

FY 2017 CDBG and HOME Annual Action Plan
City of Columbia

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) defines the City of Columbia as an entitlement community due to its population and demographics. As an entitlement community, the City of Columbia receives an annual allocation of Community Development Block Grant (CDBG) and HOME program funding. The City of Columbia is required to submit an Annual Action Plan identifying community needs and funding priorities, in order to receive annual funding. The City of Columbia also values the importance of strategic planning when implementing the use of public funds. This Annual Action Plan is for program year 2017 and will become effective retroactively to January 1, 2017. CDBG and HOME funding allocations have level at about \$830,000 per year; however the federal budgeting process continues to be delayed each year. This trend is expected to continue. This plan takes into account the importance of identifying and prioritizing the most critical needs to be addressed with CDBG and HOME funds.

2. Summarize the objectives and outcomes identified in the Plan

The City of Columbia undertook a significant public input and planning process during the year leading up to the submission of its 2015-2019 Consolidated Plan. Public input was obtained through community focus groups, citizen surveys and public hearings. The objectives and outcomes identified in the plan are a direct result of priority needs identified by the public. Citizens were asked to identify priority needs in five categories including economic development, affordable housing, fair housing, neighborhood needs and community facilities. The City also obtained significant public input through 3 public hearings and community need survey update pertaining to FY 2017 funding priorities. The City obtained responses from 189 individuals through the FY 2017 Community Development Needs Survey, which represents a steady annual increase in public responses.

All objectives and outcomes identified in the plan will meet a national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity. This plan includes 16 production goals (deliverables) to ensure the most critical needs or highest priority needs are being addressed. The City of Columbia identified the following 16 production goals or objectives as a part of the 2015-2019 Consolidated Plan:

2015-2019 Consolidated Plan Goals

1. Provide vocational training to 70 participants, particularly low-income youth.
2. Provide microloans to 15 small businesses with at least 51% low to moderate income employees.
3. Provide comprehensive rehabilitation to 50 owner-occupied housing units.

4. Provide minor home repairs to 200 owner-occupied housing units.
5. Fund 1/2 FTE of a position to conduct code enforcement.
6. Provide homebuyer assistance in the form of down payment assistance to 65 eligible households.
7. Provide homebuyer education to 450 new homebuyers.
8. Construct 15 new affordable, energy efficient owner-occupied housing units with universal design features.
9. Provide development financing for 2 affordable housing developments funded through the Missouri Housing Development Commission.
10. Complete 5 infrastructure projects to increase neighborhood connectivity to amenities and services.
11. Construct 5 new bus shelters in the CDBG eligible area.
12. Remove 15 dilapidated structures within the NRT area.
13. Provide outreach and education to 150 low-income households regarding fair housing rights.
14. Provide fair housing education to 75 housing professionals.
15. Provide fair housing counseling to 50 low to moderate income renters.
16. Acquire, renovate, or expand 5 community facilities providing services to youth, homelessness, ex-offenders, and mental health.

FY 2017 CDBG Funding Allocations are follows:

Entity	Activity	Funding Amount
City of Columbia	NRT Code Enforcement	\$30,000
City of Columbia	NRT Demolition	\$50,000
City of Columbia	Rehab and Repair	\$146,969
Services for Independent Living	Minor Home Repair and Accessibility	\$105,200
City of Columbia	Central City Improvements	\$200,000
Job Point	Vocational Training	\$90,000
Turning Point	Homeless Day Center Renovations	\$50,000
City of Columbia	Fair Housing	\$14,500
City of Columbia	Administration	\$100,000
City of Columbia	Planning	\$50,732
Total		\$837,401

Table 1 –

FY 2017 HOME Funding Allocations are follows:

Entity	Activity	Funding Amount
City of Columbia	Homeownership Assistance	\$286,565
Central Missouri Community Action	804 King	\$40,000
CHDO set-aside	Community Housing Dev. Org	\$65,314
City of Columbia	Administration	\$43,542
Total		\$435,421

3. Evaluation of past performance

The City's is maintaining many of the programs it has historically operated and also adjusts its funding priorities to match annual priority needs identified by the public. Estimated costs are also associated with each production goal to ensure that goals are realistic and achievable. This plan focuses on the most critical community needs identified by the public.

