



City of Columbia, Missouri

Meeting Minutes

City Council

Monday, March 2, 2026
5:00 PM

Pre-Council

City Hall
Conference Room
1A/1B
701 E. Broadway
Columbia, MO

I. CALL TO ORDER

Mayor Buffaloe called the meeting to order at approximately 5:02 p.m.

Present: 6 - Buffaloe, Foster, Waterman, Carroll, Sample, and Elwood

Absent: 1 - Peters

This item is open to the public: Affordable Housing Discussion

Mayor Barbara Buffaloe introduced the affordable housing discussion. This was presented by Clint Smith, Community Development Director and Bill Rataj, Housing and Neighborhood Services Director.

Bill Rataj and Clint Smith introduced the topic and provided some background information of the City's efforts directed by the City Council.

Rataj highlighted the significant amount of support the City has invested in affordable housing, a total of \$14.3 million. Funding mainly comes from the federal level. Rataj mentioned that since the study was done, the City of Columbia has funded a total of 440 units - 19 for Sale Units, 165 Rental Units, and 10 transitional housing units done by Love Columbia.

Rataj explained the Housing Rehabilitation projects that Housing & Neighborhood Services (HNS) has assisted with in the previous years.

The City of Columbia is seeking a grant from HUD for lead mitigation. Applications will be due in August.

Council member Valerie Carroll asked about the rentals being able to use utility affordability funds. Rataj said that they are not currently but stated it is something they are exploring with the Community Land Trust Fund. Mayor Buffaloe added that rental units are eligible for the energy efficiency programs in the Utilities Department but the property owners would have to be in on that process.

Rataj provided information on the direct assistance, which includes down payment programs and other such funding, as well as rental assistance done through the Columbia Housing Authority.

Clint Smith briefed the Council on the recommendations that were provided in the City/County Housing Study. The study recommended a predictable and streamlined review process. The Study suggested housing be placed on smaller lots, 3,000-7,000 Sqft. Smith mentioned the elimination to apply for both Board of Adjustment approval and

Planning & Zoning (P&Z) and City Council approval could assist with the streamlining of these processes.

Carroll asked if the dimensions are somewhat similar to the cottage lots. Smith mentioned that they are fairly similar. Council member Nick Foster asked if this would have an impact on infill initiatives. Smith stated that there are a variety of considerations when it comes to infill. Green fill doesn't have some of these concerns.

Carroll asked about substandard single lot infill to narrow substandard lots. Smith stated that they were able to do that with other considerations.

Smith discussed the zoning revisions and the definition of family. It was specifically stated that families should include adult parents and elderly parents that would give more leeway with zoning and increase density. It would allow more individuals in one dwelling unit. Council members highlighted that the reason for this amendment would be about occupancy. Carroll expanded that when she was in P&Z they had discussed getting rid of the definition as a whole and looking at the structure itself. Smith explained the different lenses used to look at these definitions, such as if the occupancy was determined by square footage versus by room.

Council member Vera Elwood expressed interest in why P&Z moved away from this, and that she has concerns about the definition of family only including blood and marriage. She hopes to have further discussion on this and why P&Z made this switch.

Smith then read off the drafted definition of family.

Discussion around Accessory Dwelling Units (ADU) occurred at a work session for P&Z in February with a public hearing planned for in March.

Rataj gave Housing and Neighborhood Services updates from the housing study. These include establishing a local housing trust fund, where feedback will be collected at the March 14th Community Summit.

Foster asked if the feedback questions asked how it will be used and how it will be funded. Rataj stated that was a good idea and he would add that.

Rataj mentioned the housing preservation inventory creation. He mentioned that staff surveyed 1,765 properties in 2025 and found that 90 percent to be in good to excellent condition.

Carroll asked about potentially being able to view the housing preservation inventory and perhaps have maps included to show where housing is located that is attainable at a regular council meeting.

Rataj said HNS is working to replicate the Home Rehab and Energy Efficiency program. HNS uses ARPA funds which have to be spent by the end of the year.

Rataj mentioned that the application process for CDBG and HOME funds has commenced for 2027.

Smith presented a map on where the single family homes are being built in Columbia city limits. He listed some of the locations where these homes are located and what the hot spots for building in Columbia are.

