributing factors include economic circumstances like poverty and housing insecurity, racial disparities, and mental health and substance use disorders. Young people who have had involvement with the child welfare and juvenile justice systems are also more likely to become homeless than the general population in the US.

Many homeless youth and young adults have experienced significant trauma before and while homeless and are particularly vulnerable, including victims of sexual trafficking and exploitation. Youth who identify as lesbian, gay, bisexual, transgender, and questioning (LGBTQ); pregnant and parenting youth; youth with special needs or disabilities, and youth of color, particularly African-American and Native American youth are also more likely to become homeless.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

At-risk estimates are not conducted, only the point in time count and by name list.

The January 2024 Point in Time County identifies 323 individuals experiencing homelessness in Boone Co. A five-year average of unsheltered individuals as identified by PITC is 60 for Boone County.

The countywide By-Name List identifies the following homeless individuals from June 2024 data:

Literally Homeless: 367

Single adults: 157

Families: 75

Single veterans: 52

Veteran families: 6

Chronic: 50 households, 55 individuals

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

The following characteristics in housing and the housing market have been shown to increase the risk of homelessness:

- Population growth leading to limited housing availability in all markets
- Decrease in affordable housing stock
- Increase in home size making “starter homes” unaffordable
- Increase in student housing developments
- Minimum lot size restrictions, while changing, made buying land to build affordable housing unattainable

The following individual or family characteristics are often linked with housing instability and increased risk of homelessness:

- Temporary financial or life crisis

- Loss of employment
- End of a relationship
- Death of a partner
- Health emergency
- Traumatic brain injury and post-traumatic stress disorder
- Racial disparities
- Mental health and substance use disorders
- Other medical conditions

Discussion

None

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Cities are required to identify disproportionate housing needs of racial or ethnic groups within their communities and make decisions to reduce the impact of these disproportionate housing needs. The United States 2020 Census Bureau data estimates shows that 75.6% of Columbia’s population is identified as “White alone” as their race. 11.2% are identified by race as “Black or African American alone”. The data shows Columbia’s estimated 129,330 population distribution by race. See this data in the appendix.

HUD defines a disproportionate housing needs as existing when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons within the category as a whole. Housing needs are defined as: 1) lacks complete kitchen facilities; 2) lacks completed plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,990	655	1,515
White	5,675	370	1,015
Black / African American	1,340	100	105
Asian	410	4	350
American Indian, Alaska Native	24	25	0
Pacific Islander	25	0	0
Hispanic	150	15	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,925	1,420	0
White	3,260	995	0
Black / African American	334	179	0
Asian	134	110	0
American Indian, Alaska Native	4	0	0
Pacific Islander	4	0	0
Hispanic	70	110	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,075	5,305	0
White	2,115	4,200	0
Black / African American	545	695	0
Asian	140	220	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	4	0
Hispanic	40	125	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	545	3,965	0
White	395	3,500	0
Black / African American	100	220	0
Asian	10	135	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	4	0
Hispanic	40	60	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

Each racial and ethnic category is disproportionately impacted by housing problems within the 0-30% AMI category. When utilizing the HUD Criteria, City staff found that each non-white household group experienced disproportionately greater housing needs than white households in all of the income categories. 100% of American Indian, Alaska Native and Pacific Islander households within the 30-50% AMI category experience 1 or more housing problems, however this category maintained only 8 total households. There are 2,319 Black/African American households experiencing 1 or more housing problems within incomes between 0-100 percent AMI.

In addition, there are 694 Asian households and 264 Hispanic households also experiencing 1 or more housing problems within incomes between 0-100 percent AMI. There has been a growing interest in smaller or "tiny homes" as a strategy to addressing the affordable housing crisis, which could be one additional viable tool to furthering affordable housing.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section reviews severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,875	1,765	1,515
White	5,035	1,020	1,015
Black / African American	960	480	105
Asian	400	20	350
American Indian, Alaska Native	8	35	0
Pacific Islander	25	0	0
Hispanic	115	50	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,575	3,770	0
White	1,295	2,955	0
Black / African American	174	335	0
Asian	29	220	0
American Indian, Alaska Native	0	4	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	4	0	0
Hispanic	25	155	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	665	7,715	0
White	375	5,940	0
Black / African American	140	1,100	0
Asian	95	265	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	4	0
Hispanic	35	135	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	4,455	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	55	3,835	0
Black / African American	0	320	0
Asian	0	145	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	4	0
Hispanic	0	100	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

HUD’s “severe housing problems” classification differs from the “housing problems” by level of overcrowding and level of housing cost burden. The “severe housing problems” classification identifies overcrowding of 1.5 persons per room, rather than 1 person per room. The “severe housing problems” classification also identifies households cost burden exceeding 30% of the monthly income.

53 American Indian, Alaska Native and Pacific Islander households within the 0-100% AMI category experience severe housing problems. There are 1,274 Black/African American households experiencing severe housing problems within incomes between 0-100 percent AMI. In addition, there are 524 Asian households and 175 Hispanic households also experiencing severe housing problems between 0-100 percent AMI.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section reviews the Housing Cost Burdens.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	29,645	7,085	8,720	1,530
White	24,120	5,300	6,665	1,015
Black / African American	2,280	1,075	1,165	105
Asian	1,370	195	420	365
American Indian, Alaska Native	74	15	8	0
Pacific Islander	18	0	30	0
Hispanic	925	170	95	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Black/African American households experience a disproportionately greater need under the HUD defined analysis of disproportionate by level of housing cost burden. Per the 2016-2020 CHAS, 48.4% of Black/African American households are housing cost burdened greater than 30%, while 25.1% of Black/African American households are housing cost burdened greater than 50%. 32.2% of white households are housing cost burdened greater than 30% and 18% are housing cost burdened greater than 50%.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Black/African American households experience a disproportionately greater need under the HUD defined analysis of disproportionate by level of housing cost burden. Per the 2016-2020 CHAS, 48.4% of Black/African American households are housing cost burdened greater than 30%, while 25.1% of Black/African American households are housing cost burdened greater than 50%. 32.2% of white households are housing cost burdened greater than 30% and 18% are housing cost burdened greater than 50%.

If they have needs not identified above, what are those needs?

Black/African American households need high quality and appropriately sized affordable housing near employment and with access to transportation.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The central city area has been traditionally thought 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. The Fair Housing Task Force (FHTF) completed its work with housing 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, implementing a housing trust fund and identifying ways to support non-profit and for-profit developers in the siting of affordable housing.

NA-35 Public Housing – 91.205(b)

Introduction

The Public Housing information analysis is below.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	0	4	4	0	4	0	0	
Average Household size	0	0	1	2	2	2	1	0	

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	56	0	13	43	0
# of Elderly Program Participants (>62)	0	0	135	102	1	97	4	0
# of Disabled Families	0	0	282	286	0	250	26	0
# of Families requesting accessibility features	0	0	687	1,037	1	970	55	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	333	388	1	343	38	0	0
Black/African American	0	0	341	639	0	619	15	0	0
Asian	0	0	7	5	0	5	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	3	3	0	2	1	0	0
Pacific Islander	0	0	3	2	0	1	1	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	14	6	0	6	0	0	0
Not Hispanic	0	0	673	1,031	1	964	55	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The CHA has 1,413 families on its affordable housing waiting list. This includes 860 seeking a one-bedroom unit, 334 seeking a two-bedroom unit, 142 seeking a three-bedroom unit and 77 seeking a four-bedroom unit. 34% of households on CHA's waitlist maintain a member that is either elderly or disabled and may benefit from an accessible unit.

The Columbia Housing Authority has 750 units of CHA-Owned housing which include 597 units converted under the HUD Rental Assistance Demonstration (RAD) program and renovated with low-income housing tax credits. CHA maintains 57 accessible units across its family sites as well as 346 units for elderly and disabled households at its Paquin and Oak Towers.

Persons with disabilities have a wide variety of other needs to remain living independently. These needs include: a stable source of income, access to appropriate medical services, personal care attendants, access to nutritional foods, affordable medications, medication management, accessible transportation, access to the internet, access to cell phone services, and access to socialization activities.

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

The waiting list for the Section 8 Housing Choice Voucher Program includes over 1,400 households. Of these households, 476 have include a household member that is elderly or disabled. Finding accessible housing in the private market can be quite challenging as the rental market in Columbia tends to cater to students attending the University of Missouri and other local colleges, therefore precluding the development of new accessible housing targeting persons with disabilities and the elderly. This results in low-income families having to access older rental housing stock that is likely to not be ADA compliant or meet accessibility standards.

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

The needs of CHA residents and voucher holders directly correlate with the economic position of the population at large. The higher level of family income translates to a reduction of these needs. Lower income families and individuals experience the same needs as those families with incomes that are extremely low (30% MFI), very low (50% MFI), and low (80% MFI). The Columbia Public Housing Authority often experiences a high demand for 1 bedroom and 2-bedroom units that exceeds the availability in Columbia.

Discussion

Since these families are housed, the most immediate needs are employment and/or disability benefits (financial stability), meeting nutritional needs (food security), access to medical care, access to

affordable child care, and access to reliable transportation. Many residents also struggle with paying utility bills, so energy efficient housing is also a need

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

By mid-2024, there were 367 persons classified as “Literally Homeless”, of which 157 were classified as “single adults” and 210 were classified as having more than one person in their household. Of the 367 individuals, 52 were classified as “veterans” and 30 were classified as “under the age of 25.”

The following populations experience homelessness in Columbia, at higher rates than the general population:

- Single Adults
- Children and Families
- Veterans
- Chronic
- Youth

Single Adults

Homelessness among single adults is a result of the lack of affordable, available housing.

Children and Families

Families experiencing homelessness are similar to other families that are also poor, but who have a home to live in. Both may struggle with incomes that are far less than they need to pay for housing. Homelessness is often as a result of a lost job or work hours, conflict with family members they are staying with, an unanticipated bill or violence within the home – that leads families to seek help. Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development.

Veterans

Like civilians, veterans must navigate the lack of affordable housing and economic hardship that everyone faces but this is in addition to the challenges brought on by multiple and extended deployments. Research indicates that those who served in the late Vietnam and post-Vietnam eras are at the greatest risk of becoming homeless but that veterans from more recent wars and conflicts are also affected. Veterans returning from deployments in Afghanistan and Iraq often face invisible wounds of war, including traumatic brain injury and post-traumatic stress disorder, both of which correlate with homelessness.

Chronic

People experiencing chronic homelessness typically have complex and long-term health conditions, such as mental illness, substance use disorders, physical disabilities, or other medical conditions. Once they become homeless, it is difficult for them to get back into housing and they can experience long or repeated episodes.

Youth

Youth homelessness is often rooted in family conflict. Other contributing factors include economic circumstances like poverty and housing insecurity, racial disparities, and mental health and substance use disorders. Young people who have had involvement with the child welfare and juvenile justice systems are also more likely to become homeless. Many homeless youth and young adults have experienced significant trauma before and after becoming homeless and are particularly vulnerable, including victims of sexual trafficking and exploitation. Youth who identify as lesbian, gay, bisexual, transgender, and questioning (LGBTQ); pregnant and parenting youth; youth with special needs or disabilities, and youth of color, particularly African-American and Native American youth are also more likely to become homeless.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	73	0	0	0	0	105

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	165	185	0	0	0	0
Chronically Homeless Individuals	60	0	0	0	0	0
Chronically Homeless Families	3	0	0	0	0	0
Veterans	52	0	0	0	0	0
Unaccompanied Child	1	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Please note: The 105 days estimated for the days persons experience homelessness is for all populations. The City's Public Health and Human Services Department does not break these out by various populations. The breakdowns given by category are how Public Health and Human Services reports their numbers.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

For 7 of the last 12 months, our inflow exceeded our outflow. Our median inflow for 12 months is 46, but have been over the median for the last 3 months. In May alone we added 84 people. (Data from our BFZ dashboard)

In mid-June our average number of days on the by name list, waiting for housing resources, was 110 days when all populations were included.

2023 ended with decreases in the number of family households on the PL, with December reporting 27 families on the PL. In January 2024 we began to see a steady increase, with each month seeing more families, with May reporting 74 families (making up 210 individuals).

The twelve-month average for veterans is 41 on the by name list.

The number of chronically homeless households housed in any given month varies widely (from 3-14). The number of non-chronic people housed usually exceed the number of chronic people housed in a month. This speaks to the barriers that folks on the chronic list experience, like previous evictions, justice involvement, low or no credit, high rates of trauma, higher rates of traumatic brain injuries, among others.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

By mid-2024, there were 367 persons classified as “Literally Homeless”, of which, 157 were classified as “single adults”. Of the 157 single adults, 52 were classified as “single veterans”. 210 people make up 75 “families” on the Prioritization list in June 2024.

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

According to the 2020 census data, Black, African American or African individuals make up only 4.2% of the Missouri balance of state population (covers 101 counties), while those same individual identities comprised 17% of the homeless population in 2024.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In Boone County, we identified 85 unsheltered and 238 sheltered individuals at the January 2024 Point in time count. Per the January 2024 Housing inventory count, we are utilizing approximately 80% of our emergency shelter beds, 94% of our permanent supportive housing beds, and 89% of our transitional housing beds. We have seen a steady increase in our unsheltered numbers since 2019 (in 2019 we identified 43 people, and in 2024 we identified 85 people).

Discussion:

While we have more shelter beds available now, we are consistently still worried about the capacity during our cold months when utilization is highest. Two agencies in Boone County were awarded funds in 2024 from our Balance of State CoC specifically for housing young people on the prioritization list who

are under the age of 25. We are still very limited in the number of youth only beds available. And, we have no safe havens in our region.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section outlines non-homeless special needs within the City of Columbia. Non-homeless special needs include but are not limited to individuals with mental health and physical disabilities and individuals who are HIV+.

Describe the characteristics of special needs populations in your community:

According to the 2022 American Community Survey 1-Year Estimates, the estimated number of persons in Columbia with a disability is 14,519 or 11.5% of the total noninstitutionalized population. Of these individuals 2.8% have hearing difficulties, 2.1% have vision difficulty, 5% have cognitive difficulties, 5.2% have ambulatory difficulties, 2.3% have self-care difficulties and 4.2% have independent living difficulty.

The data shows that 9% of persons with a disability, are under the age of 65 years.

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

The primary housing and supportive services needs are long-term permanent affordable housing to ensure household stability. Special needs populations served by the Columbia Housing Authority (CHA) also require general case management, mental health services, food and nutrition, transportation, and other basic needs. The CHA determines these needs through direct consultation of CHA residents through its resident advisory board. The CHA Resident Advisory Board meets every other month to share information and operational input to the CHA CEO. The CHA CEO also holds a quarterly breakfast at Paquin Towers to connect with residents and understand further needs of the residents.

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

Per the State of Missouri, there are 129 HIV+ individuals living in Columbia, Missouri. This resilient group, much like other groups with disabilities, have access to resources that assist them in serving their needs

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

Mental health and other health aspects are identified as key special needs for homeless persons in Columbia. Many local not-for-profits offer a variety of services to this special population.

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

Describe the jurisdiction’s need for Public Facilities:

The Housing Programs Division held a Neighborhood Congress from a broad and diverse number of stakeholder groups. City staff provided a brief presentation regarding past expenditures, needs according to data and eligible uses of funds on 5 topics consisting of affordable housing, economic development, community facilities, neighborhood needs and fair housing. Public facility needs were discussed within the community facilities portion of the meeting.

Responses regarding public facilities needs were similar to previous years in that the needs of local non-profit facility renovations were highlighted. Needs identified included domestic violence safe places, childhood development, homeless facilities, head start programs, and project expansion. Full results are available in the appendices.

How were these needs determined?

These needs were determined by educating public forum attendees on past uses of funds, eligible uses of funds and needs data around public facilities in our community. City staff then compiled public input obtained at the Neighborhood Congress event. Additionally, the public needs survey results were shared and discussed with the HCDC.

Describe the jurisdiction’s need for Public Improvements:

The results of the Neighborhood Congress and public needs survey indicated that the public improvement needs include street improvements, sidewalk improvements, sanitary sewer improvements and storm water improvements. Full survey results are available in the appendices.

How were these needs determined?

These needs were determined by educating public forum attendees on past uses of funds, eligible uses of funds and needs data around public facilities in our community. City staff then compiled public input obtained at the Neighborhood Congress event. Additionally, the public needs survey results were shared and discussed with the HCDC.

Describe the jurisdiction’s need for Public Services:

The City of Columbia has a high level of need for Public Services, however the City also allocates annual general revenue to the Human Services Division to procure social services from local providers

addressing the causes and conditions of poverty in Columbia. The Housing Programs Division works closely with the Human Services Division to coordinate public service activities. Housing Programs Division staff found that the best role for public service activities funded by CDBG should pertain to “Economic and Workforce Development.”

Public input received at the Neighborhood Congress event, along with the public needs survey, and prioritize the need for vocational training and technical assistance to small businesses.

How were these needs determined?

These needs were determined by educating public forum attendees on past uses of funds, eligible uses of funds and needs data around public services as they pertain to economic and workforce development. City staff then compiled public input obtained at the Neighborhood Congress event. Additionally, the public needs survey results were shared and discussed with the HCDC.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis 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, demographic changes within the market, land values, increased regulatory costs, labor costs, natural disasters and federal, state and local policy.

According to 2020 U.S. Census Data, there are a total of 55,928 total housing units in Columbia, Missouri. Of the 55,928 housing units, there are approximately 51,124 occupied housing units and 4,804 vacant housing units, within the City of Columbia.

The City of Columbia has 51.2% renter occupied households and 48.8% of the households are owner-occupied. Per the 2016-2020 ACS, 51% of existing units in Columbia are 1-unit detached homes, while 28% of housing structures in Columbia contain 5 or more units.

Although historically on par, interest rates have dramatically increased from record lows in the past several years. 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 City of Columbia reports that the number of single-family permits, not including townhouse, duplexes and commercial-multi-family homes, has fluctuated greatly during the past 5 years. In FY 2019 – 312 issued, FY 2020 348 issued, FY 2021 434 issued, FY 2022 361 issued, and in FY 2023 227 issued. This is a 25% decrease in permits issued between FY 2021 and FY 2023. This information can be accessed at <https://www.como.gov/community-development/building-site-development/building-permit-reports/>.

The 2023 Residential Real Estate Market in Boone County was down from the 2022 market. Per the Columbia Board of Realtors (CBOR), sales in Boone County were down 13% from 2022 to 2023. According to the CBOR, the average sale price during that same time frame in Boone County increased by 5.5%, with the average home sale price in Boone County being \$343,436.00. Additionally, the increase in the average sales price in Boone County has increased 31.3% from 2019 to 2023, with the average sales price rising from \$236,207 in 2019 to \$343,436.00 in 2023. See appendices for documents.

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

Introduction

This section review Housing Market Analysis: Number of Housing Units

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	27,230	51%
1-unit, attached structure	2,645	5%
2-4 units	7,785	14%
5-19 units	9,480	18%
20 or more units	5,600	10%
Mobile Home, boat, RV, van, etc	950	2%
Total	53,690	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	20	0%	945	4%
1 bedroom	215	1%	4,530	17%
2 bedrooms	2,415	10%	11,045	43%
3 or more bedrooms	20,755	89%	9,400	36%
Total	23,405	100%	25,920	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The Columbia Housing Authority serves over 2,000 households or 4,500 individuals with affordable housing and supportive services annually. Housing services are funded by over \$12 million in federal resources to support rental housing through the Columbia Housing Authority’s Public Housing Units, Housing Choice Voucher Programs, Continuum of Care Funding and Ross Grants. The Columbia Housing Authority serves households with incomes at 50% or below the area median income (AMI) through voucher programs and households up to 80% AMI through public housing. Households include youth and families, elderly, persons with disabilities, Veterans, Women fleeing domestic violence, and refugees.

Additional federal funds flow into our community to address homelessness through the Voluntary Action Center and Phoenix Programs. The City of Columbia uses a variety of federal, state and local funding sources to assist homeless populations, low income renters and households seeking homeownership. Local organization such as the Voluntary Action Center, the Columbia Public Housing Authority, Phoenix Programs, Welcome Home and True North provide housing assistance to vulnerable households at risk of homelessness and struggling households in need of rental assistance.

For funding allocated to address homelessness, the Functional Zero Task Force's collaborative work housed 148 individuals in 2019. These individuals were typically very low-income, or less than 30% AMI. The Columbia Housing Authority also primarily served very low-income households, however also serves a few households over 30% AMI and has voucher and public housing unit capacity to impact over 2,200 households annually. Due to the significant level of federal funds being allocated towards homelessness and rental housing, the City of Columbia Housing Programs Division not only funds efforts to end homelessness and the production of new rental units, but it also allocates funds in a manner to preserve and make available additional homeownership opportunities.

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

There is no anticipated loss of units due to expiration of Section 8 contracts, as the Columbia Public Housing Authority operates effective programs to maximize the impact of their funding. The anticipated loss of affordable housing is anticipated to be experienced through market forces of supply, demand and the cost of producing new units. The Columbia Housing Authority has withheld Section 8 funds from time to time at the Columbia Square Apartments until units met compliance standards.

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

There is a significant shortage of one-bedroom units and four-bedroom units according to the Columbia Housing Authority's waitlist.

Describe the need for specific types of housing:

The Columbia housing market has experienced a 10% increase or greater in rent annually since 2020 due to the lack of supply of affordable housing. The lack of supply of affordable housing has increased prices for homeownership and rental opportunities for low to moderate income households.

The Columbia Public Housing Authority also continually sees a high demand for smaller and affordable 1-to-2-bedroom units. This indicates a need for additional 1- and 2-bedroom rental units within Columbia. There are currently over 800 households on CHA's waitlist seeking one-bedroom units.

Discussion

Homeownership rates are also very low within certain geographic areas, in particular, central city census tracts 9, 7 and 21. This indicates the need to continue providing additional homeownership opportunities within these areas to assist in neighborhood revitalization and preservation efforts.

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

Introduction

This section analyzes the cost of housing in Columbia, Missouri.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	176,900	208,300	18%
Median Contract Rent	642	722	12%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,055	15.7%
\$500-999	16,425	63.4%
\$1,000-1,499	3,545	13.7%
\$1,500-1,999	1,305	5.0%
\$2,000 or more	595	2.3%
Total	25,925	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,965	No Data
50% HAMFI	9,940	1,565
80% HAMFI	18,940	4,855
100% HAMFI	No Data	7,520
Total	30,845	13,940

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	679	788	961	1,290	1,504
High HOME Rent	594	659	803	1,090	1,410

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	594	659	803	1,032	1,152

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Per the 2016-2020 ACS, as of 2020, the Median Home Value in Columbia is \$208,300. This is an 18% increase from the 2009 Median Home Value Level of \$176,900. The Median Contract Rent increased 12% to \$722, from the 2009 Median Contract Rent of \$642.

There is not sufficient housing for households at all income levels. Of the 30,845 rental units reported in Columbia, Missouri, only 1,965 or 6% are affordable to those at 30% HAMFI; only 9,940 or 32% are affordable to those at 50% HAMFI.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordable housing is anticipated to be more difficult to find given the slow rise in wages and the increasing costs to produce new affordable housing. With interest rates still fluctuating in today's economy, staff anticipates an accelerating increase in rent and mortgage costs for low to moderate populations.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents and Fair Market Rent rates have increased in a similar fashion to average median rent rates, however, the rates are somewhat lower. The City of Columbia does fund the production of HOME units and often these units are offered at a further subsidized rate. This data will impact the City of Columbia's strategy to preserve affordable housing by planning continued support of the Columbia Housing Authority's efforts to rehabilitate and preserve public housing units.

Discussion

Housing affordability continues to be a concern now and in the future.

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

Introduction

This section analyzes the condition of Columbia's housing stock.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

HUD defines substandard housing as housing that does not meet local building codes and poses a health or safety risk to its occupants. This definition concurs with the City's substandard condition home definition, as these homes do not meet the City's minimum property maintenance standards.

Per HUD 42.305, Standard condition and substandard condition suitable for rehabilitation have the meaning...standard condition; a vacant dwelling unit that is in a substandard condition, but is suitable...suitable for rehabilitation; or a dwelling unit in any condition that has been occupied. The City does have housing that would fall under this definition.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,420	15%	13,045	50%
With two selected Conditions	24	0%	480	2%
With three selected Conditions	0	0%	45	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	19,955	85%	12,350	48%
Total	23,399	100%	25,920	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,810	38%	8,385	32%
1980-1999	7,175	31%	7,695	30%
1950-1979	5,770	25%	7,680	30%
Before 1950	1,650	7%	2,150	8%
Total	23,405	101%	25,910	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,420	32%	9,830	38%
Housing Units build before 1980 with children present	4,890	21%	3,175	12%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Per the 2016-2020 ACS, over 7,400 of Columbia housing units were built prior to 1979. Each of these housing units potentially contains lead paint and may be in need of additional upgrades such as roof repairs, foundation, HVAC and other house systems. Additionally, these homes may contain asbestos and have radon issues.

These housing units are likely split fairly evenly in owner and renter occupied.

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

Staff estimate that majority of the 7,400 plus housing units potentially containing lead are occupied by LMI households.