4. Summary of Citizen Participation Process and consultation process

The City of Columbia held 4 public hearings and conducted a citizen survey while developing the FY 2017 Annual Action Plan. The Community Development Commission held a public hearing on January 13, 2016 where the City announced the release of its citizen survey and provided a forum for organizations and the public to provide input on community development needs for the FY 2017 Annual Action Plan. The Community Development Commission then held two additional hearings on May 11, 2016 and June 1, 2016 where local organizations applying for FY 2016 CDBG and/or HOME funds were provided the opportunity to present their proposal(s) and how they addressed community development needs identified in 2015-2019 Consolidated Plan. The City Council then held a budget hearing on August 15th where the Community Development Commission presented its funding recommendations to the City Council, and members of the public were allowed to comment. City Council is holding an additional hearing on July 17, 2017 to consider the FY 2017 Annual Action Plan and allow organizations and members of the public to comment on funding priorities within the FY 2017 Annual Action Plan.

5. Summary of public comments

There was public comment received from one person at the Community Development Needs Public Hearing held on January 13, 2016. The public comment was received from the CEO of the Columbia Housing Authority, which included an update on progress of their renovations projects, support for the removal of dilapidated homes and a comment relating to the removal of Tenant Based Rental Assistance (TBRA) from the plan and how it used to serve CHA participants. The Community Development Commission discussed this comment and explained how priorities were shaped through the robust public input and data analysis process, which resulted in homeownership being a higher priority for use of HOME funds.

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

None.

7. Summary

The FY 2017 Annual Action Plan addresses priority needs identified in the 2015-2019 Consolidated Plan and does not amend any of the goals or objectives originally identified during formation of the Consolidated Plan.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	COLUMBIA	Community Development Department
CDBG Administrator	COLUMBIA	Community Development Department
HOME Administrator	COLUMBIA	Community Development Department

Table 2 – Responsible Agencies

Narrative (optional)

The City of Columbia will continue to be responsible for preparing the Consolidated Plan and Administration of the City's CDBG and HOME funding.

Consolidated Plan Public Contact Information

Randy Cole 500 E. Walnut Suite 108

P.O. Box 6015

Columbia, MO 65205

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

1. Introduction

The City of Columbia consulted with several local services providers, city departments and local organizations while identifying priority needs for the plan. The consultation process primarily consisted of outreach to local organizations and the public through public hearings and a community survey.

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 Community Development Department (CD Department) is responsible for administering CDBG and HOME funds and formulating the Consolidated Plan. The CD Department included the City of Columbia Division of Human Services in the formulation of the 2015-2019 Consolidated Plan and works with the CD Department to coordinate funding efforts. The Division of Human Services administers local funding to governmental health, mental health and local service agencies. It also serves as the City's main point of contact for addressing homelessness. The CD Department included the Division of Human Services to reduce duplication of services provided and to maximize utilization of each funding source and ensure coordinated efforts to address community needs. The CD Department also included the CEO of the Columbia Public Housing Authority on the technical team for the Consolidated Plan to assist in planning and coordinating efforts to address affordable housing.

The City of Columbia Community Development Department and Division of Human Services combined annual RFP submissions into the same web-based reporting system, along with the Boone County Community Services Department and local United Way. This has reduced duplicative requirements for agencies requesting funds and increase coordination and performance information sharing between organizations. These efforts have also resulted in increased communication and coordination between the City's CD Department, Division of Human Services, Boone County Community Services Department, and United Way.

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 CD Department held a specific focus group on the issue of homelessness with local service providers that serve the homeless during formation of the 2015-2019 Consolidated Plan. Local service providers attending the focus group were also members of the Basic Needs Coalition (BNC). The BNC consists of local service providers that assist the homeless population in Columbia. The BNC conducts point in time counts, coordinates Project Homeless Connect and works to align services that assist homeless

populations. The CD Department is a member of the BNC and utilized this group for obtaining priority needs for the homeless to include in the plan. The CD Department regularly utilizes the BNC to share information regarding development of the Annual Action Plan and identifying the needs of homeless persons.