Carroll asked about the housing springing up in central Columbia. Smith said that he

would provide a report on the addresses where things are being built.

Council member Don Waterman asked if these included CHA had been constructed, and Smith confirmed that they would be included.

Smith discussed the targets laid out by the City for building new housing, and noted that the City exceeded these targets for the past year.

Foster asked questions about the types of housing being built and how that applies to current trends. Smith explained that multifamily units might be cyclical and not replicable every year.

Carroll asked for an update on zoning per acreage. Foster asked if there is anything on the horizon on next steps, and specific items that are becoming a priority or items that were not identified as a priority.

This item is open to the public: Risk Management Report

Mayor Buffaloe introduced Nancy Thompson, City Counselor. Thompson then introduced Kris Eubank who has been with the office for a year now as the Risk Manager. Thompson introduced the contractors at Huggins Actuarial.

Kris Eubank explained the purpose of Risk Management and the current activities of the Division of Risk Management, specifically the Self-Insurance Program. Eubank explained that the Risk Management department is responsible for: Adjudicate Claims, Litigation Management, Proactive Risk Management, Contract Insurance Review, Indemnity Agreement Analysis, Certificate of Insurance, Insurance Policies, Vendor Management, Coordinate Actuarial Process.

Eubank explained the self insurance program and how much money is put aside in bonds and working with a third party administrator. It includes General Liability, Auto Liability, Worker's Compensation, Automobile Damage, and property damage are a combination of internal funding and outside high deductible insurance.

Self-Insured Retention is the amount that must be paid by the City before the insurance policy will pay on a policy for an individual claim, similar to a deductible.

Eubank showed how the bonds and monies are allocated for certain liabilities and compensations. Eubank elaborated that these retentions were set to keep premiums in mind.

Foster asked what cyber liability includes. Eubank explained that any claim made due to a data breach. Carroll asked if Flock Data falls under their reliability or the cities. Thompson stated that it would be under Flock's responsibility.

Moving on to insurance procurement, Eubank mentioned that we have been working with Broker Marsh & McLennan Agency for a very long time through a bid process. He mentioned that the cost of insurance is increasing, which could be attributed to inflation and medical advances.

Eubank mentioned some items that are handled internally would be mailbox damage from a snow plow operation. The third party claims administrator will administer property, worker's compensations, and liability claims. They will also handle loss reporting. They take the loss reports that they get and do a deep dive. They then use these tools to try to mitigate these from happening in the future, going back to the department and really looking at what happened.

Eubank described the prevention measures and programs that Risk Management utilizes to help protect the city and the employees.

Eubank expanded on the workers compensation duties under Risk Management. These include receiving and evaluating each report of injury. They additionally coordinate resources and cost containment.

Eubank explained the amount of claims the City had over the previous years, as well as total amounts paid over the years. Thompson explained the experience vs exposure for the self insurance and how Huggins uses those factors to project future costs.

Foster asked about asking employees how they feel about their coverage and their satisfaction with the city's insurance program.

Carolyn Dinitino was the representative from Huggins. Dinitino discussed the primary analysis of auto physical damage. She mentioned that the change in reserves was an increase of \$175,829. She noted that 2025 City vehicle count increased to 762.

Dinitino moved on to Workers Compensation that the increase in reserves was \$681,172. She stated that the increase to payroll for 2025 was \$104,799.

Dinitino stated that for the actuarial process they reviewed a variety of documents. She then elaborated on techniques used for the actuarial process and the confidence levels and assumptions they use. She mentioned that Huggins projects expected losses for the next 5 year period.

Dinitino gave the Summary of Estimates for the City as of September 2025. Thompson mentioned that at a 90 percent confidence level, the estimate would be correct 9 out of the 10 years.

This item is open to the public: Motion for the City Council to go into closed session to discuss:

-Legal actions, causes of action or litigation involving a public governmental body and confidential or privileged communications between a public governmental body or its representatives and its attorneys pursuant to Section 610.021(1) RSMo.

The City Council did not motion to go into closed session during this meeting.

This item is closed to the public: Closed meeting in Conference Room 1A/1B.

The City Council did not go into closed session.

II. ANY OTHER ITEMS COUNCIL MAY WISH TO DISCUSS

None.

III. ADJOURNMENT

The meeting was adjourned at approximately 6:52 pm.