Discussion

No additional discussion.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The supply of public housing developments in Columbia has been stagnant since the 1970’s. The Columbia Housing Authority currently owns and manages 750 units of housing, of which 597 units have been converted under the HUD Rental Assistance Demonstration (RAD) and renovated with low-income housing tax credits.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	719	1,132	21	1,111	431	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

CHA maintains 750 units in its public housing authority (PHA) owned portfolio. 597 units are owned through partnerships with investors due to RAD Conversion and conversion to LIHTC/project-based voucher (PBV) housing. LIHTC/PBV units are in good condition due to recent significant capital investments through LIHTC. CHA’s remaining 120 units of public housing are undergoing planned RAD conversion due to significant capital needs. CHA’s remaining public housing units lack adequate plumbing, sewer, insulation, electrical and HVAC systems. The City of

Columbia and Boone County have provided significant support to assist in the renovation and RAD conversion of CHA's remaining 120 units of public housing. CHA is also in the process of expanding by 34 units of housing through its Kinney Point project. Construction is underway and anticipated to be completed towards the end of 2025.

Public Housing Condition

Public Housing Development	Average Inspection Score
na	na

Table 38 - Public Housing Condition

Explanation of Public Housing Condition/Average Inspection Score:

CHA's remaining 120 units of public housing are undergoing Rental Assistance Demonstration (RAD) conversion and have a Commitment to Enter into Housing Payments (CHAP), therefore CHA does not receive a score.

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

The Columbia Housing Authority is the first housing authority in Missouri to be approved for the HUD Rental Assistance Demonstration Program (RAD). In 2012 the Columbia Housing Authority launched its Affordable Housing Initiative to renovate all 917 units of its aging public housing stock. As of August 2024, 597 units of public housing have been converted under the HUD Rental Assistance Demonstration (RAD) and renovated with low-income housing tax credits. The remaining 120 public housing units are over 50 years old and are slated to be torn down and replaced with new construction utilizing the RAD conversion process and low-income housing tax credits funding. 70 units on Park Avenue have been funded for conversion with construction anticipated to begin in late 2024. CHA has also applied for conversion of 25 units at Providence Walkway and anticipates a funding decision by October of 2024. This leaves 27 units remaining in the downtown area in need of renovation and replacement for the Columbia Housing Authority to fully convert from public housing to voucher based LIHTC housing. Full conversion will ensure housing better meets standards desired by residents, as well as more efficient and sustainable operations including financial and asset management.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Columbia Housing Authority offers a continuum of supportive services to all CHA residents. The CHA employs two full-time Family Self-Sufficiency Coordinators, 2.5 FTE Resident Service Coordinators, and offers a wide variety of supportive services through the CHA's Resident Services Department. Programs include: Opportunity Gardens in partnership with the Columbia Center for Urban Agriculture; the Moving Ahead After-School and Summer program; the Annie Fisher Food Pantry, free transportation to medical appointment for the elderly and persons with disabilities; computer labs available to residents; exercise equipment, buddy system, a partnership with the Parks and Recreation Adaptive Recreation program at Paquin Tower, mental health services through the Moving Ahead program, and Trauma Informed Art Therapy for students in the Moving Ahead Program. Other community partnerships include partnerships with Head Start and Early Head Start, Columbia Public Schools Adult Education Programs, Meals on Wheels, health clinics with MU students, and the University

of Missouri's Family Impact Center. The CHA has formed a 501(c)3 nonprofit called CHA Low-Income Services, Inc. that has three main goals:

1. Helping youth succeed in school and in life;
2. Supporting families working toward self-sufficiency; and
3. Assisting seniors and persons with disabilities to live independently.

Discussion:

In addition to family support services, the CHA employs 4.5 Safety Officers (4 full-time and 1 part-time) who respond to resident concerns, health issues, and criminal activity on CHA properties. The CHA Safety Department helps ensure CHA properties are safe, healthy, and free of crime. Safety officers also conduct resident engagement and positive relationships through outreach, activities and events each month.

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

Introduction

The City of Columbia has a variety of services and facilities that serve people experiencing homelessness. A primary population desired to be served by the community is the chronically homeless individuals that may not fit within parameters of some local shelters.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	249	0	44	251	0
Households with Only Adults	199	0	39	237	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The delivery of listed services meets the needs of the homeless persons and additional populations mentioned above through the network of agencies in Columbia. There are several organizations that serve homeless persons specified above and there is close coordination between agencies. The Boone County Coalition to End Homelessness (BCCEH) consists of several local service provider organizations that serve homeless populations with housing or supportive services. The BCCEH meets regularly and maintains a by-name list of homeless individuals in Columbia and Boone County. The by-name list allows these agencies to coordinate services and work towards a functional zero of homeless populations. Our permanent supportive housing vouchers from BoS CoC require mental health services and wrap around case management.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Welcome Home provides shelter and services to homeless Veterans;

Salvation Army provides shelter for homeless families;

True North provides shelter for women and children experiencing intimate partner violence, human trafficking and domestic violence;

Burrell and New Horizons provide street outreach and transitional housing for persons with substance abuse health needs;

4aChange provides street outreach;

CIRC provides low barrier overnight shelter for adults and some case management;

Flourish home provides transitional housing to youth;

Compass provides housing liaisons and mental health services;

VAC provides Rapid Rehousing and case management;

Love Columbia does rapid rehousing for those under the age of 25, purchases hotel/motel stays and transitional housing for families with children, housing coaching and eviction prevention;

Columbia Mutual Aid Collective provides street outreach, mobile clinic services, and transportation to appointments with specialists;

Columbia Housing Authority provides tenant based rental assistance, housing choice vouchers, project-based housing and is the holder of HUD-VASH vouchers, SSVF vouchers, ESF vouchers and PSH vouchers for Boone County.

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

Introduction

This section identifies the special needs facilities and services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

- For people with HIV/AIDS specifically, there is a need for daily living tasks to be completed in their homes. Along with Medicaid coverage and disability coverage.
- More transportation is necessary for people living with physical, mental, cognitive disabilities, especially in the evenings and on weekends.
- There are not enough affordable substance use treatment options in town. Specifically, there are not a lot of long term, in facility options.
- There are not a lot of available Medicaid beds in skilled nursing facilities. And, Medicaid will not pay for assisted living facilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

This is a gap for all targeted populations. If a person has certain private insurances, OT/PT can be done in-home through the hospitals. There are not a lot of available Medicaid beds in skilled nursing facilities. And, Medicaid will not pay for assisted living facilities.

Examples of programs available in the City are Burrell and New Horizons that provide street outreach and transitional housing for persons with substance abuse health needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Columbia plans to provide funding to Services for Independent Living to assist individuals live independently through providing accessibility modifications to their homes. Work will consist of ramp installation and other structure modifications to improve accessibility within the home. The City will also be providing funds to Woodhaven for home rehabilitation and upgrades for persons provided supportive housing through Woodhaven. Woodhaven serves individuals with developmental disabilities.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will be funding rehabilitation to homes served by Woodhaven and Services for Independent Living to assist individuals live independently through providing accessibility modifications to their homes. These homes provide housing for persons with developmental disabilities. This goal is part of the FY 2025-2029 Consolidated Plan.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In the past 5 years, the City of Columbia experienced a significant expansion in the number of student housing units constructed in downtown Columbia. Because many college students have roommates these units have put upward pressure on the median rent within the downtown area and surrounding neighborhoods.

The central city area has been traditionally thought of as containing a higher number of low-income households, however, data shows that concentration shifting to other geographic areas within Columbia. The City needs to continue to examine policies to foster more housing opportunities in higher-income geographic areas, as well as to invest in areas in need of revitalization.

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

Introduction

This section deals with the Non-Housing Community Development Assets.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	157	57	0	0	0
Arts, Entertainment, Accommodations	6,143	11,095	18	20	2
Construction	1,377	2,139	4	4	0
Education and Health Care Services	6,834	12,184	20	22	2
Finance, Insurance, and Real Estate	3,410	4,303	10	8	-2
Information	723	1,195	2	2	0
Manufacturing	2,201	3,152	7	6	-1
Other Services	1,254	2,100	4	4	0
Professional, Scientific, Management Services	3,547	6,592	11	12	1
Public Administration	0	0	0	0	0
Retail Trade	5,585	8,946	17	16	-1
Transportation and Warehousing	1,037	982	3	2	-1
Wholesale Trade	1,390	1,818	4	3	-1
Total	33,658	54,563	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	66,990
Civilian Employed Population 16 years and over	64,585
Unemployment Rate	3.56
Unemployment Rate for Ages 16-24	11.29
Unemployment Rate for Ages 25-65	2.17

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	19,480
Farming, fisheries and forestry occupations	2,115
Service	6,995
Sales and office	12,720
Construction, extraction, maintenance and repair	3,055
Production, transportation and material moving	2,150

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	52,464	88%
30-59 Minutes	5,946	10%
60 or More Minutes	1,286	2%
Total	59,696	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	49,966
High school graduate (includes equivalency)	111,212
Some college or Associate's degree	108,405
Bachelor's degree	141,395
Graduate or professional degree	185,666

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity in the 2016-2020 ACS, the major employment sectors within the City of Columbia are:

- * Education and Healthcare Services
- * Arts, Entertainment and Accommodations
- * Retail Trade
- * Professional, Scientific, Management Services

Describe the workforce and infrastructure needs of the business community:

The workforce is strong in Columbia with a 4.0% unemployment rate (as of July 2024). There are still high needs in healthcare, construction, manufacturing and informational technologies.

Columbia’s infrastructure needs continue to grow with our population, especially in the areas of workforce housing and reliable transportation to the manufacturing hub and other areas of the community.

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

One major change moving forward that will have an economic and workforce impact will be the reconstruction and widening of I-70 through Columbia. The new highway will give business better access and more efficiency to move their goods, services, customers and their workforce on a daily basis. The widening of I-70 will create jobs in Columbia especially in the area of construction. It will also have the potential to open up new areas of business expansion and growth increasing the workforce opportunities in Columbia.

Another major change in Columbia’s future will be the University of Missouri’s Research Reactor. A new research reactor will create new jobs with construction and the possibility of business growth and clustering with companies that partner with the reactor for the development of cancer patient saving drugs.

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

Columbia is a highly educated community with great public and private schools along with a multitude of institutions of higher education including the flagship, University of Missouri. Columbia Public Schools’ Career Center educates students in the areas of medical, business, construction and in the trades. Moberly Area Community College, Columbia College and Stephens College provides degrees,

associates degrees and certificates in many of the needed job fields that are in high demand in Columbia and the region. The University of Missouri offers degrees, graduate studies and trainings along with world class research and teaching especially in the area of health care with their medical school and the University Health System – meeting the health care workforce needs in Columbia.

The level of education and skills with which students are entering the workforce with fit well with the needs of our employers. The largest challenge is needing more people and keeping the students in our community after they finish their studies at all levels.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are a number of initiatives happening and starting up in Columbia. Some of them include:

- Show Me Careers – Show Me Careers is a program conducted by the Columbia Chamber of Commerce along with the Columbia Chamber Foundation that focuses on the teachers, counselors and administrators in public school. It is a one-week program that focuses on showing education professionals what it means to have careers in healthcare, manufacturing, construction, hospitality and other areas. The goal is to create support structure for our students that have interest in these areas along with bringing schools and businesses together.
- World of Works – World of Works is a hands-on job fair for students in middle school and high school to show them different career opportunities in Columbia in hopes of keeping them here and in the workforce after they graduate.
- Early College – This is a partnership between Moberly Area Community College and Columbia Public Schools. This gives students the opportunity to get their high school diploma while simultaneously getting their associates degree in a trade. This gives students the chance to go straight into the workforce with no education debt or gives them a head start toward a traditional four-year degree.

All of our institutions of higher education also have a number of programs designed meet our growing workforce needs in Columbia.

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

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Yes, the City of Columbia does participate in the process of creating, updating, and implementing the Mid-Missouri Comprehensive Economic Development Strategy (CEDS).

The Mid-Missouri CEDS is updated every five years and the city has participated in planning meetings in each iteration of the CEDS in our region. The current CEDS identifies housing, transportation infrastructure, and water/wastewater infrastructure as major priorities for the region.

Our region's CEDS is in the process of being updated which will be completed in September of 2024. The need for more housing and more affordable housing in our region has been identified as a top need through the planning meetings being conducted as part of the current update process. Improvements to transportation infrastructure and water/wastewater infrastructure also continue to be listed as important priorities for the region as well as downtown revitalization.

Discussion

As with any city, Columbia is constantly reviewing the economic growth and industries with greatest numbers of employees and jobs in our community.

We know that there is a direct connection between employment opportunities and strong community.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are areas of town where households with multiple housing problems are concentrated, particularly in the central city. Housing problems are defined as: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room or cost burdened greater than 30%.

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

Fostering greater 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 as containing a higher number of low-income households, however, data shows that concentration shifting to other geographic areas within Columbia.

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

The housing market in Columbia is heavily weighted towards renters. Per the 2020 U.S. Census there are 16.1% or less homeowners in these areas, while homeowner households account for 48.8% City wide. The markets in these areas are also fairly cold in that the appraised value of redeveloped single family residential detached property is typically less than the total cost of development. Much of these neighborhoods also lack adequate infrastructure such as storm water infrastructure and sanitary sewer, which acts as an additional barrier to creating more density and additional affordable housing.

Are there any community assets in these areas/neighborhoods?

The City of Columbia, Columbia Community Land Trust and other local profit and non-profit developers are continuing to revitalize the Cullimore Cottage area. Continued revitalization efforts that radiate outward from this development may eventually have complimentary effects on these central city areas. Low-income households located within these census tracts are also at risk of displacement during revitalization efforts, therefore, the City's partnership with the Columbia Community Land Trust is critical to maintaining long-term affordability for the citizens and demographics that have historically lived within this area.

The City also anticipates using CHDO funds to build on lots at 6 Fourth Ave and 903 N Garth.

Additionally, the City is partnering with CHA to build Kinney Point, a 34-unit affordable townhouse project in Central Columbia.

Are there other strategic opportunities in any of these areas?

Other strategic opportunities exist with potential partnership in efforts to revitalize the business loop. The City plans to work with residents involved in City funded revitalization efforts and the Business Loop CID to identify goal alignment.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In December 2021, the Federal Communications Commission (FCC) launched the Affordable Connectivity Programs. Columbia residents were able to register for the program by contacting their internet service provider. A household was eligible for the Affordable Connectivity Program and Lifeline. Unfortunately, these federal programs ended on June 1, 2024. Staff reviewed internet plans and reached out to various local providers. We found that some providers do offer discounts, it is generally not substantial.

The Columbia Public Schools offer low to no cost internet services, for students qualifying for free lunch and who do not live in the coverage area of one of the local internet providers. These services are provided through local providers.

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

The City could use additional competition to the northeast and outlying areas just outside the City limits.

Continuing to review the needs of all of our community in relation to internet services is vital to ensure that all of our residents are able to efficiently access the internet.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

A significant portion of older and more affordable housing stock, including public housing properties is located within or very near 100-year flood plains. With the increase risk of flooding due to climate change, LMI households are likely to be adversely impacted by these hazards.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In looking at the central city area, GIS maps and floodplain maps show a large portion of housing stock located within both the 100-year and 500-year floodplain. Sewer backups and water in basements are risks for homes in these areas, which can impact indoor air quality and health.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan for the City of Columbia's affordable housing and community development investments of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) funding, local funding and other federal sources during the 2025-2029 planning period.

The City of Columbia's priority needs were identified through a robust public engagement process. Production Goals were developed directly from priority needs identified through the public input process. Priority needs were identified in four categories, including affordable housing, economic and workforce development, neighborhood revitalization and community facilities. All needs and goals were identified in a manner where needs data, eligible uses and public input worked in a synchronous fashion. The City will use its available CDBG and HOME resources to fund activities that will achieve the goals identified in the plan and address the priority needs identified by the community.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG Eligible Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Infrastructure
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Citywide
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Fair Housing Counseling
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
3	Area Name:	NEIGHBORHOOD RESPONSE TEAM AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The City will invest a majority of CDBG and HOME funds city-wide due to low to moderate income population needs existing city-wide. Investing in affordable housing projects city-wide will also assist the city in affirmatively furthering fair housing and helping to promote fair housing choice. The City will target its CDBG infrastructure activities to census blocks with 51% of its residents at 80% or below AMI to ensure compliance with HUD income guidelines. Code enforcement efforts will also be targeted to the NRT area, with higher concentrations of poverty.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Preservation of existing homes
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Home Rehab & Energy Efficiency Program Exterior Code Compliance Enforcement
	Description	Preservation of existing homes through rehabilitation activities.
	Basis for Relative Priority	Data analysis of survey data and public engagement forum comments.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence

	Geographic Areas Affected	
	Associated Goals	Homeownership Assistance New Home Construction
	Description	The need for more homeownership opportunities for generational wealth building and neighborhood stabilization.
	Basis for Relative Priority	Survey data and public engagement forum feedback.
3	Priority Need Name	Housing Counseling and Education
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Housing Counseling & Education
	Description	Housing Counseling and Education for participants in the Homeownership Assistance Program and Columbia Community Land Trust.
	Basis for Relative Priority	Survey and public engagement forums regarding the need for homeownership.
4	Priority Need Name	New Owner-Occupied Housing Construction
	Priority Level	High

	Population	Low Moderate Large Families Families with Children Elderly Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	New Home Construction
	Description	Construction of new, energy efficient, affordable and owner-occupied housing.
	Basis for Relative Priority	Survey feedback and public engagement forums.
5	Priority Need Name	Production of Rental Housing Units
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Production of Rental Housing Units
	Description	New construction or comprehensive rehabilitation of rental occupied units.

	Basis for Relative Priority	Survey data and feedback from public engagement forums.
6	Priority Need Name	Accessibility Improvements to Existing Homes
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Accessibility Improvements to Existing Homes
	Description	Ramp installations and home modifications to improve accessibility for low income seniors and disabled persons.
	Basis for Relative Priority	Survey feedback and public engagement forums.
7	Priority Need Name	Rental Vouchers for Vulnerable Populations
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Rental Vouchers for Vulnerable Populations
	Description	Rental vouchers for very low-income households at-risk of homelessness and populations identified through coordinated entry.
	Basis for Relative Priority	Survey data and public engagement forum feedback
8	Priority Need Name	Vocational Training
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Individuals Families with Children Chronic Substance Abuse Persons with Alcohol or Other Addictions
	Geographic Areas Affected	

	Associated Goals	Vocational Training
	Description	Vocational training for low-income populations that unemployed or underemployed. This need will be open to the general low income population, however priority will be given to low-income at-risk minority populations.
	Basis for Relative Priority	Survey data, market analysis and public engagement forum feedback.
9	Priority Need Name	Small Business Development & Technical Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Persons with Alcohol or Other Addictions
	Geographic Areas Affected	
	Associated Goals	Small Business Development & Technical Assistance
	Description	Small business development and technical assistance for low-income business start-ups.
	Basis for Relative Priority	Survey data, market analysis and public engagement forum feedback.
	10	Priority Need Name
Priority Level		High
Population		Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Persons with Physical Disabilities

	Geographic Areas Affected	CDBG Eligible Area
	Associated Goals	Improvement of Sidewalks
	Description	
	Basis for Relative Priority	Sidewalk Master Plan, survey data and public engagement forum feedback.
11	Priority Need Name	Storm Water Facility Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Eligible Area
	Associated Goals	Storm Water Facility Improvements
	Description	Construction or comprehensive rehabilitation of public storm water improvements.
	Basis for Relative Priority	Survey data and public engagement forum feedback.
	12	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children Elderly

	Geographic Areas Affected	NEIGHBORHOOD RESPONSE TEAM AREA
	Associated Goals	Acquisition and Disposition of Vacant Properties
	Description	Acquisition and demolition of vacant and dilapidated properties. Need includes acquisition costs, disposition costs, land clearance, site assemblage and sewer tap costs.
	Basis for Relative Priority	Survey data and public engagement forum feedback.
13	Priority Need Name	Exterior Code Compliance Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	NEIGHBORHOOD RESPONSE TEAM AREA
	Associated Goals	Exterior Code Compliance Enforcement
	Description	Code enforcement within the Neighborhood Response Team Area.
	Basis for Relative Priority	Survey data and public engagement forum feedback.
14	Priority Need Name	Public Facilities and Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	CDBG Eligible Area
	Associated Goals	Public Facilities and Improvements
	Description	The need for acquisition, expansion and renovation of public facilities consistent with 570.201c.
	Basis for Relative Priority	
15	Priority Need Name	Homeless Facilities and Improvements
	Priority Level	High

	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	Homeless Facilities and Improvements
	Description	Need for resource center for homeless individuals and families to assist in obtaining additional supportive services and potential overnight shelter, as defined by HUD.
	Basis for Relative Priority	Survey data and public engagement forum feedback.
16	Priority Need Name	CDBG Administration and Planning
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	CDBG Admin and Planning
	Description	CDBG Administration and Planning

	Basis for Relative Priority	CDBG Administration and Planning
17	Priority Need Name	HOME Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	HOME Administration
	Description	HOME Administration
	Basis for Relative Priority	HOME Administration

Narrative (Optional)

Priority needs were identified by staff after conducting a Housing and Community Development Needs Survey, conducting a Neighborhood Congress event, as well as multiple public engagement forums.

The City of Columbia, in partnership with Boone County, is in the process of conducting a county-wide housing study that should further inform the City's strategic plan for meeting its priority needs. The study is part of the Boone County Upward Mobility Plan, an initiative aimed at fostering economic progress and improving quality of life for all County residents. The comprehensive study will include an examination of current housing trends, demands and disparities throughout the City and County. More particularly, the goals of the Study are to:

- Identify housing needs across various demographic segments within the City and County.
- Evaluate existing housing stock, affordability, and accessibility.
- Recommend strategic solutions and policy frameworks to meet present and future housing demands.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There has been recent interest in expanding the number of rental assistance vouchers for populations at risk of homelessness. The Consolidated Plan focus groups also identified the preservation of existing housing, construction of new affordable housing units and increased homeownership assistance as the City's high priorities, however, addressing homelessness was also identified as important.
TBRA for Non-Homeless Special Needs	There has been recent interest in expanding the number of rental assistance vouchers for populations with special needs. The Consolidated Plan focus groups also identified the preservation of existing housing, construction of new affordable housing units and increased homeownership assistance as the City's high priorities, however, addressing homelessness was also identified as important. Those individuals with special needs, have additional considerations, such as accessibility, that lead to a greater need for this population.
New Unit Production	There has been recent interest in expanding the number of rental assistance vouchers for populations at risk of homelessness. The Consolidated Plan focus groups also identified the preservation of existing housing, construction of new affordable housing units and increased homeownership assistance as the City's high priorities, however, addressing homelessness was also identified as important.
Rehabilitation	Rehabilitation efforts will be targeted towards owner occupied units, as well as rental units being rehabilitated in conjunction with LIHTC funding by the Columbia Housing Authority.
Acquisition, including preservation	There is a significant level of aging housing stock within the central city area. The City will continue identifying vacant and dilapidated properties for redevelopment, while also identifying units that may be viable for rehabilitation and preservation.

Table 49 – Influence of Market Conditions

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

Introduction

Community Development Block Grant (CDBG) and HOME grant funding have fluctuated over the last 5 years of the Consolidated Plan. CDBG Entitlement funds have ranged from \$974,701 in FY 2020 to \$1,023,471 in FY 2021. The City of Columbia has been awarded \$1,065,222.00 in CDBG funds for FY 2025.

HOME funds have ranged from \$473,214 in FY 2024 to \$630,924 in FY 2022. The City of Columbia has been awarded \$493,820.06 in HOME funds for FY 2025.

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	1,065,222.00	62,500.00	0.00	1,127,722.00	4,250,000.00	Actual allocation for FY 2025 is shown. FY 2026-2029 allocation estimated at \$1,000,000 per year with an additional estimated \$62,500 per year in program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	493,820.06	182,500.00	118,595.71	794,915.77	2,610,000.00	Actual allocation for FY 2025 is shown. FY 2026-2029 allocation estimated at \$470,000 per year with an additional estimated \$182,500 per year in program income. Prior year resources for FY 2025 is \$118,595.71.

Table 50 - Anticipated Resources

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

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 in FY 2025 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 ARPA funds, and 2

homes 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 2025.

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 plan

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. Additionally, the City of Columbia has re-allocated CDBG and HOME funds over the past few years, to utilize the funds that were not previously used by not-for-profits. These were generally agencies that were impacted by COVID.

We reallocated \$406,614.70 in FY 2021 and FY 2022 in late 2023 and early 2024. These funds are anticipated to be fully expended by September 2024.

In Spring of 2024, we re-allocated \$103,991.47 of FY 2020 CDBG funds, \$179,940.05 of FY 2021 CDBG funds, \$356,068.48 of FY 2022 CDBG funds, \$400,000 of FY 2023 CDBG funds. Additionally, \$45,000 in FY2021 HOME funds was also reallocated. These reallocations were due to not-for-profits not expending all of their allocations, not-for-profits that returned their funds due to the project not coming to fruition, and from

unallocated Program Income (PI). \$840,000 of CDBG funds were reallocated to the CHA for their Kinney Point project and \$200,000 of CDBG funds were reallocated to Woodhaven for their homes for the developmentally disabled. An additional \$45,000 in HOME funds were reallocated to CHA for their property at 207 Lynn.