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

The Missouri Housing Development Commission (MHDC) administers all ESG contracts in Columbia. The City retains the first right of refusal; however MHDC currently contracts directly with local organizations for implementing ESG funding. The City of Columbia works closely with all ESG recipient organizations through the BNC for point in time counts and addressing service gaps to homeless populations.

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

The following section identifies agencies groups and organizations that participated in the process of forming the 2017 Annual Action Plan.

Table 3 – 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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Housing Authority was included on the staff technical team that collected and analyzed data, as well as assisted in community outreach during development of the 2015-2019 Consolidated Plan. The outcomes will be accurate data on participants served through the housing authority, and coordinated efforts on future affordable housing projects. CHA staff also assisted in significant outreach activities to low income households served through CHA.
2	Agency/Group/Organization	BOONE COUNTY FAMILY RESOURCES
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Boone County Group Homes was consulted direct consultation as well as through its proposal for FY 2017 CDBG funds. Information received pertained to agency facility/housing needs. This consultation assisted the CD Department with planning and developing community facility goals.
3	Agency/Group/Organization	CENTRAL MISSOURI COMMUNITY ACTION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CMCA was consulted through involvement at several community forums during development of the 2015-2019 Consolidated Plan, as well as contributions to the December 3-4th Affordable Housing Symposium. CMCA is Columbia's local community action agency implementing several federal programs addressing poverty. CMCA also serves Columbia as a Community Housing Development Organization. The anticipated outcomes of the consultation include identifying affordable housing needs and how to most effectively utilize CDBG and HOME CHDO funding. CMCA is also an important partner in identifying ways to address poverty.

4	Agency/Group/Organization	Centro Latino De Salud, Educacion y Cultura
	Agency/Group/Organization Type	Services-Children Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consultant by providing outreach to non-English speaking populations during our public input and survey process. Centro Latino also providing meeting space for several neighborhood meetings involving redevelopment efforts within the Central City Neighborhood.
5	Agency/Group/Organization	JOB POINT
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Job Point was consulted through participation in several community forums while developing the Consolidated Plan. The anticipated outcome of Job Point's participation included additional information regarding economic development and working with low income minority populations. Job Point also serves as a local Community Housing Development Organization and provided significant input in how Columbia can utilize low income minority youth in affordable housing projects.
6	Agency/Group/Organization	SERVICES FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through attendance at community forums/focus groups during development of the 2015-2019 Consolidated Plan. The anticipated outcome of the consultation is greater coordination between service providers serving persons with disabilities and assistance in developing goals targeted towards assisting persons with disabilities.

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

NA.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Missouri Housing Development Commission	MHDC oversees ESG funding granted to local agencies. The City of Columbia works with each of the ESG grantees through the Basic Needs Coalition to coordinate services for homeless populations.
Comprehensive Plan	Community Development Department	The FY 2017 Annual Action Plan addresses several goals, objectives and action items of the City's Comprehensive Plan including the following:-Encourage universal design and practices for aging in place.-Promote construction of affordable housing.-Promote home ownership and affordable housing options, and encourage integrated residential densification via flexibility and dwelling unit options.

Table 4 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Columbia reviewed agency consultation and input received during the formation of the 2015-2019 Consolidated Plan and also provided additional opportunities for updates to those consultations while forming the FY 2017 Annual Action Plan. Opportunities included 4 public hearings and its Community Development Needs Survey. The City received 189 responses in its FY 2017 Community Development Needs Survey.

AP-12 Participation – 91.105, 91.200(c)

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

The citizen participation process served as the basis for identifying priority needs, which directly guided goal-setting in the City's 2015-2019 Consolidated Plan. All goals identified in the 2015-2019 Consolidated Plan were set based upon priority needs identified by the public. The FY 2017 Annual Action Plan addresses goals identified within the 2015-2019 Consolidated Plan. The City of Columbia's citizen participation process and consultation process in drafting the Consolidated Plan included eight 8 community forums/focus groups, seven public hearings and five citizen surveys.