While we are seeing groups getting back to providing services, it has taken time. As we enter into our new Consolidated Plan, we are very optimistic that we will return to previous levels of success with our projects.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF COLUMBIA	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI	PHA	Homelessness Public Housing Rental public services	Jurisdiction
JOB POINT	Non-profit organizations	Economic Development Ownership public services	Jurisdiction
Central Missouri Community Action	CHDO	Economic Development Ownership public services	Region
SHOW-ME CENTRAL HABITAT FOR HUMANITY	Non-profit organizations	Economic Development Non-homeless special needs Ownership	Region
SERVICES FOR INDEPENDENT LIVING	Non-profit organizations	Non-homeless special needs Ownership Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Woodhaven Learning Center	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Housing Programs Division is located within the Housing and Neighborhood Services Department, which allows for the greatest collaboration with housing and community practitioners and partners. The Housing Programs Division's most strategic partners consist of realtors, private and non-profit housing developers and the Columbia Public Housing Authority. The Housing and Neighborhood Services department provides the Housing Programs Division the most strategic position for executing its activities as well as interfacing with its stakeholders and collaborative partners. The Housing Programs Division gets strategic benefits for receiving assistance from planners, building code inspectors, code enforcement inspectors and the neighborhood communications coordinator. These internal groups provide an invaluable benefit to the Housing Programs Division ability to be effective and further affordable housing and community development efforts in Columbia. Each of the Housing Programs Division's on-going non-profit partners play a critical function to moving forward annual projects.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	X

Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X		X
Transportation	X		X
Other			
	X		X

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

- The City is the backbone support of the Boone County Coalition to End Homelessness (BCCEH). BCCEH is a group of 30+ providers that come together twice a month to do case conferencing, which is designed to manage the Coordinated Entry Prioritization List (PL) list that comes from the Homeless Management Information System (HMIS). The PL is prioritized based on chronicity and Vi-Spdat score. Limited housing resources are allocated to those at the top of the list.
- Columbia Police Department has developed a Homeless Outreach Team, of two patrol officers.
- Columbia, MO has an award-winning Veterans Administration Hospital, and their housing programs will pay veteran’s rents and help them with employment. The VA is an integral part of the veteran’s shelter, Welcome Home, and the subsidized housing program in conjunction with our Housing Authority, Patriot Place.
- Voluntary Action Center allocates Rapid Rehousing dollars at the Case conferencing meetings.
- True North allocates Rapid Rehousing dollars for domestic violence survivors and those trying to flee domestic violence at the Case conferencing meetings.
- Love Columbia and Flourish home have partnered on a program under the Youth Homeless Demonstration program. When youth and unaccompanied youth, ages 24 and below, present as homeless they can get into Flourish Home or get Rapid Rehousing through Love Columbia.
- Public Health and Human Services organizes Project Homeless Connect twice a year to bring those experiencing homelessness and the needed resources together under one roof. There are free dental exams, STI screenings, HIV testing, harm reduction supplies, court assistance, vaccinations, free supplies and OTC meds, and more.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths

- Ryan White funding
- Medicaid
- Food Stamps
- CDBG/HOME funds
- Boone County Coalition to End Homelessness
- Local funders
- Local nonprofit organizations
- Upward Mobility Affordable Housing Coalition
- Waterbrook apartments

Gaps

- Ryan White, HSI and Medicaid do a lot, but these services are not covered or unavailable:
 - Mortgage assistance
 - Counseling Advocacy
- HIV+ people in our community do not have access to Ryan White program services if they are above 300% of the Federal Poverty Level. The cost of living is so high here in Columbia, MO that this limit is a barrier to care and services.
- There is a very limited supply of available affordable housing stock. With rents being high, and students willing to pay the higher prices, it can price families out of living in Boone County.
- There has been a drastic increase in the number of HIV+ clients needing housing assistance, with little to no housing stock being added.
- COVID emergency funds have all come to an end, leaving structures with bare bones funding for services.
- Justice involved individuals are unable to find affordable housing. Landlords will rarely rent to them.
- Unable to start up a needle exchange in this region due to unlawfulness
- Alcohol/Drug Use Treatment for everyone, including those with HIV, would be an evidence-based strategy to do HIV prevention. Especially, as we see drug use as the driver of increasing positive HIV tests.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

- Some affordable housing stock is being built with ARPA funds.
- Second Chance leasing group is meeting and trying to help decide how to best be of help to the community.
- The City of Columbia, in partnership with Boone County, is in the process of conducting a county-wide housing study that should further inform the City's strategic plan for meeting its priority needs. The study is part of the Boone County Upward Mobility Plan, an initiative aimed at fostering economic progress and improving quality of life for all County residents. The comprehensive study will include an examination of current housing trends, demands and disparities throughout the City and County. More particularly, the goals of the Study are to:
 - Identify housing needs across various demographic segments within the City and County.

- Evaluate existing housing stock, affordability, and accessibility.
- Recommend strategic solutions and policy frameworks to meet present and future housing demands.
- Boone County and the City of Columbia are hosting a housing summit on October 24, 2024 from 8:30am - 5:00pm at Memorial Baptist Church located at 1634 Paris Road, Columbia, Missouri. This summit will bring Boone County community members together to learn about the results of the county-wide housing study currently being conducted and other local housing-related plans in order to determine next steps to address affordable housing. If you are interested or involved in affordable housing.
- Columbia Housing Authority is building extra units at Kinney Point.
- Columbia Housing Authority and Love Columbia’s Landlord incentive program.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Rehab & Energy Efficiency Program	2025	2029	Affordable Housing	Citywide	Preservation of existing homes	CDBG: \$1,050,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Homeownership Assistance	2025	2029	Affordable Housing	Citywide	Increased homeownership opportunities	HOME: \$750,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted
3	Housing Counseling & Education	2025	2029	Affordable Housing	Citywide	Housing Counseling and Education	CDBG: \$15,000	Other: 25 Other
4	New Home Construction	2025	2029	Affordable Housing	Citywide	Increased homeownership opportunities New Owner-Occupied Housing Construction	HOME: \$1,152,500	Homeowner Housing Added: 25 Household Housing Unit
5	Production of Rental Housing Units	2025	2029	Affordable Housing	Citywide	Production of Rental Housing Units	HOME: \$750,000	Rental units constructed: 15 Household Housing Unit
6	Accessibility Improvements to Existing Homes	2025	2029	Affordable Housing	Citywide	Accessibility Improvements to Existing Homes	CDBG: \$460,000	Other: 75 Other
7	Rental Vouchers for Vulnerable Populations	2025	2029	Affordable Housing Public Housing	Citywide	Rental Vouchers for Vulnerable Populations	HOME: \$375,000	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Vocational Training	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Vocational Training	CDBG: \$500,000	Public service activities other than Low/Moderate Income Housing Benefit: 130 Persons Assisted
9	Small Business Development & Technical Assistance	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Small Business Development & Technical Assistance	CDBG: \$250,000	Businesses assisted: 60 Businesses Assisted
10	Improvement of Sidewalks	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Improvement of Sidewalks	CDBG: \$500,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 800 Households Assisted
11	Storm Water Facility Improvements	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Storm Water Facility Improvements	CDBG: \$115,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 60 Households Assisted
12	Acquisition and Disposition of Vacant Properties	2025	2029	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Acquisition and Disposition of Vacant Properties	CDBG: \$525,625	Buildings Demolished: 10 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Exterior Code Compliance Enforcement	2025	2029	Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Preservation of existing homes Exterior Code Compliance Enforcement	CDBG: \$150,000	Housing Code Enforcement/Foreclosed Property Care: 325 Household Housing Unit
14	Public Facilities and Improvements	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Public Facilities and Improvements	CDBG: \$796,875	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
15	Homeless Facilities and Improvements	2025	2029	Homeless	Citywide	Homeless Facilities and Improvements	CDBG: \$50,000	Other: 10 Other
16	CDBG Admin and Planning	2025	2029	CDBG Admin and Planning	Citywide	CDBG Administration and Planning	CDBG: \$900,000	Other: 1 Other
17	HOME Administration	2025	2029	Non-Housing Community Development HOME Admin and Planning	Citywide	HOME Administration	HOME: \$235,000	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Home Rehab & Energy Efficiency Program
	Goal Description	Rehabilitation and repair of 40 existing housing units including HVAC, foundation, roof, energy efficiency, radon, lead abatement and other upgrades.
2	Goal Name	Homeownership Assistance
	Goal Description	Direct financial assistance to homebuyers: 50 households assisted
3	Goal Name	Housing Counseling & Education
	Goal Description	Housing Counseling and Education for participants in the Homeownership Assistance Program and Columbia Community Land Trust. 25 people assisted.
4	Goal Name	New Home Construction
	Goal Description	Construction of 25 new, energy efficient, affordable and owner-occupied housing.
5	Goal Name	Production of Rental Housing Units
	Goal Description	15 Rental units constructed
6	Goal Name	Accessibility Improvements to Existing Homes
	Goal Description	75 Ramp installations and home modifications to improve accessibility for low income seniors and disabled persons.
7	Goal Name	Rental Vouchers for Vulnerable Populations
	Goal Description	80 rent vouchers for very low-income households at-risk of homelessness and populations identified through coordinated entry
8	Goal Name	Vocational Training
	Goal Description	130 LMI receiving Vocational Training

9	Goal Name	Small Business Development & Technical Assistance
	Goal Description	60 small business development and technical assistance for low-income business start-ups.
10	Goal Name	Improvement of Sidewalks
	Goal Description	800 LMI people served with new construction or full rehabilitation of sidewalks to meet current codes and standards.
11	Goal Name	Storm Water Facility Improvements
	Goal Description	60 LMI households benefit from construction or comprehensive rehabilitation of public storm water improvements.
12	Goal Name	Acquisition and Disposition of Vacant Properties
	Goal Description	10 households assisted via acquisition and demolition of vacant and dilapidated properties. Need includes acquisition costs, disposition costs, land clearance, site assemblage and sewer tap costs.
13	Goal Name	Exterior Code Compliance Enforcement
	Goal Description	325 Households assisted with exterior code enforcement within the Neighborhood Response Team Area
14	Goal Name	Public Facilities and Improvements
	Goal Description	Public facility or infrastructure activities other than low/moderate income housing. Benefits 1,000 individuals.
15	Goal Name	Homeless Facilities and Improvements
	Goal Description	10 people assisted with Homeless Facilities and Improvements
16	Goal Name	CDBG Admin and Planning
	Goal Description	CDBG Admin and Planning

17	Goal Name	HOME Administration
	Goal Description	HOME Administration

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)

Extremely Low-Income = 265 Individuals

Low-Income = 100 Individuals

Moderate Income = 60 Households

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

CHA will be increasing the number of accessible units by 15 units through the renovation and RAD conversion of its remaining 120 public housing units and expansion at Kinney Point.

Activities to Increase Resident Involvements

CHA maintains a CHA participant on the CHA Board of Commissioners and the CHA Formal Hearing Panel. The Columbia Housing Authority also maintains a Resident Services Advisory Board (RAB) that meets on a regular basis, and there are regularly over 30 residents in attendance. RAB meetings provide residents the opportunity to hear updates from CHA staff and to provide feedback to help inform CHA policy. The CHA CEO also hosts breakfast for residents at Paquin and Oak Towers on a quarterly basis to make further connections regarding the needs of CHA residents.

Independent Living Coordinators (Resident Service Coordinators) at the CHA's two high-rise buildings, Paquin Tower and Oak Towers, provide a wide variety of resident activities designed to encourage resident participation and to prevent isolation of persons with disabilities and the elderly living at these sites.

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

No

Plan to remove the 'troubled' designation

The Columbia Housing Authority is not identified as troubled.

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

Barriers to Affordable Housing

In the past 5 years, the City of Columbia experienced a significant expansion in the number of student housing units constructed in downtown Columbia. Because many college students have roommates these units have put upward pressure on the median rent within the downtown area and surrounding neighborhoods.

The central city area has been traditionally thought of as containing a higher number of low-income households, however, data shows that concentration shifting to other geographic areas within Columbia. The City needs to continue to examine policies to foster more housing opportunities in higher-income geographic areas, as well as to invest in areas in need of revitalization.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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 federal, state and local policy. According to 2016-2020 American Community Survey Data (ACS), there are approximately 49,320 occupied housing units within the City of Columbia. Per the 2020 U.S. Census, the City of Columbia has roughly 51.2% renter occupied households and 48.8% of the households are owner-occupied. 2016-2017 CHAS data indicates there are 14,897 housing cost burdened households in Columbia. 12,424 housing cost burdened households are renter households and 2,473 housing cost burdened households are owner.

The City's primary strategies to address barriers to affordable housing include as follows:

- The City of Columbia, in partnership with Boone County, is in the process of conducting a county-wide housing study. The goals of the study are to identify housing needs across various demographic segments within the City and County; evaluate existing housing stock affordability and accessibility; and recommend strategic solutions and policy framework to meet present and future housing demands.
- Providing tenant based rental vouchers to households at risk of homelessness in order to more quickly meet rising rates of homelessness.
- Reserving funds and supporting with planning assistance for a 24-hour homeless resource center to increase the community's capacity to meet growing needs of homeless populations.

- Supporting the Columbia Housing Authority and other LIHTC applicants with HOME funds to leverage additional funding to support the development of rental housing.
- Supporting local non-profit developers and private developers to develop permanently affordable and owner-occupied housing, in order to build increase the community's number of permanently affordable homes and stabilize neighborhoods.
- Providing zero interest loans to low income homeowners, in order to preserve neighborhoods and low-income households ability to maintain homeownership.
- Acquiring vacant and dilapidated properties to meet immediate neighborhood safety needs, while also assembling and clearing properties to support neighborhood revitalization efforts.

The City of Columbia is actively engaged reviewing the following barriers to affordable housing:

- Existing substandard lots
- ADUs
- Housing Study
- Central Overlay Study

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Columbia contracts for street outreach, year-round overnight and 24-hour emergency shelter, and overnight warming center services. The City contracts for emergency shelter services for those experiencing homelessness because of domestic violence, intimate partner violence, or human trafficking. Transitional shelter and rapid rehousing services for those under the age of 25 are supported with CoC funding in our region.

The City of Columbia Municipal Court Community Support Docket provides an alternative court process for individuals experiencing homelessness and veterans who have been charged with a local misdemeanor. Individuals attend this special court docket and set goals, in cooperation with the City's DIVERT staff, prosecutor, and judge. DIVERT staff provides or links participants with ongoing case management support and monitors participants' progress. The goal of this process is to work towards dismissal while connecting the individual to long term case management and community resources.

The Human Services Division coordinates efforts with BCCEH to conduct the point in time count and coordinates Project Homeless Connect. The annual point in time count allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons. Project homeless connect provides a multitude of services and referrals for homeless persons in Columbia. BCCEH also meets regularly to coordinate resources, on-going services and efforts to address individual barriers to housing in our community.

Addressing the emergency and transitional housing needs of homeless persons

The City of Columbia contracts for street outreach, year-round overnight and 24-hour emergency shelter, and overnight warming center services. The City contracts for emergency shelter services for those experiencing homelessness because of domestic violence, intimate partner violence, or human trafficking. Transitional shelter and rapid rehousing services for those under the age of 25 are supported with CoC funding in our region.

While we have many emergency shelter beds available, we have only 44 transitional housing beds. The beds we do have, have very high utilization.

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 BCCEH backbone staff support is paid out of the City's budget. BCCEH consists of local housing and service providers that serve all of the homeless sub-populations and maintains the by-name list of homeless individuals in Boone County. This team coordinates activities and is working towards achieving a functional zero level of homeless persons in Columbia. In 2024, BCCEH identified 367 homeless individuals and reported the successful housing of 227 in the previous 12 months.

City of Columbia Human Services Division contracts with Love Columbia for case management through their Path Forward Program. This program works alongside individuals experiencing instability in life and helps them create a path. Case Managers work with clients to create a plan that not only addresses their immediate needs but creates sustainable long-term solutions. Over 90% of unhoused families in this program obtained temporary housing within 30 days.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Columbia's Human Services Division works effectively to assist agencies in helping homeless persons make the transition to permanent housing and independent living. The Human Services Division seeks to assure that adequate levels of needed and effective social services are made available to low-income residents of the City. This is accomplished through a combination of coordinating, providing, and purchasing social services. For those social services which are deemed to be necessary but cannot be provided directly by the City, the City seeks to assure the availability of these services by entering into purchase of service contracts with community-based social service providers. The Human Services Commission (HSC) and the Division of Human Services (DHS) are charged by the Columbia City Council to make annual recommendations for the allocation of City general revenue funding for the purchase of social services. The Human Services Division administers approximately \$1.4M in local general revenue to assist social service providers serving these populations and coordinates other funds and activities that assist. It also coordinates efforts to serve this population with the Boone County Community Services Department and works with the Housing Programs Division to align goals. The City of Columbia funds \$600K annually in utility assistance, which is an eviction prevention measure.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Columbia will continue to reduce the number of units containing Lead-based paint hazards through its Housing Rehabilitation program and demolition of dilapidated structures that contain lead paint. The City requires houses in the rehabilitation program built pre-1978 need to be declared Lead safe by a Certified Lead Risk Assessor/inspector. Assessments are performed by GCE services using the handheld Thermo Scientific Nilton Xlp x-ray fluorescence analyzer or paint chip sampling. Both of these methods are approved by the EPA, and the State of Missouri. These assessments assure that proper cleanup using lead safe work practices were used. On February 26, 2024, the City of Columbia held a Lead Renovator Training Course put on by GCE Services to enable contractors to be Certified Renovators for Rehabilitation activities addressing lead paint. The City of Columbia will continue to bring homes in the Owner-Occupied Rehabilitation program into lead safe conditions and help with education of contractors and applicants concerning lead hazards.

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

Actions above are directly related to reducing lead hazards and lead poisoning. The City will reduce lead hazards in homes by having Lead assessments of all pre-1978 homes in the Rehabilitation program to be sure that lead paint can be addressed by stabilization or removal of lead-based paint hazards.

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

The City integrates these policies and procedures follows EPA RRP Rules and Regulations to ensure all homes in the rehabilitation program are lead safe upon completion by having qualified risk assessors look at lead risks before the start of a project and after projects are completed. All contractors working on lead projects must provide an up to date lead renovator certificate that is copied in the Neighborly Software Contractor file. The final lead clearance inspection insures that contractors are following these guidelines.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In addition to the Federal Sources of funding within Columbia including Continuum of Care funds, the Columbia Public Housing Authority, Community Services Block Grant Funding, the following sources of funding are being used to address poverty level families in the community:

- Job training through Job Point;
 - HOPWA funding for persons living with HIV/AIDS provided through Spectrum Health Care;
 - Funding provided through the City Division of Human Services for a variety of social services;
 - County Community Services Department funding, children services fund;
 - The Woman’s Infants and Children (WIC Program) administered through the City Division of Human Services;
 - United Way funding for multiple social service agencies;
 - Donations leveraged through the Neighborhood Assistance Program and other private sources;
 - Funding administered by the Voluntary Action Center to help meet the basic needs of low-income Boone County residents;
 - Funding for homeless prevention activities through the Federal Emergency Management Agency and through the Missouri Housing Trust Fund.
 - A variety of programs operated by Central Missouri Community Action aimed at reducing poverty. (Head Start, CSBG, LIHEAP, Weatherization, Employment and Training Services, Life Skills)
- From the City's \$25.2 million in ARPA funds, \$8.6 million has gone to funding affordable housing programs. Additionally, another \$5.6 million has gone towards programs of services for individuals experiencing homelessness.

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

Housing Programs Manager works with the entities, including the BIGGER group, a group of local government and local agencies to assist with identifying partnerships between service providers, the Chamber and the City's affordable housing programs.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Columbia plans to monitor all CDBG and HOME sub-recipient organizations prior to each annual RFP process. Topics covered in the monitoring will include the following:

- Staff capacity
- Consistency in activities with CDBG/HOME agreement(s)
- Project progress
- File organization and storage
- Record retention policies
- Davis Bacon Prevailing Wage
- Purchasing guidelines
- Contractor requirements
- Internal controls for purchasing
- Financial Management
- Draw requests and depositing of CDBG/HOME funds
- Annual Audit

The City will also continue to monitor HOME funded rental units for property maintenance requirements, leases, rents, household eligibility and development financials.

Expected Resources

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

Introduction

Community Development Block Grant (CDBG) and HOME grant funding have fluctuated over the last 5 years of the Consolidated Plan. CDBG Entitlement funds have ranged from \$974,701 in FY 2020 to \$1,023,471 in FY 2021. The City of Columbia has been awarded \$1,065,222.00 in CDBG funds for FY 2025.

HOME funds have ranged from \$473,214 in FY 2024 to \$630,924 in FY 2022. The City of Columbia has been awarded \$493,820.06 in HOME funds for FY 2025.

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	1,065,222.00	62,500.00	0.00	1,127,722.00	4,250,000.00	Actual allocation for FY 2025 is shown. FY 2026-2029 allocation estimated at \$1,000,000 per year with an additional estimated \$62,500 per year in program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	493,820.06	182,500.00	118,595.71	794,915.77	2,610,000.00	Actual allocation for FY 2025 is shown. FY 2026-2029 allocation estimated at \$470,000 per year with an additional estimated \$182,500 per year in program income. Prior year resources for FY 2025 is \$118,595.71.

Table 54 - Expected Resources – Priority Table

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

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 in FY 2025 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 ARPA funds, and 2 homes 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 2025.

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 plan

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. Additionally, the City of Columbia has re-allocated CDBG and HOME funds over the past few years, to utilize the funds that were not previously used by not-for-profits. These were generally agencies that were impacted by COVID.

We reallocated \$406,614.70 in FY 2021 and FY 2022 in late 2023 and early 2024. These funds are anticipated to be fully expended by September 2024.

In Spring of 2024, we re-allocated \$103,991.47 of FY 2020 CDBG funds, \$179,940.05 of FY 2021 CDBG funds, \$356,068.48 of FY 2022 CDBG funds, \$400,000 of FY 2023 CDBG funds. Additionally, \$45,000 in FY2021 HOME funds was also reallocated. These reallocations were due to not-for-profits not expending all of their allocations, not-for-profits that returned their funds due to the project not coming to fruition, and from unallocated Program Income (PI). \$840,000 of CDBG funds were reallocated to the CHA for their Kinney Point project and \$200,000 of CDBG funds were reallocated to Woodhaven for their homes for the developmentally disabled. An additional \$45,000 in HOME funds were reallocated to CHA for their property at 207 Lynn.

While we are seeing groups getting back to providing services, it has taken time. As we enter into our new Consolidated Plan, we are very optimistic that we will return to previous levels of success with our projects.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Rehab & Energy Efficiency Program	2025	2029	Affordable Housing	Citywide	Preservation of existing homes	CDBG: \$160,000.00	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Homeownership Assistance	2025	2029	Affordable Housing	Citywide	Increased homeownership opportunities	CDBG: \$.00 HOME: \$100,000.00	Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Housing Counseling & Education	2025	2029	Affordable Housing	Citywide	Housing Counseling and Education	CDBG: \$.00 HOME: \$.00	Other: 0 Other
4	New Home Construction	2025	2029	Affordable Housing	Citywide	New Owner-Occupied Housing Construction	HOME: \$570,533.77	Homeowner Housing Added: 5 Household Housing Unit
5	Production of Rental Housing Units	2025	2029	Affordable Housing	Citywide	Production of Rental Housing Units	HOME: \$.00	Rental units constructed: 0 Household Housing Unit
6	Accessibility Improvements to Existing Homes	2025	2029	Affordable Housing	Citywide	Accessibility Improvements to Existing Homes	CDBG: \$92,000.00	Homeowner Housing Rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Rental Vouchers for Vulnerable Populations	2025	2029	Affordable Housing Public Housing	Citywide	Rental Vouchers for Vulnerable Populations	HOME: \$75,000.00	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
8	Vocational Training	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Vocational Training	CDBG: \$100,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26 Persons Assisted
9	Small Business Development & Technical Assistance	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Small Business Development & Technical Assistance	CDBG: \$50,000.00	Businesses assisted: 12 Businesses Assisted
10	Improvement of Sidewalks	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Improvement of Sidewalks	CDBG: \$75,000.00	Other: 200 Other
11	Storm Water Facility Improvements	2025	2029	Non-Housing Community Development	Citywide	Storm Water Facility Improvements	CDBG: \$.00	Other: 0 Other
12	Acquisition and Disposition of Vacant Properties	2025	2029	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Acquisition and Disposition of Vacant Properties	CDBG: \$168,983.00	Buildings Demolished: 3 Buildings
13	Exterior Code Compliance Enforcement	2025	2029	Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Exterior Code Compliance Enforcement	CDBG: \$30,000.00	Housing Code Enforcement/Foreclosed Property Care: 65 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	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Public Facilities and Improvements	CDBG: \$260,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
15	Homeless Facilities and Improvements	2025	2029	Homeless	Citywide	Homeless Facilities and Improvements	CDBG: \$.00	Other: 0 Other
16	CDBG Admin and Planning	2025	2029	CDBG Admin and Planning	Citywide	CDBG Administration and Planning	CDBG: \$191,739.00	Other: 1 Other
17	HOME Administration	2025	2029	Non-Housing Community Development HOME Admin and Planning	Citywide	HOME Administration	HOME: \$49,382.00	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Home Rehab & Energy Efficiency Program
	Goal Description	Home Rehab and Energy Efficiency - 8 LMI households assisted.
2	Goal Name	Homeownership Assistance
	Goal Description	Direct homebuyer assistance for 10 households. This will be funded using prior years resources.

3	Goal Name	Housing Counseling & Education
	Goal Description	Housing Counseling for LMI homebuyers
4	Goal Name	New Home Construction
	Goal Description	Homeowner Housing Added: 5 Households including CHDO funds
5	Goal Name	Production of Rental Housing Units
	Goal Description	Rental Unit Production
6	Goal Name	Accessibility Improvements to Existing Homes
	Goal Description	15 households receive ramp and home accessibility modifications
7	Goal Name	Rental Vouchers for Vulnerable Populations
	Goal Description	40 Rental vouchers for homeless populations with the Tenant Based Rental Assistance
8	Goal Name	Vocational Training
	Goal Description	26 LMI individuals receive vocational training
9	Goal Name	Small Business Development & Technical Assistance
	Goal Description	Technical Assistance to small business startups and expansions. 12 Businesses assisted
10	Goal Name	Improvement of Sidewalks
	Goal Description	200 households assisted with Sidewalk Improvements
11	Goal Name	Storm Water Facility Improvements
	Goal Description	Storm Water Improvements
12	Goal Name	Acquisition and Disposition of Vacant Properties
	Goal Description	3 households assisted with Acquisition and Disposition of Vacant Properties
13	Goal Name	Exterior Code Compliance Enforcement
	Goal Description	65 households assisted with Exterior Code Compliance Enforcement

14	Goal Name	Public Facilities and Improvements
	Goal Description	200 individuals assisted with Public Facilities and Improvements
15	Goal Name	Homeless Facilities and Improvements
	Goal Description	Homeless Facilities and Improvements
16	Goal Name	CDBG Admin and Planning
	Goal Description	CDBG Admin and Planning
17	Goal Name	HOME Administration
	Goal Description	HOME Administration

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Columbia will be undertaking projects as outlined within the 2025-2029 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
2	Home Ownership Assistance
3	New Owner-Occupied Housing Construction
4	Accessibility Improvements to Existing Homes
5	Rental Vouchers for Vulnerable Populations
6	Vocational Training
7	Small Business Development and Technical Assistance
8	Sidewalk Improvement
9	Acquisition and Disposition of Vacant Properties
10	Code Enforcement
11	Public Facilities and Improvements
12	CDBG Administration and Planning
13	HOME Administration

Table 56 – Project Information

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
	Target Area	Citywide
	Goals Supported	Home Rehab & Energy Efficiency Program
	Needs Addressed	Preservation of existing homes
	Funding	CDBG: \$160,000.00
	Description	Comprehensive rehabilitation of owner-occupied homes
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	8 low to moderate income families for Home Rehab
	Location Description	Citywide
	Planned Activities	Comprehensive rehabilitation of owner-occupied homes
2	Project Name	Home Ownership Assistance
	Target Area	Citywide
	Goals Supported	Homeownership Assistance
	Needs Addressed	Increased homeownership opportunities
	Funding	HOME: \$100,000.00
	Description	Home Ownership Assistance
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI households will be funded using prior years resources.
	Location Description	Citywide
	Planned Activities	Direct Homebuyer Assistance to 10 LMI households funded using prior years resources.
3	Project Name	New Owner-Occupied Housing Construction
	Target Area	Citywide
	Goals Supported	New Home Construction
	Needs Addressed	New Owner-Occupied Housing Construction
	Funding	HOME: \$570,533.77

	Description	New home construction through CHDO and HOA ND funding
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	3 new homes constructed new construction funds and with CHDO funds
	Location Description	Citywide
	Planned Activities	3 new homes constructed new construction funds and with CHDO funds
4	Project Name	Accessibility Improvements to Existing Homes
	Target Area	Citywide
	Goals Supported	Accessibility Improvements to Existing Homes
	Needs Addressed	Accessibility Improvements to Existing Homes
	Funding	CDBG: \$92,000.00
	Description	Ramp and accessibility modifications
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	15 Ramp and accessibility modifications for low income elderly and disabled households
	Location Description	Citywide
	Planned Activities	Ramp and accessibility modifications for low income elderly and disabled households
5	Project Name	Rental Vouchers for Vulnerable Populations
	Target Area	Citywide
	Goals Supported	Rental Vouchers for Vulnerable Populations
	Needs Addressed	Rental Vouchers for Vulnerable Populations
	Funding	HOME: \$75,000.00
	Description	Tenant Based Rental Assistance
	Target Date	10/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	Tenant Based Rental Assistance for 40 households
	Location Description	Citywide
	Planned Activities	Tenant Based Rental Assistance
6	Project Name	Vocational Training
	Target Area	Citywide
	Goals Supported	Vocational Training
	Needs Addressed	Vocational Training
	Funding	CDBG: \$100,000.00
	Description	Direct vocational training to low income populations with the priority given to low income minorities.
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	26 total LMI individuals served
	Location Description	Citywide
	Planned Activities	Vocational training for 16 total LMI individuals served. Job Point, Connections to Success.
7	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: \$50,000.00
	Description	Small Business Development and Technical Assistance
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	12 LMI businesses served with technical assistance to small business startups and expansions
	Location Description	Citywide

	Planned Activities	Technical assistance to small business startups and expansions
8	Project Name	Sidewalk Improvement
	Target Area	CDBG Eligible Area
	Goals Supported	Improvement of Sidewalks
	Needs Addressed	Improvement of Sidewalks
	Funding	CDBG: \$75,000.00
	Description	Sidewalk Improvement
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	200 LMI residents served
	Location Description	CDBG Eligible Area
	Planned Activities	Sidewalk improvements
9	Project Name	Acquisition and Disposition of Vacant Properties
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Acquisition and Disposition of Vacant Properties
	Needs Addressed	Acquisition and Disposition of Vacant Properties
	Funding	CDBG: \$168,983.00
	Description	Acquisition and Disposition of Vacant Properties
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	3 households served
	Location Description	Neighborhood Response Team Area
	Planned Activities	Acquisition and demolition of vacant, dilapidated homes.
10	Project Name	Code Enforcement
	Target Area	Citywide
	Goals Supported	Exterior Code Compliance Enforcement
	Needs Addressed	Exterior Code Compliance Enforcement
	Funding	CDBG: \$30,000.00

	Description	Exterior Code Compliance Enforcement
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	65 Households in the Neighborhood Response Team Area
	Location Description	Neighborhood Response Team Area
	Planned Activities	Exterior Code Compliance Enforcement
11	Project Name	Public Facilities and Improvements
	Target Area	Citywide
	Goals Supported	Public Facilities and Improvements
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$260,000.00
	Description	Public Facilities and Improvements
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	200 LMI families will benefit from public facility improvements
	Location Description	CDBG Eligible Area
	Planned Activities	Acquisition, renovation and expansion of public facilities and improvements. Columbia Housing Authority - Blind Boone, Woodhaven Learning Center - Workforce Development Center
12	Project Name	CDBG Administration and Planning
	Target Area	Citywide
	Goals Supported	CDBG Admin and Planning
	Needs Addressed	CDBG Administration and Planning
	Funding	CDBG: \$191,739.00
	Description	CDBG Administration and Planning
	Target Date	10/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	Citywide
	Planned Activities	CDBG Administration and Planning
13	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	HOME Administration
	Needs Addressed	HOME Administration
	Funding	HOME: \$49,382.00
	Description	HOME Administration
	Target Date	10/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	Citywide
	Planned Activities	HOME Administration

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	22
NEIGHBORHOOD RESPONSE TEAM AREA	9
Citywide	69

Table 57 - Geographic Distribution

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.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	323
Special-Needs	215
Total	578

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	42
The Production of New Units	5
Rehab of Existing Units	23
Acquisition of Existing Units	2
Total	72

Table 59 - One Year Goals for Affordable Housing by Support Type

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 be allocating \$60,000 in CDBG funds to assist with renovation costs at CHA's Blind Boone Facility that maintains the Moving Ahead Afterschool and Summer Program. The City of Columbia will also continue to supplement CHA with additional HOME Tenant-Based Rental Assistance vouchers for special needs populations.

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

The Columbia Housing Authority continues to make significant gains and increased success in voucher utilization across all voucher programs and plans to continue to identify opportunities for growth. CHA expanded its staff in FY 2023 to include a Housing Ambassador position that continues to assist in connecting additional landlords to CHA Voucher Programs and removing barriers for participants seeking housing. CHA has experienced a significant level of success in increasing voucher resource utilization from 2020 through 2024 and has reached full utilization. CHA plans to seek 25 additional VASH vouchers through an application to HUD that is due August 30, 2024. CHA will work to fully utilize vouchers throughout 2025. CHA is also currently working to submit a Continuum of Care application and plans to seek opportunities to expand these number of vouchers as well.

In FY 2023, the City of Columbia approved an agreement with the Columbia Housing Authority (CHA) for \$2 million in HOME ARP funding for the construction of 34 units at CHA's Kinney Point property. CHA held its groundbreaking for Kinney Point in July of 2024 and plans to have significant completion done by the end of 2025.

The City of Columbia also awarded CHA \$2 million in ARPA funds provided through the U.S. Treasury for CHA's Park Avenue Apartments and executed an agreement for the project. This award helped CHA leverage an additional \$5 million from Boone County and \$15 million in LIHTC funding. The Park Avenue Apartments includes demolition of 70 units of public housing and reconstruction of 79 new, energy efficient affordable housing. CHA anticipates closing on this project in late 2024 or early 2025 and construction being underway in 2025.

The City also supported CHA with \$3 million for the renovation and RAD conversion of 25 units at Providence Walkway. CHA is anticipating a decision from MHDC regarding remaining funding for the project by October of 2024. Should Providence Walkway be funded, CHA will be working to rezone and begin the project throughout 2025.

CHA will also be improving its community facility space needs and a need for continued expansion of its Moving Ahead After School and Summer School Program for CHA youth. CHA will be removing remaining asbestos flooring in 2024 and replacing flooring throughout the entire facility.

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

participate in homeownership

CHA will continue to support the Resident Advisory Board (RAB) which includes assisted housing residents from all CHA affordable housing properties as well as participants in the CHA's Section 8 Housing Choice Voucher Program. Meetings are held throughout the year on a variety of topics involving CHA operations, budgets and resident needs.

CHA will be refining its homeownership guidelines within its Section 8 Administrative Plan to ensure clarity in process and conformance with new HUD guidelines. This will be completed through the FY 2025 PHA Plan period set to begin January 1, 2025. CHA will also be finishing up construction of 207 Lynn in partnership with Job Point and look to sell the home to a qualified CHA participant. Upon sale, CHA will continue to explore providing additional homeownership opportunities.

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.

Discussion

CHA and the City worked in close coordination to develop the 2025-2029 Consolidated Plan.

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, as well as Boone County Coalition to End Homelessness. The Human Services Division staff and BCCEH coordinate to conduct point in time counts and coordinates project homeless connect

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

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

Human Services Division staff and BCCEH will continue to coordinate homeless services through coordinated entry. The City has joined efforts with Boone County for a countywide housing study. This report and recommendations will help as we plan an affordable housing summit event, to guide community members, bankers, developers, social service agencies, and realtors in developing action items to move the needle on homelessness and affordable housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Columbia contracts for street outreach, year-round overnight and 24-hour emergency shelter, and overnight warming center services. The City contracts for emergency shelter services for those experiencing homelessness because of domestic violence, intimate partner violence, or human trafficking. Transitional housing and rapid rehousing services for those under the age of 25 are supported with CoC funding in our region. While we have many emergency shelter beds available, we have only 44 transitional housing beds. The TH beds we do have, have very high utilization.

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

Backbone support for the BCCEH is provided by City staff. BCCEH consists of local housing and service providers that serve all of the homeless sub-populations and maintains the by-name list of homeless individuals in Boone County. This team coordinates activities and is working towards achieving a functional zero level of homeless persons in Columbia. In 2024, BCCEH identified 367 homeless

individuals and reported the successful housing of 227 in the previous 12 months.

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's Human Services Division works effectively to assist agencies in helping homeless persons make the transition to permanent housing and independent living. The Human Services Division seeks to assure that adequate levels of needed and effective social services are made available to low-income residents of the City. This is accomplished through a combination of coordinating, providing, and purchasing social services. For those social services which are deemed to be necessary but cannot be provided directly by the City, the City seeks to assure the availability of these services by entering into purchase of service contracts with community-based social service providers. The Human Services Commission (HSC) and the Division of Human Services (DHS) are charged by the Columbia City Council to make annual recommendations for the allocation of City general revenue funding for the purchase of social services. The Human Services Division administers approximately \$1.4M in local general revenue to assist social service providers serving these populations and coordinates other funds and activities that assist. It also coordinates efforts to serve this population with the Boone County Community Services Department and works with the Housing Programs Division to align goals.

Discussion

The Division of Human Services is the primary coordinating division for homeless services.

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 City's primary strategies to address barriers to affordable housing include as follows:

- The City of Columbia, in partnership with Boone County, is in the process of conducting a county-wide housing study. The goals of the study are to identify housing needs across various demographic segments within the City and County; evaluate existing housing stock affordability and accessibility; and recommend strategic solutions and policy framework to meet present and future housing demands.
- Providing tenant based rental vouchers to households at risk of homelessness in order to more quickly meet rising rates of homelessness.
- Reserving funds and supporting with planning assistance for a 24-hour homeless resource center to increase the community's capacity to meet growing needs of homeless populations.
- Supporting the Columbia Housing Authority and other LIHTC applicants with HOME funds to leverage additional funding to support the development of rental housing.
- Supporting local non-profit developers and private developers to develop permanently affordable and owner-occupied housing, in order to build increase the community's number of permanently affordable homes and stabilize neighborhoods.
- Providing zero interest loans to low income homeowners, in order to preserve neighborhoods and low-income households ability to maintain homeownership.
- Acquiring vacant and dilapidated properties to meet immediate neighborhood safety needs,

while also assembling and clearing properties to support neighborhood revitalization efforts.

The City of Columbia is actively engaged reviewing the following barriers to affordable housing:

- Existing substandard lots
- ADUs
- Housing Study
- Central Overlay Study

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 side yard 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 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 2025 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 Housing Specialist 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

Job Point's vocational training is providing new job opportunities to low-to-moderate income individuals. The City of Columbia will also continue operating its Homeownership Assistance Program in 2025 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 2025 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 2025.

Program Specific Requirements

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

Introduction:

Program Specific Requirements are below.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	62,500
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	62,500

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

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

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

The City 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 and/or radon hazard reduction procedures as required.
- B. That the property to be purchased shall be a 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 _____, 20__ (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. 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.

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

N/A

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

N/A

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

N/A

The City will utilize HOME funds in a manner consistent with the 2025-2029 Consolidated Plan.

Attachments

City of Columbia
FY 2025-2029 Consolidated Plan
Citizen Participation Plan

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1. PURPOSE

Participating Jurisdictions (PJs) receiving U.S. Department of Housing and Urban Development (HUD) entitlement grant funds must develop a Citizen Participation Plan (CPP) in accordance with Title 24 CFR 91.105 of the Housing and Community Development Act of 1974, as amended. The CPP describes efforts undertaken to encourage citizen participation in the development of the City of Columbia's federal reports: 5-year Consolidated Plan, the Annual Action Plan (AAP), and the Consolidated Annual Performance and Evaluation Report (CAPER).

The CPP is designed to encourage the participation of City residents in the development of the federal reports listed above, particularly low to moderate income residents. The CPP also encourages local and regional institutions and other organizations (including businesses, developers, and community and faith-based organizations) to participate in developing and implementing the 5-year Consolidated Plan and related reports. The City shall take appropriate actions to encourage the participation of persons of minority backgrounds, persons with limited-English proficiency, and persons with disabilities. The City shall also encourage participation from residents of public and assisted housing facilities in the development and implementation of the Consolidated Plan.

The City of Columbia is committed to compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended. Reasonable modifications and equal access to communications will be provided upon request. The City of Columbia does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs and activities.

The CPP applies to five areas of planning for the use of affordable housing, community and economic development made possible through HUD funding:

- A. The 5-year Consolidated Plan;
- B. The Annual Action Plan;
- C. The Consolidated Annual Performance and Evaluation Report (CAPER);
- D. Substantial amendments to a 5-Year Consolidated Plan and/or Annual Action Plan; and
- E. Amendments to the Citizen Participation Plan.

The City of Columbia's CDBG and HOME program/fiscal year begins January 1 and ends December 31st. In order to receive entitlement grant funding, the U. S. Department of Housing and Urban Development (HUD) requires jurisdictions to submit a Consolidated Plan every five years. This plan is a comprehensive strategic plan for community planning and development activities. The AAP serves as the City's application for these HUD grant programs. Federal law also requires citizens have opportunities to review and comment on the local jurisdiction's plans to allocate these funds.

The purpose of programs covered by this CPP is to improve the Columbia community by providing: decent housing, a suitable living environment, and economic opportunities for low and moderate income households.

This document outlines how members of the Columbia community may participate in the five planning areas previously listed (A-E). General requirements for all or most activities are described in detail in Section 5 of the Citizen Participation Plan (CPP).

2. HUD PROGRAMS

The City of Columbia receives two entitlement grants from the U.S. Department of Housing and Urban Development (HUD), to help address the City's affordable housing, community and economic development needs.

- A. **Community Development Block Grant Program (CDBG):** Title I of the Housing and Community Development Act of 1974 (PL 93-383) created the CDBG program. It was re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic development opportunities for persons of low and moderate income. The City develops locally defined programs and funding priorities for CDBG, but activities must address one or more of the national objectives of the CDBG program. The three national objectives are: (1) to benefit low to moderate income persons; (2) to aid in the prevention or elimination of slums or blight; and/or (3) to meet other urgent community development needs. The City of Columbia's CDBG program emphasizes activities that directly benefit low and moderate-income persons.

- B. **HOME Investment Partnerships Program (HOME):** HOME was introduced in the Cranston-Gonzalez National Affordable Housing Act of 1990 and provides funding for housing rehabilitation, new housing construction, acquisition of affordable housing, and tenant-based rental assistance. A portion of the funds (15 percent) must be set aside for community housing development organizations (CHDOs) certified by the City of Columbia.

3. LEAD AGENCY

The City of Columbia - Housing Programs Office (HPO) is designated by the Columbia City Council as the lead agency for the administration of the CDBG and HOME grant programs. Through the U.S. Department of Housing and Urban Development (HUD) Housing Programs staff administers the CDBG and HOME programs. As the lead agency for HUD, the Housing Programs staff are responsible for developing the 5-Year Consolidated Plan, Annual Action Plans, and the Consolidated Annual Performance and Evaluation Report (CAPER).

The Housing Programs Office coordinates with the Columbia Housing Authority, other City Departments and local service providers to develop these documents.

4. PLANNING ACTIVITIES SUBJECT TO CITIZEN PARTICIPATION PLAN

- A. THE FIVE-YEAR CONSOLIDATED PLAN.** The City of Columbia's 5-year Consolidated Plan is developed through a collaborative process whereby the community identifies needs, goals and funding priorities for Columbia's affordable housing, and community and economic development activities.

Citizen participation is an essential component in developing the 5-Year Consolidated Plan; amending the plan and reporting on program performance. Focus groups, public hearings, community meetings, citizen surveys and opportunities to provide written comment are all a part of the strategy to obtain citizen input. The Housing Programs Office will make special efforts to solicit the views of low to moderate income citizens, and to encourage the participation of all citizens including minorities, the non-English speaking population, and persons with disabilities. Actions for public participation in the 5-Year Consolidated Plan are as follows:

- i. Fair Housing Task Force:** Community Development staff worked with the City's Fair Housing Task Force (FHTF) to develop a report to meet HUD requirements for Affirmatively Furthering Fair Housing. Fair Housing Task Force meeting and dates and topics are below:

July 7, 2018: Kick-off Meeting: Introductions, reviewed FHTF purpose and authorized resolution, reviewed Sunshine Law requirements. Reviewed staff report on previous fair housing actions and demographic overview. Reviewed fair housing survey draft.

August 27, 2018: Reviewed maps containing data on segregation/integration and racially or ethnically concentrated areas of poverty. Presentation from Mayor Treece on Fair Housing.

September 24, 2018: Reviewed and analyzed maps on disparities in access to opportunity, and disproportionate housing needs.

October 22, 2018: Reviewed staff report and Columbia Housing Authority CEO Presentation on publicly supported housing analysis. Presentation from Columbia Public Schools, Steve Godier, Home School Communicator regarding the impact of insecure housing and trauma on children.

November 26, 2018: Disability and Access Analysis and presentation from Wayne Crawford, Executive Director, Missouri Inclusive Housing Development. Presentation on homeless population needs and social service needs from Steve Hollis, Division of Human Services and Katie Wilkens, Homeless Veteran Program, Harry S. Truman Memorial Veterans Hospital.

November 29, 2018: Public Engagement Event: "Fostering Equitable and Inclusive Neighborhoods," Tiffany Manuel. Small group discussions on improving equity and inclusivity in neighborhoods.

December 15, 2018: Reviewed data analyzed thus far and comprehensive affordable housing strategy subcommittee meeting.

Jan 28, 2019: Fair Housing Enforcement and counseling presentation from MU Law School Professor, Rigel Oliveri and Rose Wibbenmeyer of the City of Columbia Legal Department.

Feb 25, 2019: Formulating Fair Housing Goals and Priorities.

March 25, 2019: Consideration of Report and Recommended Goals and Priorities.

April 15, 2019: Council consideration of Fair Housing Task Force Report.

ii. **Affirmatively Furthering Fair Housing**

- March 20, 2023 – City of Columbia City Council approved Council Bill No: B 39-23, 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; and fixing the time when this ordinance shall become effective.
 - Sec 12-32, Source of Income, number 3 states “money derived from any benefit or subsidy program. Benefit for subsidy programs include but are not limited to: any housing assistance, such as Housing Choice vouchers, Veterans Affairs Supportive Housing (VASH) vouchers, tribal grants or vouchers, or any other form of housing assistance payment or credit, whether or not paid or attributed directly to the landlord, public assistance, emergency rental assistance, tribal or Native American benefit programs, veterans benefit, social security or other retirement program, supplemental security income or other program administered by any federal, state or local agency or nonprofit entity.”
- Housing Programs staff have attended several Fair Housing trainings
 - Columbia Housing Authority Fair Housing event – April 13, 2023
 - Columbia Board of Realtors Fair Housing event – May 3, 2023
- Fair Housing Task Force, Anticipated Summer 2024 - City’s Fair Housing Task Force (FHTF) to reconvene to continue reviewing HUD requirements for Affirmatively Furthering Fair Housing.

- iii. **Community Development Needs Survey, October 7, 2023 – February 7, 2024:** Housing Programs staff will coordinate the development of a survey detailing community needs and funding priorities for the City of Columbia. Survey data and analysis will be used by staff in developing priority community development needs for the Consolidated Plan. The survey will be available at the city website, the Housing Programs website at <https://www.columbia.gov/community-development/housing-programs-division/> and office at 500 E Walnut, Ste. 108, Columbia, MO 65201.

- iv. **2025-2029 Consolidated Plan Focus Groups:** In developing the Consolidated Plan, the Housing Programs Office will consult with other public and private agencies, both for-profit and non-profit entities providing or having direct impact on the broad range of housing, health, and social services needed by Columbia residents. The purpose of these meetings is to gather information and data on community development needs. The Housing Programs Office will seek specific input from citizens to identify the needs of persons experiencing homelessness, persons living with HIV/AIDS and their families, persons with disabilities and other special populations. A list of the dates and descriptions of the 5 focus group meetings are as follows:

Housing and Community Development Commission – September 2023: Educate the public on the Consolidated Plan process and HUD funding. Open Public Hearing for discussion of the revised Citizen Participation Plan.

Consolidated Plan Neighborhood Congress, October 2023: Educate the public on Consolidated Plan process, HUD funding, previous uses, and unutilized tools. Obtain public input on City of Columbia community development needs.

Fair Housing/Affordable Housing Focus Group, November 2023: Define and educate stakeholders on affordable housing needs (owner, renter, and homelessness) in the City of Columbia and obtain input from lenders, developers, builders, Realtors, housing providers, service providers and the general public.

Economic Development/Supportive Services Focus Group, December 2023: Explain and educate the public, business leaders and key stakeholders on eligible economic development uses of CDBG funds and requirements.

Community Facilities and Community Needs Focus Group, January 2024: Discussion of supportive services, homelessness, disabilities, veterans and others with special needs.