The FY 2017 Annual Action Plan addresses goals identified within the FY 2017 Annual Action Plan. The City updated citizen input by conducting 4 additional public hearings and its annual Community Development Needs Survey. The public input provided while planning the FY 2017 Annual Action Plan ensured goals and objectives identified in the 2015-2019 Consolidated Plan were up to date and guided funding decisions included within the FY 2017 Annual Action 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 Hearing	Non-targeted/broad community	One attendee requesting an update to the economic development target group.	CEO of the Columbia Housing Authority regarding update of current projects, support for removal of dilapidated homes and support for TBRA.		

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	Public Hearing	Non-targeted/broad community	15 persons attended the meeting to present to the Community Development Commission.	Presentation of City Department projects including its rehab/repair programs, homeownership assistance program, demolition program, and storm water improvements on Garth, Sexton, Oak and Lynn. Public member John Clark spoke in favor of City planning process for Lynn/Garth Storm water improvements.		
3	Public Hearing	Non-targeted/broad community	Presentations from 9 local organizations on proposed projects with CDBG and/or HOME funding.	Presentation of each proposal and questions from Community Development Commission members.		

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 Hearing	Non-targeted/broad community	Regular Council meeting. Budget hearing.	Presentation of Community Development Commission CDBG and HOME funding recommendations for FY 2017.		

Table 5 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Columbia's FY 2017 CDBG funding was close to level previous years and estimates. The City is anticipating level funding for FY 2017 and overall funding levels continue to be significantly lower from funding levels in the mid-2000's. Program income continues to be steady and provides a significant level of funding for additional projects. City staff anticipates a continuation of healthy amounts of program income due to the addition of new projects and continued resale of homes maintaining a City lien.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	837,401	25,000	0	860,401	0	Final HUD allocations and estimated Program Income (loan repayment).

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	435,421	105,000		540,421	0	Final HUD allocations and estimated Program Income (loan repayment).

Table 6 - 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

CDBG and HOME funds will leverage a significant amount of additional resources including federal, state and local funding. The Homeownership Assistance Program experienced approximately \$265,275.03 in expenditures during FY 2016, resulting in approximately \$4 million private mortgages. The City of Columbia provided an additional \$100,000 in City general revenue for additional homebuyer assistance within 3 areas in need of investment, during FY 2016. The City has also allocated an additional \$200,000 in general revenue to construct 4 new affordable, near net-zero homes, which will also include investment from a local bank for development financing and CDBG and HOME funding. This project is expected to break ground by the end of FY 2017.

The U.S. Department of Housing and Urban Development (HUD) requires that the Participating Jurisdictions (PJs) that receive HOME funds

match \$0.25 of every dollar. The matching requirement mobilizes community resources in support of affordable housing. The City of Columbia expects to receive at least \$400,000 in HOME funding for FY2017 and beyond, requiring an annual match requirement of at least \$100,000. HUD allows Cities to rollover excess match from year to year and accumulate excess match. The City of Columbia has over \$1.7 million in excess match from previous years and anticipates meeting all match requirements for FY 2017 and accumulating additional match.

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 of Columbia previously purchased 11 lots located with the central City on the block of Garth, Oak, Lynn and Sexton. The City worked with the neighborhood to develop a plan for reuse. The City held a neighborhood meeting on October 24, 2015 at Centro Latino with 20 attendees. The meeting featured a neighborhood walk to view the properties and a planning session to identify what the neighborhood would like to see redeveloped. The neighborhood identified affordable housing, storm water infrastructure, sidewalks, greenspace, community garden and other infrastructure needs as important to include within redevelopment. The City held an additional public meeting at Centro Latino and worked with the MU School of Architectural Studies to develop conceptual site plans that interpreted the initial public input received. The top 5 conceptual site plans were reviewed and commented on by the group attendees. There were 30 meeting attendees. The public input informed the plans for storm water improvements included within the CDBG budget for FY 2017, which is included within this plan.

Discussion

The City will continue to prioritize needs and projects according to most need, as well federal funding continues to decline.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Repair of existing housing	2015	2019	Affordable Housing	Citywide	Preservation of Existing Housing Energy Efficient and Universally Designed Housing Quality Affordable Housing Units	CDBG: \$146,969	Homeowner Housing Rehabilitated: 27 Household Housing Unit
2	Code Enforcement	2015	2019	Affordable Housing	NEIGHBORHOOD RESPONSE TEAM AREA	Preservation of Existing Housing	CDBG: \$30,000	Housing Code Enforcement/Foreclosed Property Care: 65 Household Housing Unit
3	Homebuyer education	2015	2019	Affordable Housing	Citywide	Increased Homeownership	CDBG: \$0 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
4	Removal of dilapidated structures	2015	2019	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Removal of dilapidated structures	CDBG: \$50,000	Buildings Demolished: 3 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Garth, Sexton, Oak and Lynn Improvements	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Affordable Housing, Sidewalks and Storm Water	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
7	Vocational Training	2015	2019	Non-Housing Community Development	Citywide	Vocational training targeting youth	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
8	Community Facility Improvements	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Homeless Day Center Improvements	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted
10	Fair housing education to households	2015	2019	Affordable Housing Public Housing	Citywide	Fair housing outreach and education	CDBG: \$5,000	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
11	Fair housing education to housing professionals	2015	2019	Affordable Housing Public Housing	Citywide	Fair housing outreach and education to housing pro	CDBG: \$4,000	Other: 70 Other
12	Fair housing counseling	2015	2019	Affordable Housing Public Housing	Citywide	Fair housing counseling	CDBG: \$5,500	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
13	Homebuyer Assistance	2015	2019	Affordable Housing	Citywide	Increased Homeownership	HOME: \$286,565	Direct Financial Assistance to Homebuyers: 30 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	New housing construction	2015	2019	Affordable Housing	Citywide	Increased Homeownership Energy Efficient and Universally Designed Housing Quality Affordable Housing Units	HOME: \$65,314	Homeowner Housing Added: 6 Household Housing Unit

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Repair of existing housing
	Goal Description	Funding for City Minor Home Repair Program and Services for Independent Living Minor Home Repair and Accessibility Program.
2	Goal Name	Code Enforcement
	Goal Description	Code Enforcement within NRT Area.
3	Goal Name	Homebuyer education
	Goal Description	Homebuyer Education for first-time homebuyers participating in the City's Homeownership Assistance Program. No funding will be allocated to this, due to donations from Providence Bank for course materials and presentations.
4	Goal Name	Removal of dilapidated structures
	Goal Description	Demolition of vacant and dilapidated structures.

5	Goal Name	Owner Occupied Rehabilitation
	Goal Description	Comprehensive rehabilitation of owner-occupied homes.
6	Goal Name	Garth, Sexton Oak and Lynn
	Goal Description	Storm water improvements, sidewalks, affordable housing.
7	Goal Name	Vocational Training
	Goal Description	Vocational training for public housing authority residents and construction renovations at Stuart Parker units.
8	Goal Name	Community Facility Improvements
	Goal Description	Interior renovations to Turning Point facility serving homeless populations.
10	Goal Name	Fair housing education to households
	Goal Description	Outreach and education to households through local events.
11	Goal Name	Fair housing education to housing professionals
	Goal Description	Fair housing education to property managers, lenders, Realtors and housing professionals.
12	Goal Name	Fair housing counseling
	Goal Description	Fair housing counseling to low income renters and homebuyers.
13	Goal Name	Homebuyer Assistance
	Goal Description	Direct homebuyer down payment assistance.

14	Goal Name	New housing construction
	Goal Description	Construction of 2 homes through HOME CHDO funding. Solar panels on 4 Lynn Street Cottages to be constructed with City general revenue and private financing.

Table 8 – Goal Descriptions

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 91.215(b):

The City anticipates impacting the following number of families with affordable housing as defined by HOME 91.215(b):

Extremely low-income: 4 households

Low-income: 18 households

Moderate income: 19 households

AP-35 Projects – 91.220(d)

Introduction

All projects identified in the FY 2017 Annual Action Plan were identified through the City's annual CDBG and HOME Request for Proposals (RFP) process.