- v. **Utilize Quantitative and Qualitative Data on Community Needs.** Housing Programs staff shall review relevant data and conduct necessary evaluation and analysis to help inform stakeholders on an accurate assessment of community needs and priorities on which the City should base strategic recommendations.
- vi. **Public Hearings.** HUD guidelines require Citizen Participation Plans provide for at least one public hearing during the development of the Consolidated Plan in accordance with 24 CFR 91.105(b)(3). This Citizen Participation Plan plans for 5 public hearings to obtain public input during the consolidated planning process. Public hearing topics will consist of the following:

Public Hearing 1, September 2023: Housing & Community Development Commission meeting, Consideration of Revised Citizen Participation Plan review.

Public Hearing 2, January 2024: Housing & Community Development Commission, Consideration of draft 2025-2029 Consolidated Plan priority needs and budget categories.

Public Hearing 3, July 2024: City Council consideration of the Citizen Participation Plan

Public Hearing 4, TBD: Housing & Community Development Commission, consideration of 2025-2029 Consolidated Plan Council Policy Funding Resolution incorporating priority needs and budget categories.

Public Hearing 5 (TBD): City Council, consideration of 2025-2029 Consolidated Plan Council Policy Funding Resolution incorporating priority needs and budget categories.

- vii. **Draft Consolidated Plan.** Based on survey data, focus group feedback, quantitative analysis, and staff recommendations, Housing Programs staff will prepare a draft 5-Year Consolidated Plan, which also includes proposed allocation of first-year funding. The Consolidated Plan shall include the amount of assistance the jurisdiction expects to receive (including grant funds and program income) and the range of activities that may be undertaken.

Comment Period and Public Hearing. A period of 30 calendar days will be provided to receive written comments on the draft 5-Year Consolidated Plan leading up to public hearing 4, and the date of hearing 5 is to be determined due to the federal appropriations process. The draft plan will be made available at City Hall and the City website and the Housing Programs website at <https://www.como.gov/community-development/housing-programs-division/>. In addition, upon request, federal reports will be provided in a form accessible to persons with disabilities. No specific date for hearing 5 can be identified at this time.

- viii. **Final Action on the Consolidated Plan.** All written or oral testimony provided will be considered in preparing the final 5-Year Consolidated Plan. A summary of testimony received and the City's reasons for accepting or not accepting the comments must be included in the final document. The City Council will consider these comments, Housing & Community Development Commission recommendations, and the recommendations of the City Manager before taking final action on the 5-Year Consolidated Plan. Final action by the City Council will occur in Summer/Fall 2024, depending on the federal appropriations process. Once approved by City Council, the 5-Year Consolidated Plan will be submitted to HUD, and guide the expenditure of federal resources from January 1, 2025 through December 31, 2029.

B. **ONE-YEAR ANNUAL ACTION PLAN.** Each year the City must submit an Annual Action Plan to HUD, reporting on how that year's funding allocation for CDBG and HOME entitlement grants will be used to achieve the goals outlined in the 5-Year Consolidated Plan.

- i. Housing Programs staff will gather input from citizens and consultation of local service providers to prepare the draft Action Plan. The annual CDBG and HOME application process will guide how funds are allocated on annual activities. The HCDC shall hold three public hearings for the development of each of the 5 funding year's draft Annual Action Plan and funding recommendations to City Council as follows:

Public Hearing 1, January 2024: **Housing and Community Development Commission**, Community Development Needs

Public Hearing 2, May 2024: **Housing and Community Development Commission**, Public Projects (Streets, sewers, sidewalks, roads, internal housing programs).

Public Hearing 3, May 2024: **Housing and Community Development Commission**, Agency Projects (community facilities, housing, economic development).

- ii. The HCDC will be given the opportunity to make recommendations to the City Council prior to its final action on CDBG and HOME funding allocations for each year's Annual Action Plan.
- iii. City staff will gather public input and statistical data to prepare the draft Annual Action Plan. A draft Annual Action Plan will be available for 30 days for public comment.
- iv. The City Council shall conduct two public hearings to receive public comments on CDBG and HOME budget allocations and the draft Annual Action Plan. Final action by the City Council on the next year's Annual Action Plan will occur within 60 days of HUD notification of final annual funding allocations for each program year.
- v. When approved by City Council, the Action Plan will be submitted to HUD in accordance with federal requirements and direction of the St. Louis HUD Field Office.

C. **SUBSTANTIAL AMENDMENTS TO CONSOLIDATED/ACTION PLAN.** Changes may be necessary to the 5-year Consolidated Plan and Annual Action Plan after approval, the Citizen Participation Plan allows for "substantial amendments" to plans. These "substantial amendments" apply to changes in CDBG and HOME funding allocations. Substantial amendments are defined as:

- i. A project included in the plan is proposed to be deleted;
- ii. A new project is proposed to be added to the plan;
- iii. The City Council makes a change to allocation priorities, or in the method of distributing funds;
- iv. A cumulative change in the use of CDBG funds from an eligible activity to another eligible activity that decreases an activity's funding by \$125,000 or more OR increases an activity's funding by \$125,000 or more during the fiscal year.

In the event that there are substantial amendments to the 5-Year Consolidated Plan or Annual Action Plan:

- i. The HCDC will be informed of the amendment and provided the opportunity to make recommendations to City Council;
- ii. Housing Programs staff will draft a summary of the amendment and publish a brief summary of the proposed substantial amendment(s) after City Council approves the scheduling of a public hearing. Amendments to the Consolidated Plan or Annual Action Plan will include a 30-day public comment period
- iii. During the 30-day comment period, the City Council shall receive oral comments in public hearings;
- iv. Final action by the City Council will occur no sooner than fifteen calendar days following City Council approval of scheduling the public hearing for amendment.

D. CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER). The City is required to submit annually by March 31st a CAPER to HUD describing the City's progress in meeting the goals in the 5-Year Consolidated Plan. The process for submitting the CAPER is as follows:

- i. City staff prepares the draft CAPER.
- ii. After reasonable notice is provided, the CAPER is available for 15 days for written public comment.
- iii. The CAPER will be presented at a HCDC meeting.
- iv. The City Council will review and approve the CAPER by the second Council meeting in March through a public hearing.
- v. The final CAPER and public comments will be submitted to HUD within 90 days following the end of the previous CDBG and HOME program year.

E. **AMENDMENTS TO CITIZEN PARTICIPATION PLAN.** In the event that changes to this Citizen Participation Plan (CPP) are necessary, City staff shall draft proposed changes.

- i. After reasonable notice, these will be available to the public for 15 days for written comment.
- ii. The HCDC and City Council shall each hold a public hearing to receive oral public comments on the proposed change.
- iii. The HCDC will be given the opportunity to make recommendations to City Council prior to its final action.
- iv. Upon approval by City Council, the substantial amendment will be posted in the official City Council minutes and available online and in the City Clerk's office.

The City will review the CPP at a minimum of every 5 years for potential enhancement or modification; this review will occur as a component of the consolidated planning process.

5. GENERAL REQUIREMENTS

The City of Columbia is committed to compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended. Reasonable modifications and equal access to communications will be provided upon request. The City of Columbia does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs and activities.

- A. **Public Hearings.** Public hearings before the City Council, HCDC, and other appropriate community organizations will be advertised in accordance with the guidelines outlined in the notification section below. The purpose of public hearings is to provide an opportunity for citizens, public agencies, and other interested parties to provide input on the City's affordable housing, community and economic development needs. Public hearings will be held in locations accessible to low to moderate income residents and persons with disabilities. Spanish translation and translation for individuals with hearing impairments will be provided upon request.
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7. CITY OF COLUMBIA'S RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

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- A. A public hearing will be held to allow interested citizens an opportunity to comment on the proposed project and voice any concerns regarding possible relocation. Notice of the public hearing/meeting will be made as per the procedure noted in Section 5 - General Requirements section of the Citizen Participation Plan.
- B. In the event that a project involving displacement is pursued, the City of Columbia will contact each person/household/business in the project area and/or hold public meetings, depending on the project size; inform persons of the project and their rights under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and respond to any questions or concerns.

- C. Relocation assistance will be provided in adherence with the City's Project Relocation Plan and the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

The City's Anti-Displacement and Relocation Assistance Plan may be viewed in the City of Columbia's Annual Action Plan submitted to HUD. The document is available on the City's website and 701 E Broadway, P.O. Box 6015, Columbia, MO 65205.

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City of Columbia
FY 2025-2029 Consolidated Plan
Citizen Participation Plan

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1. PURPOSE

Participating Jurisdictions (PJs) receiving U.S. Department of Housing and Urban Development (HUD) entitlement grant funds must develop a Citizen Participation Plan (CPP) in accordance with Title 24 CFR 91.105 of the Housing and Community Development Act of 1974, as amended. The CPP describes efforts undertaken to encourage citizen participation in the development of the City of Columbia's federal reports: 5-year Consolidated Plan, the Annual Action Plan (AAP), and the Consolidated Annual Performance and Evaluation Report (CAPER).

The CPP is designed to encourage the participation of City residents in the development of the federal reports listed above, particularly low to moderate income residents. The CPP also encourages local and regional institutions and other organizations (including businesses, developers, and community and faith-based organizations) to participate in developing and implementing the 5-year Consolidated Plan and related reports. The City shall take appropriate actions to encourage the participation of persons of minority backgrounds, persons with limited-English proficiency, and persons with disabilities. The City shall also encourage participation from residents of public and assisted housing facilities in the development and implementation of the Consolidated Plan.

The City of Columbia is committed to compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended. Reasonable modifications and equal access to communications will be provided upon request. The City of Columbia does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs and activities.

The CPP applies to five areas of planning for the use of affordable housing, community and economic development made possible through HUD funding:

- A. The 5-year Consolidated Plan;
- B. The Annual Action Plan;
- C. The Consolidated Annual Performance and Evaluation Report (CAPER);
- D. Substantial amendments to a 5-Year Consolidated Plan and/or Annual Action Plan; and
- E. Amendments to the Citizen Participation Plan.

The City of Columbia's CDBG and HOME program/fiscal year begins January 1 and ends December 31st. In order to receive entitlement grant funding, the U. S. Department of Housing and Urban Development (HUD) requires jurisdictions to submit a Consolidated Plan every five years. This plan is a comprehensive strategic plan for community planning and development activities. The AAP serves as the City's application for these HUD grant programs. Federal law also requires citizens have opportunities to review and comment on the local jurisdiction's plans to allocate these funds.

The purpose of programs covered by this CPP is to improve the Columbia community by providing: decent housing, a suitable living environment, and economic opportunities for low and moderate income households.

This document outlines how members of the Columbia community may participate in the five planning areas previously listed (A-E). General requirements for all or most activities are described in detail in Section 5 of the Citizen Participation Plan (CPP).

2. HUD PROGRAMS

The City of Columbia receives two entitlement grants from the U.S. Department of Housing and Urban Development (HUD), to help address the City's affordable housing, community and economic development needs.

- A. **Community Development Block Grant Program (CDBG):** Title I of the Housing and Community Development Act of 1974 (PL 93-383) created the CDBG program. It was re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic development opportunities for persons of low and moderate income. The City develops locally defined programs and funding priorities for CDBG, but activities must address one or more of the national objectives of the CDBG program. The three national objectives are: (1) to benefit low to moderate income persons; (2) to aid in the prevention or elimination of slums or blight; and/or (3) to meet other urgent community development needs. The City of Columbia's CDBG program emphasizes activities that directly benefit low and moderate-income persons.

- B. **HOME Investment Partnerships Program (HOME):** HOME was introduced in the Cranston-Gonzalez National Affordable Housing Act of 1990 and provides funding for housing rehabilitation, new housing construction, acquisition of affordable housing, and tenant-based rental assistance. A portion of the funds (15 percent) must be set aside for community housing development organizations (CHDOs) certified by the City of Columbia.

3. LEAD AGENCY

The City of Columbia - Housing Programs Office (HPO) is designated by the Columbia City Council as the lead agency for the administration of the CDBG and HOME grant programs. Through the U.S. Department of Housing and Urban Development (HUD) Housing Programs staff administers the CDBG and HOME programs. As the lead agency for HUD, the Housing Programs staff are responsible for developing the 5-Year Consolidated Plan, Annual Action Plans, and the Consolidated Annual Performance and Evaluation Report (CAPER).

The Housing Programs Office coordinates with the Columbia Housing Authority, other City Departments and local service providers to develop these documents.

4. PLANNING ACTIVITIES SUBJECT TO CITIZEN PARTICIPATION PLAN

- A. **THE FIVE-YEAR CONSOLIDATED PLAN.** The City of Columbia's 5-year Consolidated Plan is developed through a collaborative process whereby the community identifies needs, goals and funding priorities for Columbia's affordable housing, and community and economic development activities.

Citizen participation is an essential component in developing the 5-Year Consolidated Plan; amending the plan and reporting on program performance. Focus groups, public hearings, community meetings, citizen surveys and opportunities to provide written comment are all a part of the strategy to obtain citizen input. The Housing Programs Office will make special efforts to solicit the views of low to moderate income citizens, and to encourage the participation of all citizens including minorities, the non-English speaking population, and persons with disabilities. Actions for public participation in the 5-Year Consolidated Plan are as follows:

- i. **Fair Housing Task Force:** Community Development staff worked with the City's Fair Housing Task Force (FHTF) to develop a report to meet HUD requirements for Affirmatively Furthering Fair Housing. Fair Housing Task Force meeting and dates and topics are below:

July 7, 2018: Kick-off Meeting: Introductions, reviewed FHTF purpose and authorized resolution, reviewed Sunshine Law requirements. Reviewed staff report on previous fair housing actions and demographic overview. Reviewed fair housing survey draft.

August 27, 2018: Reviewed maps containing data on segregation/integration and racially or ethnically concentrated areas of poverty. Presentation from Mayor Treece on Fair Housing.

September 24, 2018: Reviewed and analyzed maps on disparities in access to opportunity, and disproportionate housing needs.

October 22, 2018: Reviewed staff report and Columbia Housing Authority CEO Presentation on publicly supported housing analysis. Presentation from Columbia Public Schools, Steve Godier, Home School Communicator regarding the impact of insecure housing and trauma on children.

November 26, 2018: Disability and Access Analysis and presentation from Wayne Crawford, Executive Director, Missouri Inclusive Housing Development. Presentation on homeless population needs and social service needs from Steve Hollis, Division of Human Services and Katie Wilkens, Homeless Veteran Program, Harry S. Truman Memorial Veterans Hospital.

November 29, 2018: Public Engagement Event: "Fostering Equitable and Inclusive Neighborhoods," Tiffany Manuel. Small group discussions on improving equity and inclusivity in neighborhoods.

December 15, 2018: Reviewed data analyzed thus far and comprehensive affordable housing strategy subcommittee meeting.

Jan 28, 2019: Fair Housing Enforcement and counseling presentation from MU Law School Professor, Rigel Oliveri and Rose Wibbenmeyer of the City of Columbia Legal Department.

Feb 25, 2019: Formulating Fair Housing Goals and Priorities.

March 25, 2019: Consideration of Report and Recommended Goals and Priorities.

April 15, 2019: Council consideration of Fair Housing Task Force Report.

ii. **Affirmatively Furthering Fair Housing**

- March 20, 2023 – City of Columbia City Council approved Council Bill No: B 39-23, 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; and fixing the time when this ordinance shall become effective.
 - Sec 12-32, Source of Income, number 3 states “money derived from any benefit or subsidy program. Benefit for subsidy programs include but are not limited to: any housing assistance, such as Housing Choice vouchers, Veterans Affairs Supportive Housing (VASH) vouchers, tribal grants or vouchers, or any other form of housing assistance payment or credit, whether or not paid or attributed directly to the landlord, public assistance, emergency rental assistance, tribal or Native American benefit programs, veterans benefit, social security or other retirement program, supplemental security income or other program administered by any federal, state or local agency or nonprofit entity.”
- Housing Programs staff have attended several Fair Housing trainings
 - Columbia Housing Authority Fair Housing event – April 13, 2023
 - Columbia Board of Realtors Fair Housing event – May 3, 2023
- Fair Housing Task Force, Anticipated Summer 2024 - City’s Fair Housing Task Force (FHFF) to reconvene to continue reviewing HUD requirements for Affirmatively Furthering Fair Housing.

- iii. **Community Development Needs Survey, October 1, 2023 – February 1, 2024:** Housing Programs staff will coordinate the development of a survey detailing community needs and funding priorities for the City of Columbia. Survey data and analysis will be used by staff in developing priority community development needs for the Consolidated Plan. The survey will be available at the city website, the Housing Programs website at <https://www.como.gov/community-development/housing-programs-division/> and office at 500 E Walnut, Ste. 108, Columbia, MO 65201.

- iv. **2025-2029 Consolidated Plan Focus Groups:** In developing the Consolidated Plan, the Housing Programs Office will consult with other public and private agencies, both for-profit and non-profit entities providing or having direct impact on the broad range of housing, health, and social services needed by Columbia residents. The purpose of these meetings is to gather information and data on community development needs. The Housing Programs Office will seek specific input from citizens to identify the needs of persons experiencing homelessness, persons living with HIV/AIDS and their families, persons with disabilities and other special populations. A list of the dates and descriptions of the 5 focus group meetings are as follows:

Housing and Community Development Commission – September 2023: Educate the public on the Consolidated Plan process and HUD funding. Open Public Hearing for discussion of the revised Citizen Participation Plan.

Consolidated Plan Neighborhood Congress, October 2023: Educate the public on Consolidated Plan process, HUD funding, previous uses, and unutilized tools. Obtain public input on City of Columbia community development needs.

Fair Housing/Affordable Housing Focus Group, November 2023: Define and educate stakeholders on affordable housing needs (owner, renter, and homelessness) in the City of Columbia and obtain input from lenders, developers, builders, Realtors, housing providers, service providers and the general public.

Economic Development/Supportive Services Focus Group, December 2023: Discussion of supportive services, homelessness, disabilities, veterans and others with special needs.

Neighborhood Infrastructure and Revitalization Focus Group, January 2024: Define and educate the public and neighborhood groups/organizations on eligible and past uses of CDBG for public improvements. Obtain input on neighborhood and public improvement needs (streets, sewers, sidewalks, roads, parks).

- v. **Utilize Quantitative and Qualitative Data on Community Needs.** Housing Programs staff shall review relevant data and conduct necessary evaluation and analysis to help inform stakeholders on an accurate assessment of community needs and priorities on which the City should base strategic recommendations.
- vi. **Public Hearings.** HUD guidelines require Citizen Participation Plans provide for at least one public hearing during the development of the Consolidated Plan in accordance with 24 CFR 91.105(b)(3). This Citizen Participation Plan plans for 5 public hearings to obtain public input during the consolidated planning process. Public hearing topics will consist of the following:

Public Hearing 1, September 2023: Housing & Community Development Commission meeting, Consideration of Revised Citizen Participation Plan review.

Public Hearing 2, October 2023: City Council, consideration of the Citizen Participation Plan.

Public Hearing 3, February 2024: Housing & Community Development Commission, Consideration of draft 2025-2029 Consolidated Plan priority needs and budget categories.

Public Hearing 4, March 2024: Housing & Community Development Commission, consideration of 2025-2029 Consolidated Plan Council Policy Funding Resolution incorporating priority needs and budget categories.

Public Hearing 5 (TBD): City Council, consideration of 2025-2029 Consolidated Plan Council Policy Funding Resolution incorporating priority needs and budget categories.

- vii. **Draft Consolidated Plan.** Based on survey data, focus group feedback, quantitative analysis, and staff recommendations, Housing Programs staff will prepare a draft 5-Year Consolidated Plan, which also includes proposed allocation of first-year funding. The Consolidated Plan shall include the amount of assistance the jurisdiction expects to receive (including grant funds and program income) and the range of activities that may be undertaken.

Comment Period and Public Hearing. A period of 30 calendar days will be provided to receive written comments on the draft 5-Year Consolidated Plan leading up to public hearing 4, and the date of hearing 5 is to be determined due to the federal appropriations process. The draft plan will be made available at City Hall and the City website and the Housing Programs website at <https://www.como.gov/community-development/housing-programs-division/>. In addition, upon request, federal reports will be provided in a form accessible to persons with disabilities. No specific date for hearing 5 can be identified at this time.

- viii. **Final Action on the Consolidated Plan.** All written or oral testimony provided will be considered in preparing the final 5-Year Consolidated Plan. A summary of testimony received and the City's reasons for accepting or not accepting the comments must be included in the final document. The City Council will consider these comments, Housing & Community Development Commission recommendations, and the recommendations of the City Manager before taking final action on the 5-Year Consolidated Plan. Final action by the City Council will occur in Summer/Fall 2024, depending on the federal appropriations process. Once approved by City Council, the 5-Year Consolidated Plan will be submitted to HUD, and guide the expenditure of federal resources from January 1, 2025 through December 31, 2029.

B. **ONE-YEAR ANNUAL ACTION PLAN.** Each year the City must submit an Annual Action Plan to HUD, reporting on how that year's funding allocation for CDBG and HOME entitlement grants will be used to achieve the goals outlined in the 5-Year Consolidated Plan.

- i. Housing Programs staff will gather input from citizens and consultation of local service providers to prepare the draft Action Plan. The annual CDBG and HOME application process will guide how funds are allocated on annual activities. The HCDC shall hold three public hearings for the development of each of the 5 funding year's draft Annual Action Plan and funding recommendations to City Council as follows:

Public Hearing 1, January 2024: **Housing and Community Development Commission**, Community Development Needs

Public Hearing 2, May 2024: **Housing and Community Development Commission**, Public Projects (Streets, sewers, sidewalks, roads, internal housing programs).

Public Hearing 3, May 2024: **Housing and Community Development Commission**, Agency Projects (community facilities, housing, economic development).

- ii. The HCDC will be given the opportunity to make recommendations to the City Council prior to its final action on CDBG and HOME funding allocations for each year's Annual Action Plan.
- iii. City staff will gather public input and statistical data to prepare the draft Annual Action Plan. A draft Annual Action Plan will be available for 30 days for public comment.
- iv. The City Council shall conduct two public hearings to receive public comments on CDBG and HOME budget allocations and the draft Annual Action Plan. Final action by the City Council on the next year's Annual Action Plan will occur within 60 days of HUD notification of final annual funding allocations for each program year.
- v. When approved by City Council, the Action Plan will be submitted to HUD in accordance with federal requirements and direction of the St. Louis HUD Field Office.

C. **SUBSTANTIAL AMENDMENTS TO CONSOLIDATED/ACTION PLAN.** Changes may be necessary to the 5-year Consolidated Plan and Annual Action Plan after approval, the Citizen Participation Plan allows for "substantial amendments" to plans. These "substantial amendments" apply to changes in CDBG and HOME funding allocations. Substantial amendments are defined as:

- i. A project included in the plan is proposed to be deleted;
- ii. A new project is proposed to be added to the plan;
- iii. The City Council makes a change to allocation priorities, or in the method of distributing funds;
- iv. A cumulative change in the use of CDBG funds from an eligible activity to another eligible activity that decreases an activity's funding by 10% or more OR increases an activity's funding by 10% or more during the fiscal year.

In the event that there are substantial amendments to the 5-Year Consolidated Plan or Annual Action Plan:

- i. The HCDC will be informed of the amendment and provided the opportunity to make recommendations to City Council;
- ii. Housing Programs staff will draft a summary of the amendment and publish a brief summary of the proposed substantial amendment(s) after City Council approves the scheduling of a public hearing. Amendments to the Consolidated Plan or Annual Action Plan will include a 30-day public comment period
- iii. During the 30-day comment period, the City Council shall receive oral comments in public hearings;
- iv. Final action by the City Council will occur no sooner than fifteen calendar days following City Council approval of scheduling the public hearing for amendment.

D. CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER). The City is required to submit annually by March 31st a CAPER to HUD describing the City's progress in meeting the goals in the 5-Year Consolidated Plan. The process for submitting the CAPER is as follows:

- i. City staff prepares the draft CAPER.
- ii. After reasonable notice is provided, the CAPER is available for 15 days for written public comment.
- iii. The CAPER will be presented at a HCDC meeting.
- iv. The City Council will review and approve the CAPER by the second Council meeting in March through a public hearing.
- v. The final CAPER and public comments will be submitted to HUD within 90 days following the end of the previous CDBG and HOME program year.

E. **AMENDMENTS TO CITIZEN PARTICIPATION PLAN.** In the event that changes to this Citizen Participation Plan (CPP) are necessary, City staff shall draft proposed changes.

- i. After reasonable notice, these will be available to the public for 15 days for written comment.
- ii. The HCDC and City Council shall each hold a public hearing to receive oral public comments on the proposed change.
- iii. The HCDC will be given the opportunity to make recommendations to City Council prior to its final action.
- iv. Upon approval by City Council, the substantial amendment will be posted in the official City Council minutes and available online and in the City Clerk's office.

The City will review the CPP at a minimum of every 5 years for potential enhancement or modification; this review will occur as a component of the consolidated planning process.

5. GENERAL REQUIREMENTS

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Housing Programs
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The City's Anti-Displacement and Relocation Assistance Plan may be viewed in the City of Columbia's Annual Action Plan submitted to HUD. The document is available on the City's website and 701 E Broadway, P.O. Box 6015, Columbia, MO 65205.