#	Project Name
1	NRT Code Enforcement
2	NRT Demolition
3	Owner Occupied Rehabilitation and Repair-CDBG
4	SIL Minor Home Repair and Accessibility Program
5	Turning Point Renovations
6	Fair Housing
7	CDBG Administration
8	CDBG Planning
9	Homeownership Assistance
10	CMCA 804 King
11	HOME Administration

Table 9 – Project Information

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

All allocation priorities are identified as objectives in the 2015-2019 Consolidated Plan.

Projects

AP-38 Projects Summary

Project Summary Information

Table 10 – Project Summary

1	Project Name	NRT Code Enforcement
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Code Enforcement
	Needs Addressed	Preservation of Existing Housing
	Funding	CDBG: \$30,000
	Description	Code enforcement in NRT Area.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	65 households will receive code enforcement, potentially impacting 2,500 surrounding properties.
	Location Description	NRT Area which include: central city, white gate, east campus, Benton Stevens and Indian Hills.
	Planned Activities	Code Enforcement
2	Project Name	NRT Demolition
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Removal of dilapidated structures
	Needs Addressed	Removal of dilapidated structures

	Funding	CDBG: \$50,000
	Description	Demolition of vacant dilapidated structures.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	30 households surrounding vacant and dilapidated structures.
	Location Description	NRT area.
	Planned Activities	Acquisition and demolition.
3	Project Name	Owner Occupied Rehabilitation and Repair-CDBG
	Target Area	Citywide
	Goals Supported	Owner Occupied Rehabilitation Repair of existing housing
	Needs Addressed	Preservation of Existing Housing Quality Affordable Housing Units
	Funding	CDBG: \$146,969
	Description	Rehab-C: 2 Comprehensive rehabilitation homes and 20 minor home repair projects.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	22 families
	Location Description	Citywide eligibility. Participants will be selected on a first-come first-served basis.
	Planned Activities	Minor home repair and comprehensive rehabilitation.
4	Project Name	SIL Minor Home Repair and Accessibility Program

	Target Area	Citywide
	Goals Supported	Repair of existing housing
	Needs Addressed	Preservation of Existing Housing Energy Efficient and Universally Designed Housing
	Funding	CDBG: \$105,200
	Description	Accessibility improvements and repairs for persons with disabilities and elderly.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	14 disabled and elderly households.
	Location Description	Location will be determined a first-come first serve basis.
	Planned Activities	Accessibility improvements and repairs.
	Estimate the number and type of families that will benefit from the proposed activities	4 low to moderat income households.
	Location Description	109-113 Lynn Street. Central City area.
	Planned Activities	Construction of 4 cottage housing style owner occupied homes to include 4 solar panel systems.
5	Project Name	Turning Point Renovations
	Target Area	CDBG Eligible Area NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Community Facility Improvements
	Needs Addressed	Centers for homeless populations
	Funding	CDBG: \$50,000

	Description	HVAC, Accessibility, expansion.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	45 persons. At least 25 children, primarily from households where English is not the primary language spoken.
	Location Description	Wilkes Blvd. central city area.
	Planned Activities	HVAC replacement, lockers, expansion, accessibility
6	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair housing education to households Fair housing education to housing professionals Fair housing counseling
	Needs Addressed	Fair housing outreach and education Fair housing outreach and education to housing pro Fair housing counseling
	Funding	CDBG: \$14,500
	Description	Fair housing counseling, education and outreach.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	110 low income renters and homebuyers. 70 housing professionals.
	Location Description	City-wide.
	Planned Activities	Fair housing counseling, outreach and education, and education to housing professionals.
7	Project Name	CDBG Administration

	Target Area	Citywide
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$100,000
	Description	Salaries and admin.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	CDBG Planning
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$50,732
	Description	Planning activities. Public input, annual action plan, CAPER.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	Homeownership Assistance

	Target Area	Citywide
	Goals Supported	Homebuyer Assistance Homebuyer education
	Needs Addressed	Increased Homeownership
	Funding	HOME: \$286,565
	Description	Direct homebuyer assistance.
	Target Date	12/24/2018
	Estimate the number and type of families that will benefit from the proposed activities	30 low to moderate income first-time homebuyers.
	Location Description	City-wide
	Planned Activities	Direct homebuyer assistance and education.
10	Project Name	CMCA 804 King
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$40,000
	Description	Salaries and Admin.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