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A/P

JUL 03 2024

U.S. MAIL

Tracy Graham

CITY OF COL. - HOUSING PROGRAMS DIVISION
P.O. BOX 6015
COLUMBIA, MO 65205-6015

AFFIDAVIT OF PUBLICATION AND INVOICE

PO #20240364 Invoice #31017223

SEE ATTACHED

STATE OF MISSOURI

County of Boone

} ss.

I, Bryan Chester, being duly sworn according to law state that I am one of the publishers of the Columbia Missourian, a daily newspaper of general circulation in the County of Boone where located; which has been admitted to the Post Office as second class matter in the City of Columbia, Missouri the city of publication; which newspaper has been published regularly and consecutively for a period of three years and has a list of bona fide subscribers voluntarily engaged as such who have paid or agreed to pay a stated price for a subscription for a definite period of time, and that such newspaper has complied with the provision of Section 493.050, Revised Statutes of Missouri, 1989. The affixed notice appeared in said newspaper on the following consecutive issues:

1st Insertion	June 21, 2024
2nd Insertion	2024
3rd Insertion	2024
4th Insertion	2024
5th Insertion	2024
6th Insertion	2024
7th Insertion	2024
8th Insertion	2024
9th Insertion	2024
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16th Insertion	2024
17th Insertion	2024
18th Insertion	2024
19th Insertion	2024
20th Insertion	2024
21st Insertion	2024

COLUMBIA MISSOURIAN

PRINTER'S FEE \$135.00

By: *Bryan Chester*
(Bryan Chester, General Manager)

Subscribed and sworn to before me this 21st day of June, 2024

Melody Cook
(Melody Cook, Notary Public)
My Commission Expires October 16, 2024

**NOTICE OF PUBLIC HEARING
FISCAL YEAR 2025-2029
CONSOLIDATED PLAN
CITIZEN PARTICIPATION PLAN
Date Published: June 21, 2024**

The City of Columbia will hold a public hearing at 7:00 p.m. on Monday July 15, 2024 in the Council Chambers of City Hall, 701 E. Broadway. The purpose of this hearing is to consider the Citizen Participation Plan to be used in developing the City's Consolidated Plan and Action Plans for FY 2025-2029. The proposed Citizen Participation Plan will be available for review and comment at the Housing & Neighborhood Services office at 11 N. 7th St., Columbia, Missouri until 5:00 P.M., Monday July 22, 2024; or can be viewed on the City's website at <https://www.como.gov/housing-and-neighborhood-services/>. Any comments received at the hearing or during the comment period will be considered by the City Council and included in the Consolidated Plan document submitted to the U.S. Department of Housing and Urban Development (HUD) for FY 2025-2029. The Consolidated Plan identifies priority needs, funding priorities and implementation strategies for activities funded by HUD for the five year period.

For further information contact the Housing & Neighborhood Services Department, Housing Programs Division at 573-874-6321. The City Hall Building is an accessible facility for persons with disabilities; any person with special needs may call (573) 874-7239. Telecommunications for the deaf is available at 1-800-MOR-ELAY. The City of Columbia does not discriminate on the basis of race, color, religion, sex, national origin, ancestry, marital status, familial status, disability status, sexual orientation and gender identity.

Public Comment received regarding the FY 2025-2029 Citizen Participation Plan

None



City of Columbia FY 2025 - FY 2029 Consolidated Plan



Neighborhood Congress

The City of Columbia invites you to come and share your thoughts on the FY 2025-FY 2029 Consolidated Plan.

The five year consolidated plan is required by the U.S. Department of Housing and Urban Development (HUD) for the use of Community Development Block Grant (CDBG) and HOME funds.

Participants in the **Neighborhood Congress** will provide input on the following community needs:

- affordable housing
- economic development
- fair housing
- neighborhood needs
- community facilities



October 17, 2023



7-9 p.m.



The ARC
1701 W. Ash St.
Columbia, MO 65203

Please contact the City of Columbia with questions.

573.874.6321

HousingPrograms@CoMo.gov

For requests for accommodations related to disability, please call 573.874.CITY (2489) or email City@CoMo.gov. In order to assist staff in making the appropriate arrangements for your accommodation, please make your request as far in advance of the posted meeting date as possible.

General Information
Consolidated Plan Neighborhood Congress
October 17, 2023

Welcome/Opening Remarks: Mayor Barbara Buffaloe - Mayor, City of Columbia

Meeting Facilitator: Dr. Tom Rose - Chair, Housing & Community Development Commission

- The U.S. Department of Housing and Urban Development (HUD) 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.
- Our current Consolidated Plan is for FY 2019 – FY 2024.
- Our new Consolidated Plan will run from FY 2025 – FY 2029.
- Our FY 2025 – FY 2029 Consolidated Plan is due to HUD by November 2024.

Community Development Block Grant (CDBG)

- Federal program to improve low to moderate income households and neighborhoods by creating or enhancing:
 - decent housing
 - suitable living environment
 - economic opportunities

HOME Investment Partnerships (HOME)

- Federal program to create affordable housing for low to moderate income households.

- We estimate each year, that the City of Columbia will receive \$1,000,000 in CDBG funds and \$600,000 in HOME funds.
- HUD generally allocates the funds late in the Spring of each year.

- This Neighborhood Congress allows our community to come together and meet to discuss how they would like the city to allocate funds in the following areas:
 - Affordable Housing
 - Economic Development
 - Community Facilities
 - Neighborhood Infrastructure and Revitalization
 - Fair Housing

**Timeline for Neighborhood Congress
October 17, 2023**

Program

7:00-7:10 PM	Introductions/Welcome from the Mayor
7:10-7:15 PM	Presentation from Housing Programs
7:15-7:25 PM	Topic 1 - Affordable Housing
7:25-7:35 PM	Topic 2 - Economic Development
7:35-7:45 PM	Topic 3 - Community Facilities
7:45-7:55 PM	Topic 4 - Neighborhood Infrastructure and Revitalization
7:55-8:05 PM	Topic 5 - Fair Housing
8:05 – 8:15 PM	Discuss Topic 1 - Affordable Housing
8:15 - 8:25 PM	Discuss Topic 2 - Economic Development
8:25 - 8:35 PM	Discuss Topic 3 - Community Facilities
8:35 - 8:45 PM	Discuss Topic 4 - Neighborhood Infrastructure and Revitalization
8:45 - 8:55 PM	Discuss Topic 5 - Fair Housing
8:55 PM	Wrap up

Community Facilities		
<i>How can we better support non-profit community partners with CDBG and HOME funds?</i>		
	Wrap-Around Services (home Maintenance, tutoring, counseling)	2
	Head-start Programs	3
	Homeless Facilities (ie year round bathroom)	4
	Commercial Kitchens	1
	Domestic Violence Safe Places	1
	Childhood Development	4
	Healthcare	1
	Shared Skills Facility	2
	Increase Accountability - Results Based	1
	Group Collaboration	2
	Project Expansion	1
Neighborhood Needs		
<i>How should we be allocating funds to impact low to moderate income neighborhoods?</i>		
	Rental/Affordable Housing Repairs	2
	Community Gardens in Parks	1
	Higher Density Zoning	1
	Neighborhood Clean-Ups	1
	Acquisition & Demolition	6
	Code Enforcement	1
	Gun Safety	1
	Sidewalks	7
	Estate Planning Education	1
	Historic report recommendations	1
	Low-interest loans	1
	Infrastructure of Old Homes	1
	Stormwater/Sewer	1
Fair Housing		
<i>Does Fair Housing impact you in your neighborhood? How should we be allocating resources to better Fair Housing?</i>		
	Wrap-Around Services to Renters	1

	Legal Services	2
	Counseling	4
	SIL	1
	Higher Density	2
	Education	1
	Accessible Housing	3
	Facilitating Homeownership	1
	Landlord Education Sources	2
	Destigmatizing Section 8 housing	1
	Incentivizing Mixed Income Housing Developments	1
Key Thoughts:	Smaller footprints (i.e. container homes, mobile, tiny homes)	
	Economic mobility/transportation issues	
	ARPA - more info	



CONSOLIDATED PLAN **FY 2025 - FY 2029**

Discussion of Fair Housing in partnership
with the Columbia Housing Authority.



Nov. 16, 2023



★ **5:30 - 6 p.m.**

Dinner served - provided by the Columbia Board of Realtors

★ **6 - 8 p.m.**

Fair Housing meeting

Presentation by Professor Rigel Oliveri, University of Missouri



Kinney Point Housing Resource Center

7 E. Sexton Road, Columbia, Missouri

Please RSVP to DHAMILTON@COLUMBIAHA.COM by November 15.

For requests for accommodations related to disability,
please call 573.874.CITY (2489) or email City@CoMo.gov.

573.874.6321

HousingPrograms@CoMo.gov



General Information
Consolidated Plan Discussion of Fair Housing
November 16, 2023

Welcome/Opening Remarks: Mayor Barbara Buffaloe - Mayor, City of Columbia

Meeting Facilitator/Presenter: Professor Rigel Oliveri, University of Missouri - Columbia

- The U.S. Department of Housing and Urban Development (HUD) 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.
- Our current Consolidated Plan is for FY 2019 – FY 2024.
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- We estimate each year, that the City of Columbia will receive \$1,000,000 in CDBG funds and \$600,000 in HOME funds.
- HUD generally allocates the funds late in the Spring of each year.

- This Discussion of Fair Housing allows our community to come together and meet to discuss how they would like the city to allocate funds in the following areas:
 - How to overcome patterns of segregation
 - Promote fair housing choice and foster housing options across the community
 - Eliminate disparities in economic opportunity and neighborhood amenities through the community
 - Foster a community free from discrimination
 - Fair Housing

**Timeline for Discussion of Fair Housing
November 16, 2023**

5:30-6:00 pm: Dinner, BBQ

6:00-6:10 pm: Event Welcome, Mayor Buffaloe

6:10-6:15 pm: Housing Programs Overview...Jennifer Deaver

6:15-6:20 pm: CHA Overview and Introduction of Speaker, Randy Cole

6:20-6:50 pm: Keynote, Affirmatively Furthering Fair Housing, Rigel Oliveri

6:50-7:00 pm: Questions of Speaker

7:00-7:45 pm: Facilitated tabletop exercise. Fair Housing Goals for the City of Columbia to include in the Consolidated Plan

7:45-8:00 pm: Closing comments and end of event

Event	Fair Housing Discussion	
November 16, 2023		
Question:	Answers:	Amount:
Overcome Patterns of Segregation?		
	Remove "housing projects"	1
	Transparency	1
	Renovations	4
	Segregation of Resources & Perception**	2
	Homeownership education	2
	Focus on rentals	4
	Increase public transportation routes/modes	7
	Educate & Inform	2
	All landlords to accept Section 8 vouchers	5
	Credit Repair Assistance	1
	Public meeting announcement notification changes	1
	Addressing vacant lots and tangled titles	4
	Changes in Zoning (fees)	7
	Incentivize affordable housing construction in current low-income area	4
	Quit talking about it	2
	Instead of personal finance class, offer "predatory practice" class	2
	Holistic approach to community outreach - help where the people are	1
	Creating/growing gentle density	1
	School districting	1
	Land trust - land bank	1
	Create tax increases for undeveloped land in higher density areas	1
	Consistency in community development	1
	Voucher Increases	1
	Requiring balanced development that has mixed housing	4
	Trade off with gentrification	1
	Programs to assist property owners recover damage costs	1
	Don't concentrate on the central city	1
	Encourage local ownership vs corporation	1
	Modular homes in new communities	1
	Mix shared spaces	1
	Examine housing patterns and reasons why people live where they live	1
	Create options (accessible) for people to live where they wish, rather than where they afford	1
Promote Fair Housing choices and foster housing options across the community?		
	Combat stigma of Section 8	2
	Enforce Ordinances	2
	Transportation Options	5
	First Time HomeBuyer programs	3
	Education	3
	Remove Credit Checks & 3x rent rules	1
	Wheel-chair Accessibility (ADA) and universal design	3
	ADU	2
	Changes to zoning codes to allow higher density workforce	3
	Multi-unit properties in single family neighborhoods	1
	Fighting & Community Funding Increase	1
	CHA Funding Increase	1
	Transparency on when CHA can help, calendar for meetings	1
	Accountability system to ensure Fair Housing	2

	Stop counting student housing in Fair Market Rent	2
	Streamlining variance approvals for affordable housing	2
	Encourage local business owners vs. big corporations	1
	Lower utility rates and/or offer utility assistance	2
	Support Services Case Management/Housing Case Management	3
	Homelessness/Safe Areas (people off the streets)	1
	Make CCLT disburse and spread throughout community	1
	Provide favorable loans to minorities address redlining (work more with banks)	1
	Access to loans/financing	2
	Energy efficiency efforts	1
	Address issues of disparate impact such as source of income protection and enforcing it	1
	Housing choice vouchers	3
	Housing case management	1
	Fix culture problem within the city	1
	Prioritize single parents	1
	Create more support for shelters - get folks off the street	1
Eliminate disparities in economic opportunity and neighborhood amenities throughout the community?		
	Zoning	2
	Generational Wealth (programs to help elderly or disadvantaged keep homes)	2
	Incentivize commercial growth within older areas	2
	Cultural Competency Training	1
	Funding for businesses in low income areas	2
	Access to groceries/shopping/schools/healthcare	3
	Infrastructure	7
	Rental home buying programs	2
	Sidewalks	4
	Youth activity centers	1
	Diverse parks	2
	Community (area to congregates at, events, etc)	1
	Green City (improving food & parks)	2
	Verbiage Change (no black or white, just neighborhood)	1
	Reverse Segregation	1
	Diversify Schools (partner with CPS)	3
	City-wide Fiber Internet	3
	Rent Control	3
	Regulate amount of property owned by out of state owners or incentives for local owners	1
	Business investing in communities	2
	Assist stores to be secure (theft)	1
	Slow traffic in residential/commercial areas	1
	Zones (rings) of development with increasing fees	1
	City needs to stop allocating grant funds to the privileged interests they serve	1
	Have a job office for employment	1
	Resources for beautification of blighted areas	1
	Home ownership financing	1
Foster a community free from discrimination?		
	Education	14
	Community Events (interacting with others)	16
	City-wide Kindness Campaign	1
	Economic opportunities in economically disadvantaged areas	2
	Police Dept. training	3
	Mental Health Services	4

	Evictions not preventing people from renting elsewhere	1
	Vacancy Tax	1
	Integrate neighborhoods	6
	Reduce court system corruption	1
	Not catering to college kids	1
	Smaller gathering locations	1
	Create infrastructure in neighborhoods (to encourage more time outside)	1
	Promote neighborhood meetings	1
	Preserve and promote history of BIPOC	1
	Testing - Central Board of Realtors	1
	Community policing	1
	Allocate grant funds with public input	1
	Open the City government to all	1
Concerns/thoughts:	Cheap houses are purchased by people not living in Como - rules against this?	2
	<i>**Giving money and info to rents to purchase homes and maintain communities</i>	
	<i>"Seems like city ordinance has passed, but landlords still hold all the power"</i>	
	Wrap-Around services in mental health	
	Ensure all staff is educated on programs they're covering	2
	Enforce our existing codes	2
	Increase pay for social service providers	2
	Force landlords to maintain & develop property instead of creating slums	2
	Fix healthcare, especially mental health access	1
	Help families get clear title - use law students to help	1
	Douglars - allowed everything to go on and no one cares: loitering	1
	Enabling STR's (short term rentals) takes out of circulation housing units	1
	You can't have housing choice, fair or otherwise, and housing options when your economic goals are tourism and business profit.	1



CONSOLIDATED PLAN **FY 2025 - FY 2029**

A conversation about Economic Development in Columbia, Missouri
in partnership with Regional Economic Development Inc.



Wed., Dec. 6, 2023



3:30-5 p.m.



Regional Economic Development Inc. (REDI)

500 E Walnut St., Ste. 102, Columbia, Missouri

REDI will provide light refreshments.

For requests for accommodations related to disability, call 573.874.CITY (2489)
or email City@CoMo.gov.

573.874.6321
HousingPrograms@CoMo.gov



Regional Economic Development Inc.

FY 2025 - FY 2029 Consolidated Plan
Community Development Block Grant (CDBG) and HOME Funds
Economic Development

Event: Conversation about Economic Development in Columbia, Missouri

Date: December 6, 2023

Economic Development:

How should we allocate resources for economic development for low to moderate income persons and neighborhoods?

What do you consider to be the most important factor in Economic Development for the city of Columbia?

What do you consider to be the most important factor in Workforce Development for the City of Columbia?

How should HUD funds be used to support Workforce Development?

Other thoughts/comments/ideas regarding City of Columbia CDBG and HOME funds.

Event	FY 2025 - FY 2029 Consolidated Plan - Economic Development	
December 6, 2023		
Question:	Answers:	Amount:
How should we allocate resources for economic development for low to moderate income persons and neighborhood?		
	Provide support for new groups/businesses/non-profits	2
	Increase funding to be used for job training through CD9G (15% not enough)	3
	Job opportunities for career paths from low skilled/wage jobs with upward mobility opportunities	1
	Development of low-income housing projects and/or renovations	1
<i>Verbal Crowd Notes</i>	<i>increasing workforce needs to mean increasing funds (more than 15%) - Using these programs/projects as a catalyst for the future. What other investments can we do?</i>	
What do you consider to be the most important factor in Economic Development for the City of Columbia?		
	All parts/aspects are important - walk hand-in-hand	1
	Watch for trends on what people want	1
	skilling up under-utilized or lower-skilled workers	3
	Funding to agencies with direct impact to populations needing economic resources & assistance	1
	Promoting existing programs, then developing new ones to fill spots.	1
	Entrepreneurship	1
<i>Verbal Crowd Notes</i>	<i>Overlapping factors. Accessibility is key. Capital, education, transportation. Everything is connected.</i>	
What do you consider to be the most important factor in Workforce Development for the City of Columbia?		
	Including youth & people with disabilities	1
	Additional funding for job training (15% not enough)	1
	Workforce housing in strategic locations (ie transportation lines, buses)	2
	Ensuring minority youth have equal access to education/job training	1
	Entrepreneurship education/training	1
<i>Verbal Crowd Notes</i>	<i>Exposure to workforce in younger kids. Should include individuals with disabilities. Accommodations made with skill development.</i>	
How should HUD funds be used to support Workforce Development?		
	Access to skill training for high demand jobs that offer career paths	1
	Job training/education for low income youth & families (apprentice, earlier exposure)	5
	Re-entry Opportunities	1
	Assisting individuals with disabilities	1

Concerns/Thoughts/Questions:		
	Provide Technical Assistance for the application process	2
	How can we capitalize on these funds to draw down other funds?	
	Neighborhood Infrastructure	



CONSOLIDATED PLAN **FY 2025 - FY 2029**

A conversation about the Consolidated Plan -
Community Facilities and Community Needs Roundtable.



Thur., Jan. 18, 2024



6-7:30 p.m.



Daniel Boone Regional Library

Friends Room, 100 W. Broadway Columbia, Missouri

**This is a roundtable discussion with local not-for-profits
and community needs-based organizations.**

573.874.6321

HousingPrograms@CoMo.gov

Event	FY 2025 - FY 2029 Consolidated Plan Community Facilities and Community Needs Roundtable	
January 18, 2024		
Question:	Answers:	Amount:
What are the city's greatest needs for Community Facilities?		
	Affordable Housing	6
	Child-care Facility	2
	Repairs to tenant occupied Homes	2
	Safe homes (livable environments)	2
	Facilities for Youth Services	
	Rehab to Existing Facilities	2
	Permanent shelters for unhoused families	
	Space for single parents with multiple genders of children	
	Accessibility	4
<i>Verbal Crowd Notes</i>	<i>Affordable Housing, going into Accessibility, including child-care (covering facility or providers), SAFE Homes (security, cameras, basic living needs). Basic needs also include: Water Heater/HVAC, Ramps/doors. Breaking down limiting barriers such as: Food, Doctors, transportation. Location is an issue for those walking. Housing Improvement - funds to leverage other issues (winterization program discovers hole in roof, can't cover that without another program to assist). COLLABORATE. Radon test adds additional costs - who to mitigate?</i>	
What are the city's greatest community needs, as related to not-for-profits and needs-based organizations?		
	What can they use for rehab vs staff cost (ex. admin oversight)	4
	Resources (i.e. 2021 procedures)	3
	Childcare	2
	Rental Assistance	6
	Down payment Assistance	
	Collaborative opportunities with other organizations	2
	Youth Facilities	
	Affordable Housing	2
	Affordable universal design plans & accessories	
<i>Verbal Crowd Notes</i>	<i>NEED MONEY – resources, rental assistance. Housing stability, which equals rental assistance. Goes back to accessibility. Issue of getting money under cap amount, staff not being compensated for time in projects. Having to absorb direct cost if there are complications in projects. Limited Resources - piggyback when extra is available. Challenge is city. Whole county is looking at city for assistance, guidance. Growing county equals growing city equals constant need. Formal way of collaborating? Breaking up projects? Focusing on relationship-building between non-profits. Thinking outside of county due to city impact. City Council is dependent on citizens/commissions. Need to be creative, which includes identifying other funding resources. Help visualize for City Council.</i>	
What recommendations would you have for local not-for-profits and needs-based organizations regarding projects they apply for?		
	Site Control	4

	Detailed Plans	3
	Varying Options to Purchase	
	Collaborate to Meet Community Needs	2
	Act Quickly (site plans, contractors, supplies, etc)	
	Funding in addition to CDBG/HOME to ensure project completion	
	Coordinate closely with City Staff	
	Use CDBG/HOME to leverage existing \$ to add value	
Verbal Crowd Notes	<i>SITE CONTROL PLAN BAG - MOVE FAST. For smaller non-profits, all within reach in terms of purchasing to achieve site control. Communicate with office to make process easier, applications easier.</i>	
Concerns/Thoughts/Questions:		
	Nature School - Partnership between Boone County & School District.	
	Anti-poverty strategy.	
	More local/general revenue to complement CDBG funds	
	Covered bus shelters	
	Better zoning laws for walkable neighborhoods with grocery	
	Universal Design in new buildings	
	Specific Repairs such as: remodeled bathrooms in homes, install walk-in showers that are wheelchair accessible. Automatic doors with push buttons/remotes for homes with residents unable to open doors. Grab bars. Ramps that need repaired or replaced (including garage & front door). Parking lot renovations to be more ADA compliant. More accessible pathways to designated areas (i.e. walk-out basement). Installation of better lighting in parking lots and outside homes. Roofs (repair or replace). HVAC systems and appliances needing replaced, helping residents utility bills. Flooring in homes to be more wheelchair/walker friendly. Security systems & cameras to ensure safety of residents, staff and individuals. Also included: Better access to paratransit or transportation. Staffing to take individuals on vacations (not currently paid for by state). -Woodhaver	
	We would like more accessible parks with adaptive playground equipment. Wondridge Park has adaptive equipment; but it does not have accessible parking - there is only parking on the street. Casano Park, The Steinberg Playground, has one or two adaptive swings, but there is not much else for persons with disabilities. Parking in general is an issue. A majority of accessible vans have ramps on the side of the vehicle, and the parking spaces make them unable to extend the ramp due to cars being parked next to them. More leisure and adaptive recreation programming with adults and children with disabilities outside of the Special Olympics. We are talking about programming that isn't the usual boring crafts/bowling etc. The ARC only offers a handful of programs and those are extremely lacking in variety and creativity. There are great programs in other community parks and rec departments. EXPAND in Boulder has some great programs for example. The community is in need of after-school programming and summer camps for children with disabilities. Columbia needs more sidewalks where there are none, and they should be wider to accommodate people with wheelchairs, and families with children and strollers. More accessible pedestrian signals that vibrate and talk. The truncated domes (bumpy dots on the curve) that are there to indicate a street, are aligned as such that when a blind person aligns themselves with them, it leads them straight into the intersection.	

Survey Responses

09 October 2023 - 11 February 2024

Consolidated Plan Needs Assessment Survey

City of Columbia, MO

Project: City of Columbia Consolidated Plan Needs Assessment Survey



VISITORS					
476					
CONTRIBUTORS			RESPONSES		
322			328		
11	0	311	12	0	316
Registered	Unverified	Anonymous	Registered	Unverified	Anonymous

Consolidated Plan - Community Needs Survey Synopsis - October 9, 2023 to February 11, 2024

Question	Low	Mid	High
Mental Health Services			218
Housing for Homeless Individuals and Families Needing Supportive Services			197
Services for Abused/Neglected Youth			192
Vocational Training			180
Street Improvements			175
Health Services			167
Services for Battered/Abused Spouses			165
Emergency Homeless Shelter			163
Energy Efficiency Improvements (Insulation, air-sealing, equipment upgrades)			162
Sidewalk Improvements			160
Downpayment Assistance for Homeownership			153
Sanitary Sewer Improvements in Low Income Neighborhoods			153
Trash and Debris Removal			150
Youth Services			149
Rehab of Existing Housing for Homeownership			148
Transitional Housing for Homeless Youth			148
Accessibility Improvements for Elderly and Persons With Disabilities			147
Rental Housing for Seniors			146
Youth Services			146
Broadband/Internet Access			145
Storm Water Improvements in Low Income Neighborhoods			142
Senior Services			141
Americans with Disabilities Act (ADA) Accessibility			133

Rental Vouchers			131
Fair Housing			120
Services for Persons with Disabilities			154
Employment Services			148
Commercial/Industrial Development or rehabilitation			144
Business Mentoring (assisting new businesses with planning/budgeting)			137
Lead Based Hazard, Mold, and Asbestos Mitigation			133
Code Enforcement for the Exterior of Buildings			129
Demolition of Dilapidated Buildings (those in a state of despair or ruin)			127
Community Gardens			126
Façade and Infrastructure for Businesses in Lower Income Neighborhoods			124
Housing for People with HIV/Aids	191		
Railroad Crossing Improvements	187		
Parks and Trails Improvements	172		
Residential Historic Preservation	167		
Services for Individuals with HIV/AIDS	150		
Tree Planting Along Streets	130		
Bus Shelters	129		
Construction Rental Housing	128		
Residential Solar Improvements	119		
Legal Services	114		

City Council Meeting
October 21, 2024

PH33-24 Public Hearing Item
Consider approval of the FY 2025-2029 Consolidated Plan and FY 2025 Annual Action Plan
Public Hearing opened at 7:38p.m.

Public Comment:

Second Ward - Citizen

Something else that it's not only just the interest rates, they're absolutely horrible. And I'm saying this as somebody who has taken the HUD classes and who has tried to look for a home. Part of the problem we've got right now is that there are no homes within the affordable housing range for most home buyers that are eligible for HUD, meaning that the homes that are \$150,000 or less. What is happening is that they have...they require a lot of work to be done to them. They...have...they are not move in ready. They are not not, they can not qualify for HUD because they are...they have too many things wrong with them. And so if we want to be using this money as, then we need to have matching funds from the city to help fix up these homes. Part of the problem is, is that the few homes that have been eligible, that would have passed, places like Love Columbia have gone in and purchased them. They recently did that with several homes in the first ward, which has taken out housing stock for those who need it most. Thank you.

Public Hearing closed at 7:40 p.m.

**United States Census Data
2020**

Place

Columbia city, Missouri

Columbia city, Missouri is a city, town, place equivalent, and township located in Missouri.

// United States / Missouri / Columbia city, Missouri

Display Sources

Populations and People

Total Population
126,254

PI | 2020 Decennial Census

Education

Bachelor's Degree or Higher
57.2%

S1501 | 2022 American Community Survey 1-Year Estimates

Housing

Total Housing Units

55,928

H1 | 2020 Decennial Census

Families and Living Arrangements

Total Households

52,954

DP02 | 2022 American Community Survey 1-Year Estimates

Income and Poverty

Median Household Income

\$58,067

S1901 | 2022 American Community Survey 1-Year Estimates

Employment

Employment Rate

59.5%

DP03 | 2022 American Community Survey 1-Year Estimates

Health

Without Health Care Coverage

5.5%

S2701 | 2022 American Community Survey 1-Year Estimates

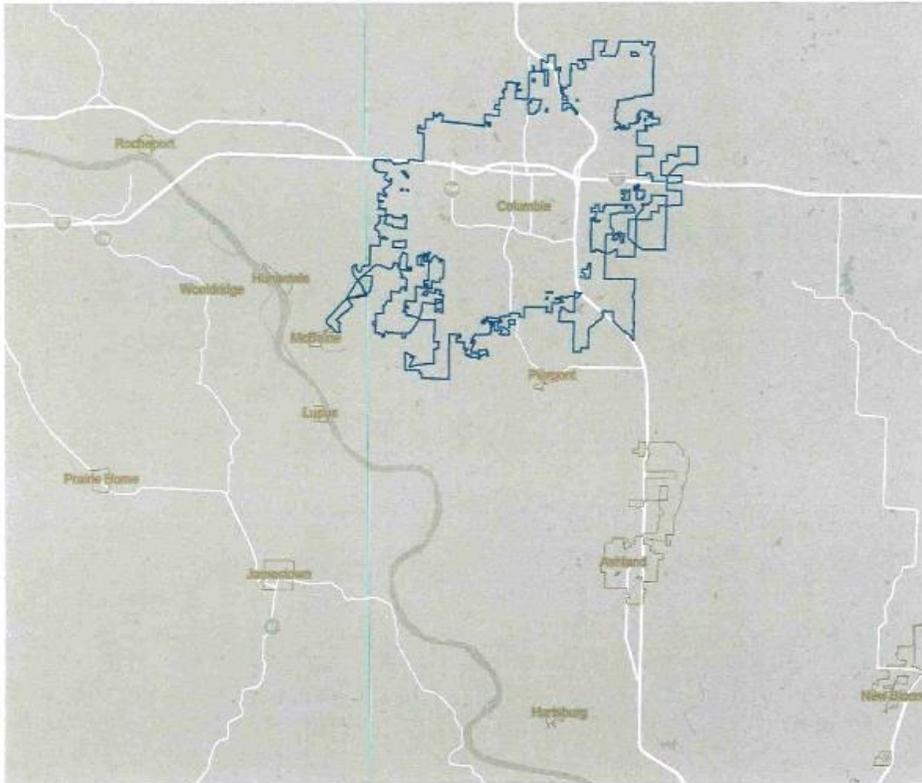
Race and Ethnicity

Hispanic or Latino (of any race)

6,195

P9 | 2020 Decennial Census

Columbia city, Missouri Reference Map



Source: U.S. Census Bureau

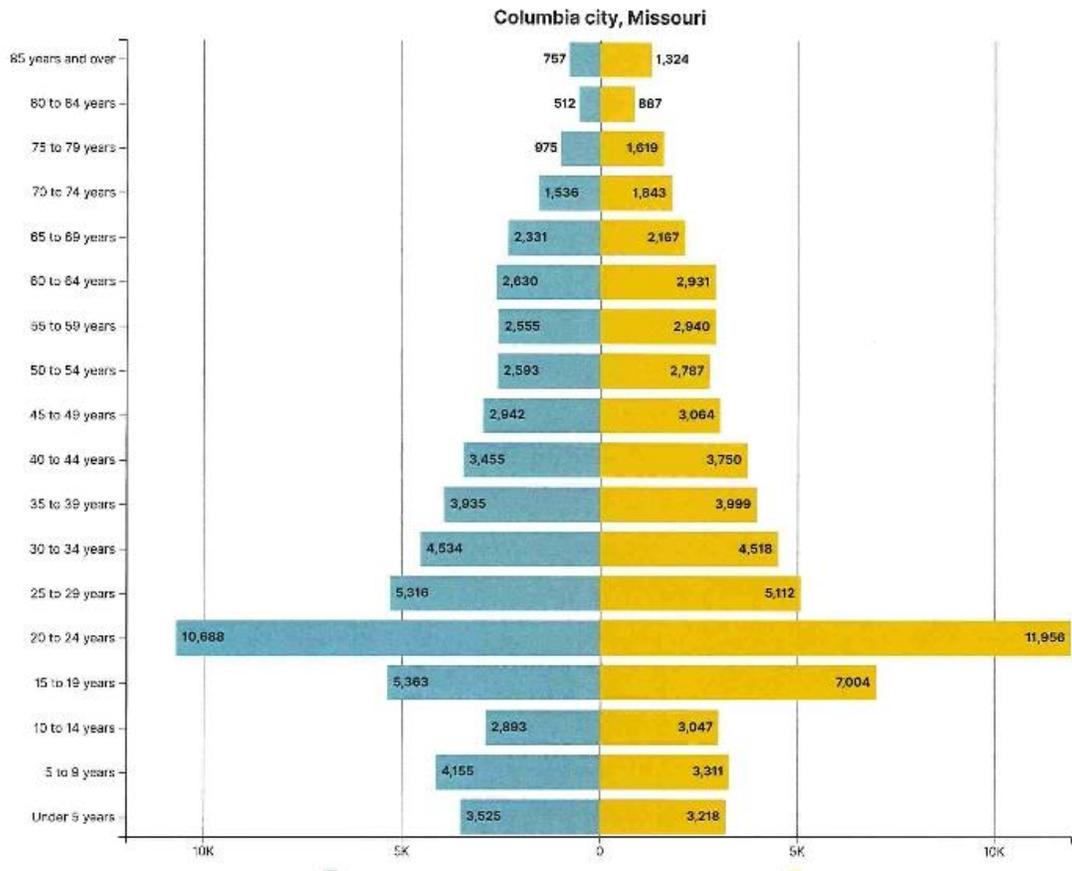
Populations and People

Age and Sex

28.6 ± 0.1
Median Age In Columbia city, Missouri

39.1 ± 0.2
Median Age In Missouri

S0101 | 2022 American Community Survey 1-Year Estimates



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2020 | 2022 ACS 5-Year Estimates Subject Tables

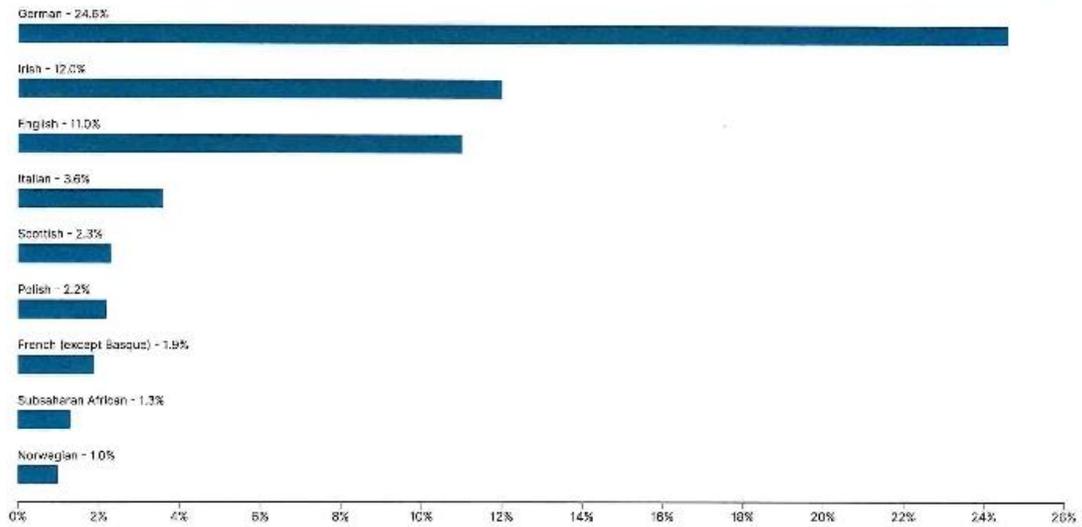
Male

Female

Ancestry

Ancestry
in Columbia city, Missouri

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2021 | 2021 ACS 5-Year Estimates Data Profiles

Language Spoken at Home

N ± N

Language Other Than English Spoken at Home in Columbia city, Missouri

6.4% ± 0.2%

Language Other Than English Spoken at Home in Missouri

DP05 | 2022 American Community Survey 1-Year Estimates

Older Population

10.6% ± 1.2%

65 Years and Older in Columbia city, Missouri

18.0% ± 0.1%

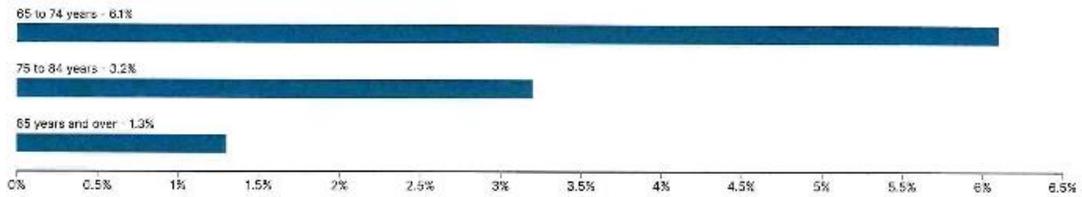
65 Years and Older in Missouri

DP05 | 2022 American Community Survey 1-Year Estimates

Older Population by Age

in Columbia city, Missouri

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DP05 | 2022 American Community Survey 1-Year Estimates

Residential Mobility

4.9% = 1.9%

Moved From a Different State in the Last Year in Columbia city, Missouri

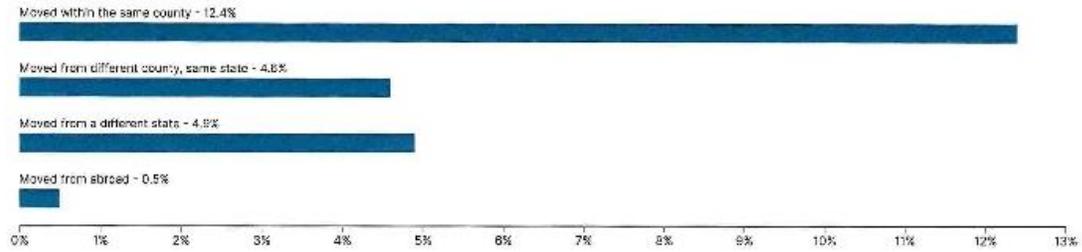
2.7% = 0.2%

Moved From a Different State in the Last Year in Missouri

S0701 | 2022 American Community Survey 1-Year Estimates

Residential Mobility in the Last Year in Columbia city, Missouri

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S0701 | 2022 American Community Survey 1-Year Estimates

Veterans

5.4% = 1.3%

Veterans in Columbia city, Missouri

7.1% = 0.2%

Veterans in Missouri

S2101 | 2022 American Community Survey 1-Year Estimates

Veterans by Sex
in Columbia city, Missouri

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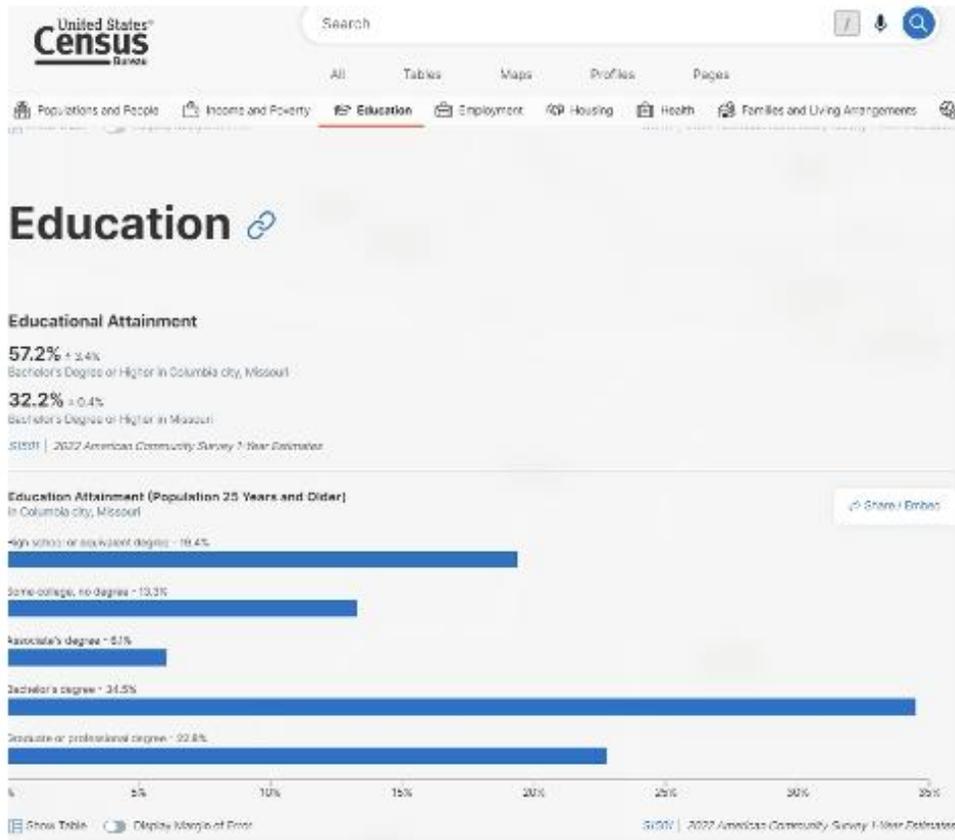
Male - 88.1%

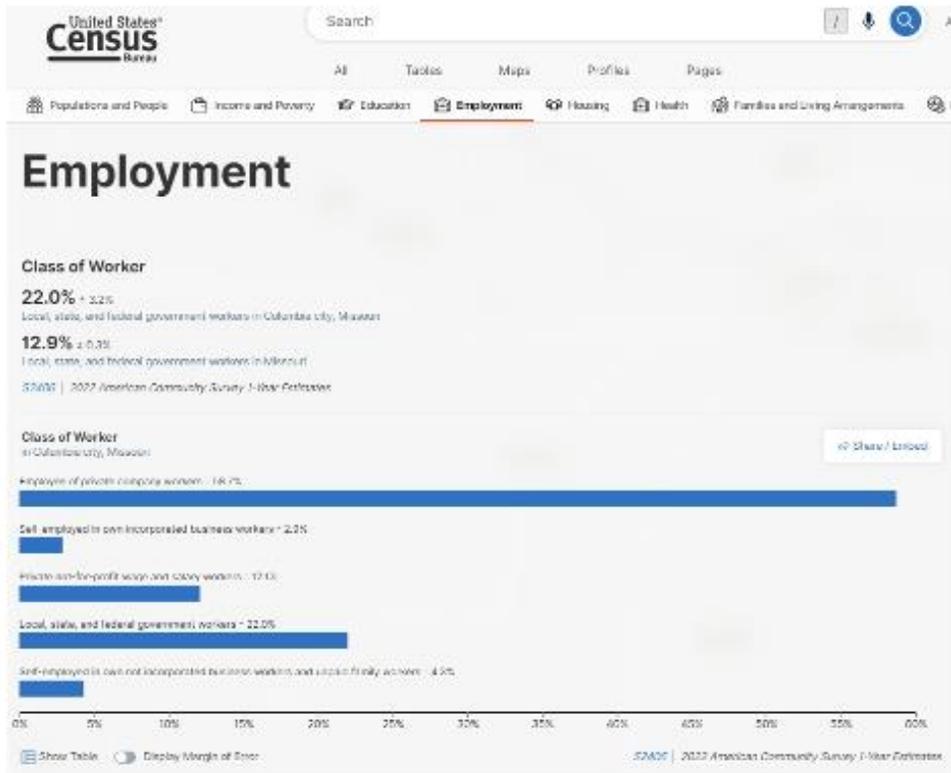
Female - 11.9%



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S2701 | 2022 American Community Survey 1-Year Estimates

[Accessibility](#) | [Information Quality](#) | [FOIA](#) | [Data Protection and Privacy Policy](#) | [U.S. Department of Commerce](#) | [Release Notes](#)

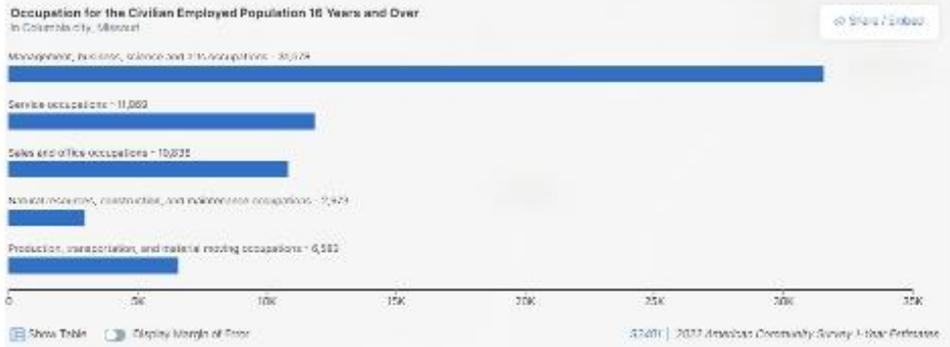




33.0% ± 5.3%
 Females in Computer, Engineering and Science Occupations in Columbia city, Missouri

25.4% ± 1.8%
 Females in Computer, Engineering and Science Occupations in Missouri

S2401 | 2022 American Community Survey 1-Year Estimates



Work Experience

36.7 ± 1.2
 Mean Usual Hours Worked for Workers in Columbia city, Missouri

39.0 ± 0.1
 Mean Usual Hours Worked for Workers in Missouri

S2307 | 2022 American Community Survey 1-Year Estimates



Commuting

17.6 ± 1.7

Average travel time to work (in minutes) in Columbia city, Missouri

23.7 ± 0.7

Average travel time to work (in minutes) in Missouri

DP07 | 2022 American Community Survey 1-Year Estimates

Means of Transportation to Work (Workers 16 Years and Over)

in Columbia city, Missouri

[Share / Embed](#)

Drive alone - 64.9%

Carpool - 8.5%

Public transportation - 1.8%

Walked - 2.5%

Bicycle - 0.3%

Taxicab, motorcycle, or other means - 0.2%

Worked from home - 9.9%

Show Table

Display Margin of Error

DP07 | 2022 American Community Survey 1-Year Estimates

Employment and Labor Force Status

59.5% ± 3.1%

Employment Rate in Columbia city, Missouri

60.1% ± 0.4%

Employment Rate in Missouri

DP03 | 2022 American Community Survey 1-Year Estimates

Industry

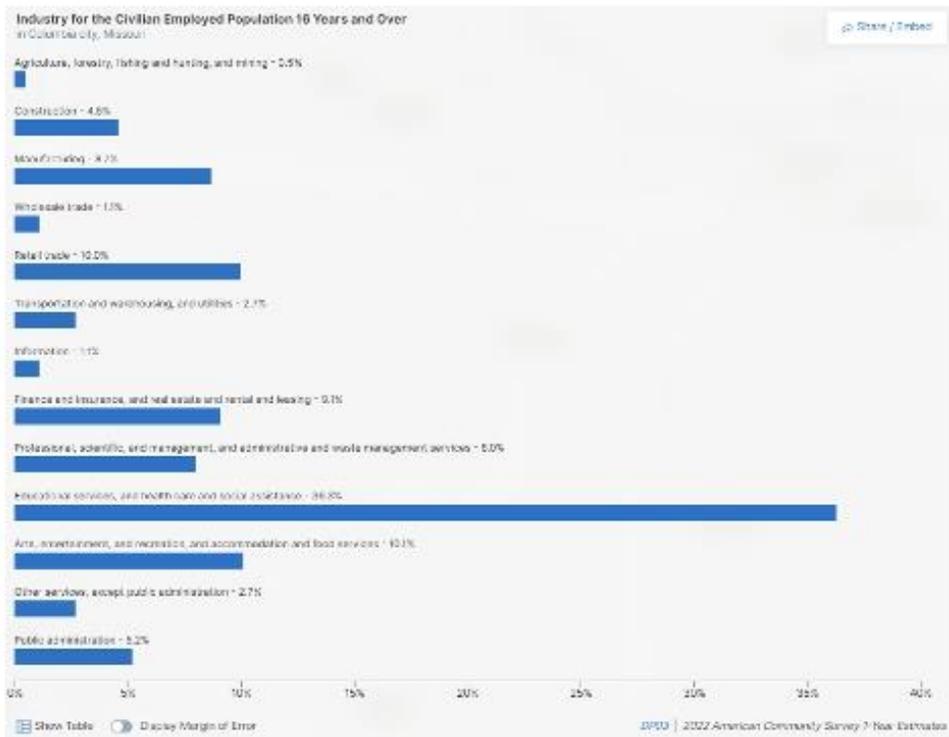
0.5% ± 0.5%

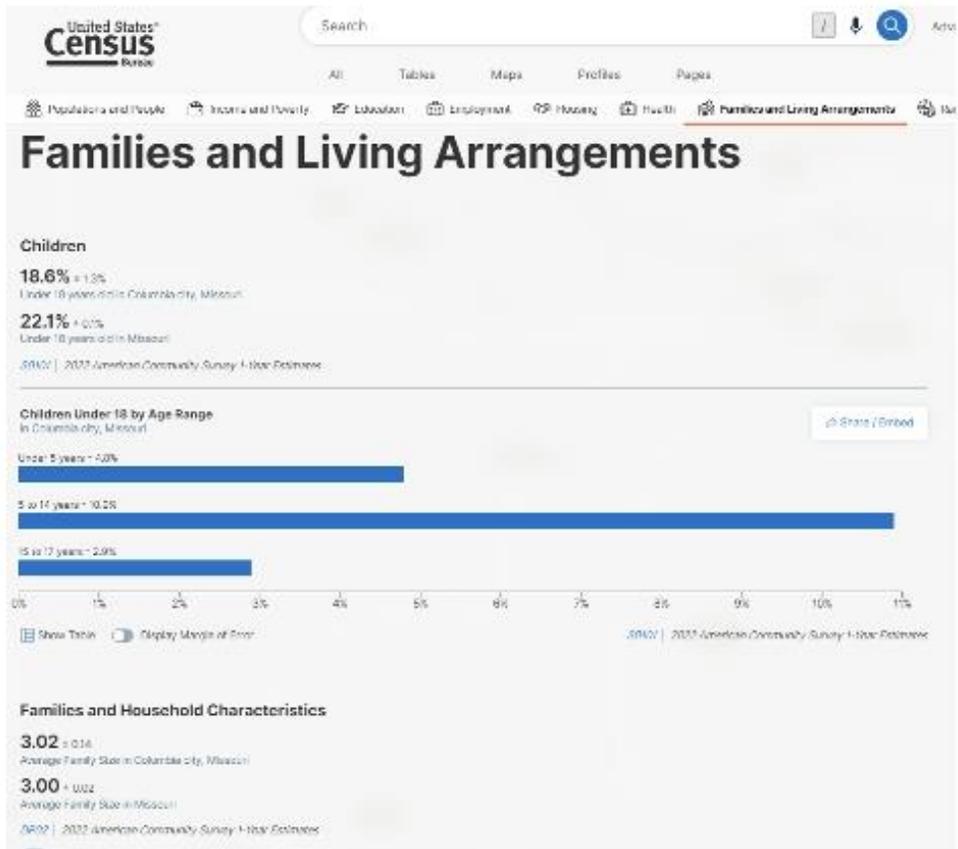
Agriculture, forestry, fishing and hunting, and mining in Columbia city, Missouri

1.5% ± 0.1%

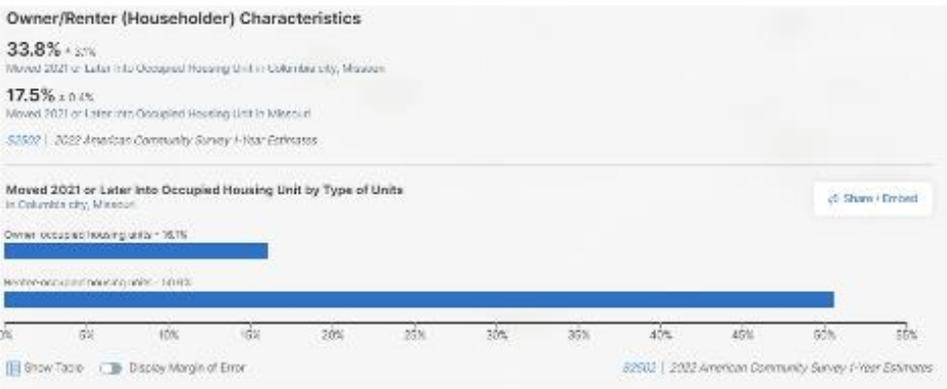
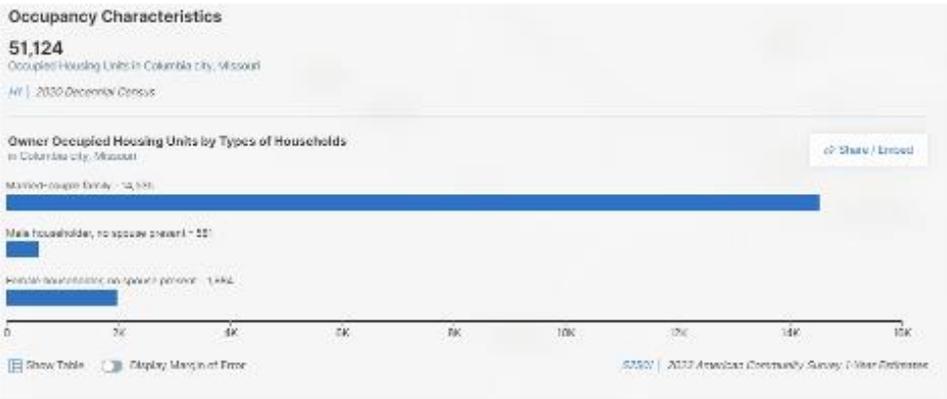
Agriculture, forestry, fishing and hunting, and mining in Missouri

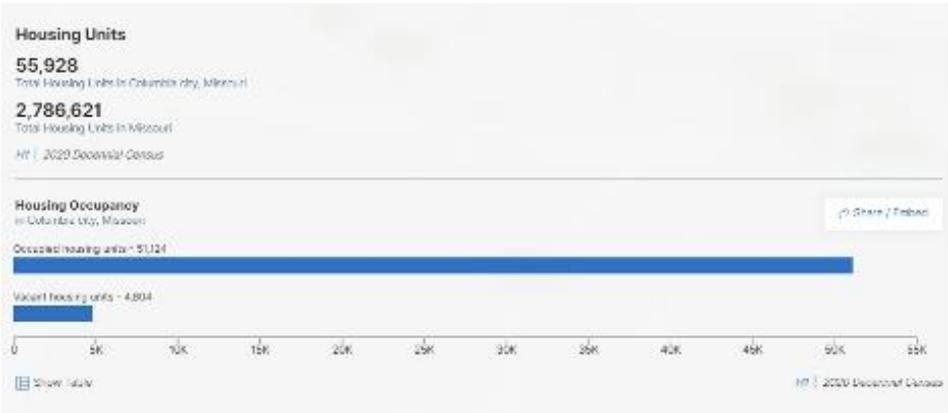
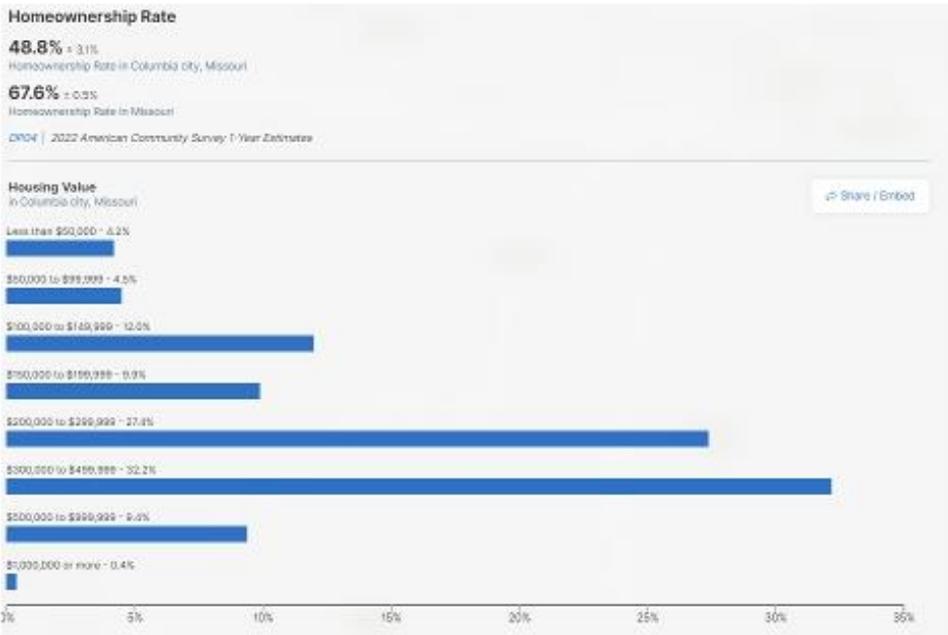
DP03 | 2022 American Community Survey 1-Year Estimates











Income and Poverty [🔗](#)

Income and Earnings

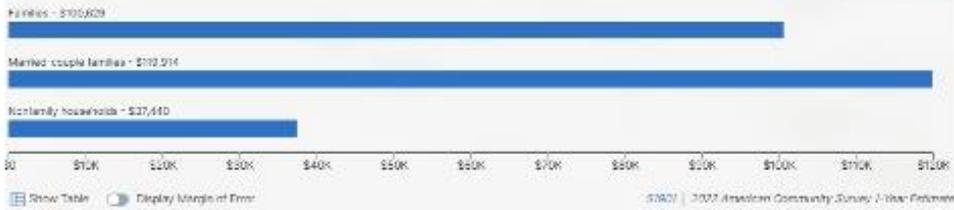
\$58,067 ± \$2,570
Median Household Income in Columbia city, Missouri

\$64,811 ± \$733
Median Household Income in Missouri

2020 | 2022 American Community Survey 1-Year Estimates

Median Income by Types of Families in Columbia city, Missouri

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Poverty

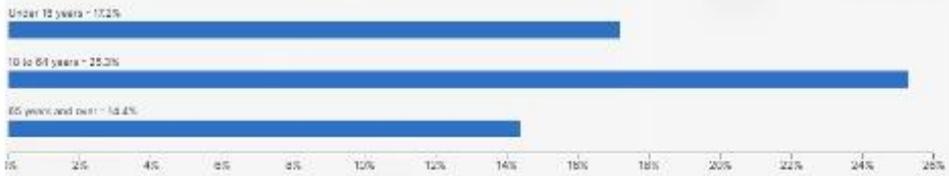
22.5% ± 2.0%
Poverty: All people in Columbia city, Missouri

13.2% ± 0.4%
Poverty: All people in Missouri

2020 | 2022 American Community Survey 1-Year Estimates

Poverty by Age in Columbia city, Missouri

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Race and Ethnicity

American Indian and Alaska Native

398

American Indian and Alaska Native alone in Columbia city, Missouri

30,518

American Indian and Alaska Native alone in Missouri

P8 | 2020 Decennial Census

Asian

7,084

Asian alone in Columbia city, Missouri

133,377

Asian alone in Missouri

P8 | 2020 Decennial Census

Black or African American

15,038

Black or African American alone in Columbia city, Missouri

699,840

Black or African American alone in Missouri

P8 | 2020 Decennial Census

Native Hawaiian and Other Pacific Islander

89

Native Hawaiian and Other Pacific Islander alone in Columbia city, Missouri

9,730

Native Hawaiian and Other Pacific Islander alone in Missouri

P8 | 2020 Decennial Census

Not Hispanic or Latino

89,814

White alone, not Hispanic or Latino in Columbia city, Missouri

4,663,907

White alone, not Hispanic or Latino in Missouri

P9 | 2020 Decennial Census

Some Other Race

2,734

Some Other Race alone in Columbia city, Missouri

127,942

Some Other Race alone in Missouri

P8 | 2020 Decennial Census

White

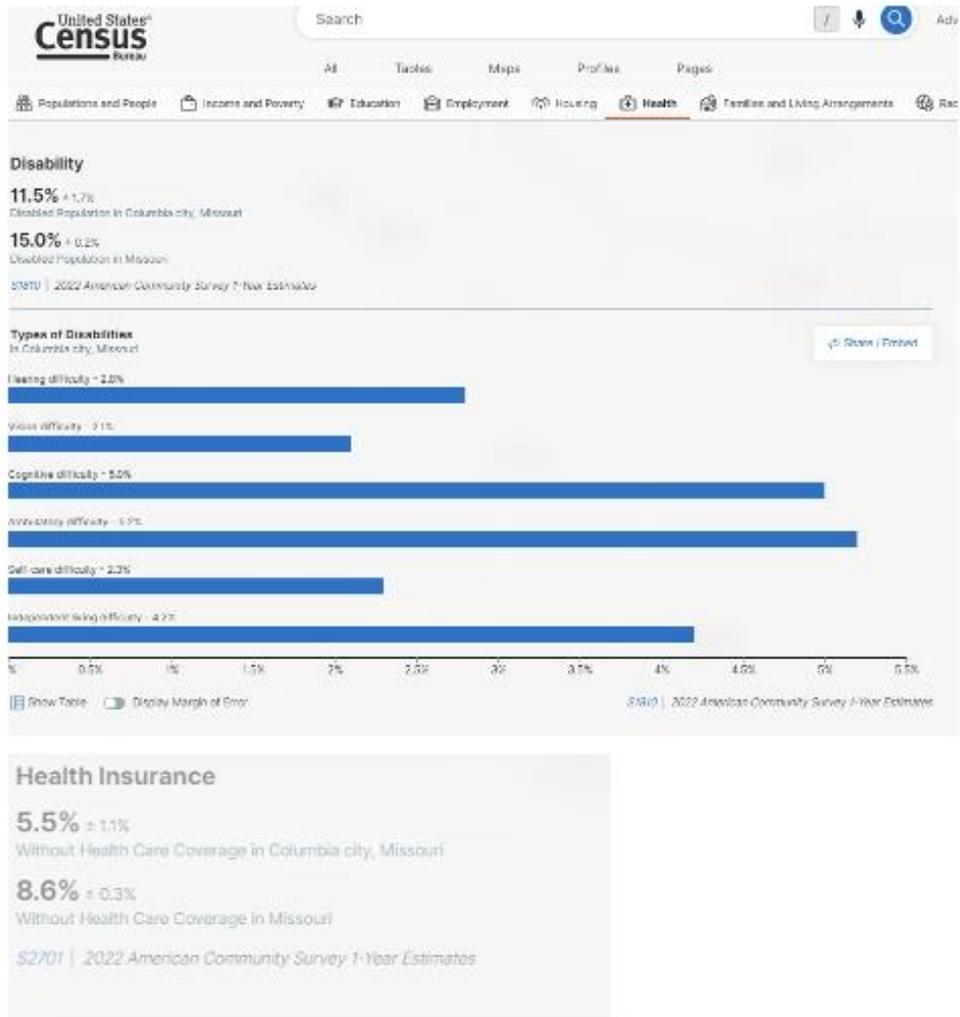
91,516

White alone in Columbia city, Missouri

4,740,335

White alone in Missouri

P8 | 2020 Decennial Census



FY 2025 Annual Action Plan Documents

A/P

JAN 08 2024

U.S. MAIL

CITY OF COL. - HOUSING PROGRAMS DIVISION
P.O. BOX 6015
COLUMBIA, MO 65205-6015

AFFIDAVIT OF PUBLICATION AND INVOICE

PO #20240354 Invoice #31015989

**NOTICE OF PUBLIC HEARING
HOUSING AND COMMUNITY
DEVELOPMENT NEEDS HEARING**

The City of Columbia will hold a public hearing at 7:00 pm on Wednesday, January 24, 2024 in the Council Chambers of City Hall, 701 E. Broadway. The City wishes that it will receive approximately \$1,000,000 in Community Development Block Grant (CDBG) and \$800,000 in HOME funds in FY 2025. The purpose of this hearing is to receive citizen input in identifying housing and community development needs within the community. Any comments received at the hearing or during the comment period will be considered by the Housing and Community Development Commission. Members of the community are encouraged to come and provide public comment regarding our community's priority housing and community development needs. For further information contact the Housing Programs Division at 573-874-8321 or email our office at housingprograms@comco.gov. The City Hall Building is an accessible facility for persons with disabilities; any person with special needs may call (573) 874-7299. Telecommunications for the deaf is available at 1-800-MOR-ELAY. The City of Columbia does not discriminate on the basis of race, color, religion, sex, national origin, ancestry, marital status, family status, disability status, sexual orientation and gender identity. Insertion Dates: December 22, 2023

STATE OF MISSOURI)
) ss.
County of Boone)

I, Bryan Chester, being duly sworn according to law state that I am one of the publishers of the Columbia Missourian, a daily newspaper of general circulation in the County of Boone where located; which has been admitted to the Post Office as second class matter in the City of Columbia, Missouri the city of publication; which newspaper has been published regularly and consecutively for a period of three years and has a list of bona fide subscribers voluntarily engaged as such who have paid or agreed to pay a stated price for a subscription for a definite period of time, and that such newspaper has complied with the provision of Section 493.050, Revised Statutes of Missouri, 1969. The affixed notice appeared in said newspaper on the following consecutive issues:

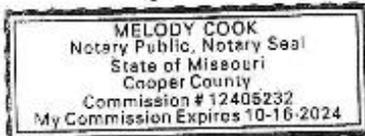
1st Insertion	December 22, 2023
2nd Insertion	2023
3rd Insertion	2023
4th Insertion	2023
5th Insertion	2023
6th Insertion	2023
7th Insertion	2023
8th Insertion	2023
9th Insertion	2023
10th Insertion	2023
11th Insertion	2023
12th Insertion	2023
13th Insertion	2023
14th Insertion	2023
15th Insertion	2023
16th Insertion	2023
17th Insertion	2024
18th Insertion	2023
19th Insertion	2023
20th Insertion	2023
21st Insertion	2023

COLUMBIA MISSOURIAN PRINTER'S FEE \$24.70

By: Bryan Chester
(Bryan Chester, General Manager)

Subscribed and sworn to before me this 22nd day of December, 2023

Melody Cook
(Melody Cook, Notary Public)
My Commission Expires October 16, 2024



A/P

JAN 08 2024

U.S. MAIL

CITY OF COL. - HOUSING PROGRAMS DIVISION
P.O. BOX 6015
COLUMBIA, MO 65205-6015

AFFIDAVIT OF PUBLICATION AND INVOICE

PO #20240354 Invoice #31015989

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HOUSING AND COMMUNITY
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Members of the community are encouraged to come and provide public comment regarding our community's priority housing and community development needs.

For further information contact the Housing Programs Division at 673-674-6321 or email our office at housing-programs@comgo.gov.

The City Hall Building is an accessible facility for persons with disabilities; any person with special needs may call (877) 674-7330. Telecommunications for the deaf is available at 1-800-MOR-SEAY. The City of Columbia does not discriminate on the basis of race, color, religion, sex, national origin, ancestry, marital status, familial status, disability status, sexual orientation and gender identity. Insertion Dates: December 22, 2023

STATE OF MISSOURI }
County of Boone } ss.

I, Bryan Chester, being duly sworn according to law state that I am one of the publishers of the Columbia Missourian, a daily newspaper of general circulation in the County of Boone where located; which has been admitted to the Post Office as second class matter in the City of Columbia, Missouri the city of publication; which newspaper has been published regularly and consecutively for a period of three years and has a list of bona fide subscribers voluntarily engaged as such who have paid or agreed to pay a stated price for a subscription for a definite period of time, and that such newspaper has complied with the provision of Section 493.050, Revised Statutes of Missouri, 1969. The affixed notice appeared in said newspaper on the following consecutive issues:

- 1st Insertion December 22, 2023
- 2nd Insertion 2023
- 3rd Insertion 2023
- 4th Insertion 2023
- 5th Insertion 2023
- 6th Insertion 2023
- 7th Insertion 2023
- 8th Insertion 2023
- 9th Insertion 2023
- 10th Insertion 2023
- 11th Insertion 2023
- 12th Insertion 2023
- 13th Insertion 2023
- 14th Insertion 2023
- 15th Insertion 2023
- 16th Insertion 2023
- 17th Insertion 2023
- 18th Insertion 2023
- 19th Insertion 2023
- 20th Insertion 2023
- 21st Insertion 2023

COLUMBIA MISSOURIAN PRINTER'S FEE \$24.70

By: *Bryan Chester*
(Bryan Chester, General Manager)

Subscribed and sworn to before me this 22nd day of December, 2023

Melody Cook
(Melody Cook, Notary Public)
My Commission Expires October 16, 2024



January 24, 2024 – Housing and Community Development Commission

Housing and Community Development Needs Hearing

Public Comment

Randy Cole from Columbia Housing Authority stood up to speak, passing out flyer. Cole talked about statistics of money used, current projects for accountability, and additional funding.

CITY OF COL. - HOUSING PROGRAMS DIVISION
P.O. BOX 6015
COLUMBIA, MO 65205-6015

AFFIDAVIT OF PUBLICATION AND INVOICE

PO #20240354 Invoice #31017737

See Attached

STATE OF MISSOURI }
County of Boone } ss.

I, Bryan Chester, being duly sworn according to law state that I am one of the publishers of the Columbia Missourian, a daily newspaper of general circulation in the County of Boone where located: which has been admitted to the Post Office as second class matter in the City of Columbia, Missouri the city of publication, which newspaper has been published regularly and consecutively for a period of three years and has a list of bona fide subscribers voluntarily engaged as such who have paid or agreed to pay a stated price for a subscription for a definite period of time, and that such newspaper has complied with the provision of Section 483.080, Revised Statutes of Missouri, 1969. The affixed notice appeared in said newspaper on the following consecutive issues:

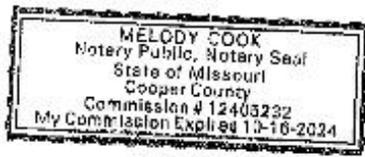
1st insertion	September 8, 2024
2nd insertion	2024
3rd insertion	2024
4th insertion	2024
5th insertion	2024
6th insertion	2024
7th insertion	2024
8th insertion	2024
9th insertion	2024
10th insertion	2024
11th insertion	2024
12th insertion	2024
13th insertion	2024
14th insertion	2024
15th insertion	2024
16th insertion	2024
17th insertion	2024
18th insertion	2024
19th insertion	2024
20th insertion	2024
21st insertion	2024

COLUMBIA MISSOURIAN PRINTER'S FEE \$315.00

By: Bryan Chester
(Bryan Chester, General Manager)

Subscribed and sworn to before me this 10th day of September, 2024

Melody Cook
(Melody Cook, Notary Public)
My Commission Expires October 15, 2024



NOTICE FOR PUBLIC COMMENT AND HEARINGS

2025-2029 CONSOLIDATED PLAN POLICY FUNDING RESOLUTION 2025-2029 CONSOLIDATED PLAN AND 2025 ANNUAL ACTION PLAN

The Housing and Community Development Commission (HCDC) will hold a public hearing on September 18, 2024 at 7:00 pm in the Council Chambers of City Hall, 701 E. Broadway, to consider the City's 2025-2029 Consolidated Plan Policy Funding Resolution and City's 2025-2029 Consolidated Plan and 2025 Annual Action Plan. Additionally, the Columbia City Council will hold a public hearing on October 21, 2024 at 7:00 p.m. in the Council Chambers of City Hall, 701 E. Broadway, to consider the City's 2025-2029 Consolidated Plan and 2025 Annual Action Plan. Copies of the draft document will be available at 11 N. 7th St., Columbia, Missouri and at <https://tinyurl.com/as3w3adb> on September 13, 2024.

Public comments will be accepted on the City's 2025-2029 Consolidated Plan and 2025 Annual Action Plan from September 18, 2024 through October 22, 2024 at 5:00 PM. The final document will be submitted to the U.S. Department of Housing and Urban Development (HUD) for approval along with public comment received and responses to those comments. Please direct questions and/or comments to the Housing & Neighborhood Services - Housing Programs Division at 11 N 7th Street, Columbia, Missouri or e-mail: housingprograms@como.gov

The City of Columbia receives Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funding from HUD according to the City's population and demographics and the federal formula for distributing funds. The City is required to submit a Consolidated Plan at least every five years. The 2025-2029 Consolidated Plan identifies community development needs and funding priorities for the next five years. The 2025 Annual Action Plan is the first year's plan for expenditures of funds in the five-year cycle. The City anticipated FY2025 funding to include approximately \$1,000,000 of CDBG funding and \$470,000 of HOME funding. Proposed CDBG and HOME activities for FY 2025 plan period are listed below.

FY 2025 Estimated CDBG PROGRAM

Community Development Block Grant Resources	Original
Estimated Entitlement Amount	\$ 1,000,000
Proposed Uses of CDBG Funds	
Affordable Housing	
City of Columbia - Home Rehabilitation Program	\$ 100,000
Love Columbia	\$ 60,000
Services for Independent Living	\$ 82,000
Housing Counseling	\$ 3,000
Economic and Workforce Development	
Job Point	\$ 75,000
CMCA Small Business Technical Assistance	\$ 50,000
Connections to Success	\$ 25,000
Neighborhood Revitalization and Stabilization	
City of Columbia - Acquisition and Demolition Program	\$ 50,000
City of Columbia - Code Enforcement of target area(s)	\$ 30,000
Sticwalk - Paving	\$ 75,000
Community Facilities	
Columbia Housing Authority - Blind Boone	\$ 80,000
Woodhaven - Workforce Development Center - 1401 Hethman	\$ 200,000
Administration and Planning	
Administration	\$ 100,000
Planning	\$ 80,000
TOTAL CDBG	\$ 1,000,000

FY 2025 Estimated HOME PROGRAM

HOME Resources	
Estimated Entitlement Amount	\$ 470,000
Proposed Uses of HOME Funds	
CHDO	\$ 173,000
Habitat for Humanity - Construction of 1 home	\$ 37,500
Habitat for Humanity - Construction of 1 home	\$ 37,500
Central Missouri Community Action Home Construction	\$ 60,000*
Woodhaven - New Home construction	\$ 60,000*
Columbia Housing Authority Tenant Based Rental Assistance	\$ 75,000
Administration	
Administration	\$ 47,000
TOTAL HOME	\$ 470,000

* HCDC will review again, once project is further in process.

City Hall is an accessible facility; any person with special needs may call (573) 874-6321. Telecommunications for the deaf is available at 1-800-MOR-CLAY. The City of Columbia does not discriminate on the basis of race, color, religion, sex, national origin, ancestry, marital status, familial status, handicap or sexual orientation.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2012 ACS 5-year estimates
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. 2012 ACS 5-year estimates.
	What was the purpose for developing this data set? This was taken from the ACS rather than developed.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Columbia
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2008-2012 5-year estimates
	What is the status of the data set (complete, in progress, or planned)? complete
	2
Data Source Name CHA Data	
List the name of the organization or individual who originated the data set. Columbia Housing Authority	
Provide a brief summary of the data set. Update to Columbia Housing Authority data included in IDIS.	
What was the purpose for developing this data set? To provide the most up to date data.	
Provide the year (and optionally month, or month and day) for when the data was collected. 2014.	
Briefly describe the methodology for the data collection. CHA tracks all tenant demographic data as required by HUD.	
Describe the total population from which the sample was taken. All recipients of assistance through the Columbia Housing Authority.	

Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

See data tables.