10	Project Name	HOME Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$43,542
	Description	Salaries and Admin.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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

A significant level of resources will be directed within the CDBG Eligible Area and the Neighborhood Response Team (NRT) Area. Both of these areas maintain disproportionately higher concentrations of low to moderate income populations and minority populations. The City will direct services to these areas to assist with code enforcement, removal of dilapidated structures and improvements to Garth, Sexton, Oak and Lynn block. The City will continue to make housing programs available citywide in an effort to invest in lower-income neighborhoods, as well as to provide low to moderate income housing options in higher opportunity neighborhoods.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Eligible Area	45
NEIGHBORHOOD RESPONSE TEAM AREA	20
Remainder of City	35

Table 11 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Funding priorities were determined by examining annual proposals submitted, identifying if they meet an annual goal identified in the consolidated plan, examining public input and survey data, and examining the viability of each proposals. The NRT Code Enforcement and NRT Demolition activities will take place within the Neighborhood Response Team (NRT) Area, due to the additional identified need of code enforcement and removal of dilapidated structures. All City housing efforts and fair housing efforts are being done citywide, in order to ensure housing assistance and options are eligible in all neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will support a variety of affordable projects including rehabilitation (owner and rental), acquisition, and the production of new units. The City will be serving homeless households through funds provided to Turning Point. Special needs populations will be served through projects funded at Services for Independent Living.

One Year Goals for the Number of Households to be Supported	
Homeless	500
Non-Homeless	78
Special-Needs	15
Total	686

Table 12 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	47
Acquisition of Existing Units	35
Total	85

Table 13 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Columbia Housing Authority (CHA) was established in 1956 as a municipal corporation under the 1937 federal housing act and Chapter 99 of the Revised Statutes of the state of Missouri. A federal urban renewal grant provided money to replace dangerous and unsanitary residences in Columbia’s central city with safe and clean dwellings at affordable rents for low-income persons. Columbia’s four public housing developments were constructed between 1958 and 1973.

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

The Columbia Housing Authority will complete substantial renovation of 507 units of public housing under the HUD Rental Assistance Demonstration (RAD) program. Renovations will be completed utilizing state and federal Low-Income Housing Tax Credits allocated by the Missouri Housing Development Commission (MHDC) for the following four projects:

Housing Project	Start Date	Completion Date
Stuart Parker Apartments with Paquin Tower	January 2016	March 2017
Bear Creek Apartments	May 2016	July 2017
Oak Towers	October 2016	December 2017
Bryant Walkway I & II	December 2017	December 2018

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

Advisory Board that is composed of public housing residents from all public housing properties as well as participants in the CHA’s Housing Choice Voucher Program.

All meetings of the CHA Board of Commissioners are open to the public and Public Housing residents are encouraged to attend the meetings. Meeting notices are posted at all public housing sites as well as to the CHA’s web site. Anyone can request to receive an email notification when CHA agenda packets are posted to the CHA web site and public housing property locations.

The CHA sponsors the free Money Smart program that is available to all public housing residents. Money Smart is a ten week program that covers all aspects of home ownership and home budgeting.

The CHA also offers a Family Self-Sufficiency Program to all public housing residents that allows them to set goals for home ownership and escrow funds during the process that can be used for down payment

assistance. The CHA also offers the Section 8 Homeownership Program.

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

The Columbia Housing Authority is not a troubled agency. The CHA is designated as a high performing housing authority.

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

Introduction

The City of Columbia FY2017 Annual Action Plan provides funding to Turning Point of Wilkes Blvd. United Methodist Church. Wilkes Blvd United Methodist Church (WBUMC) has served north central Columbia for more than 100 years. Beginning in 2012, we welcomed Columbia's local soup kitchen, Loaves & Fishes, to use our first floor facilities for their nightly meal. After hosting Room at the Inn in January-February 2013, Wilkes' understanding of the challenges facing those without secure shelter was improved. Wilkes staff experienced challenge with privacy and no way to take care of basic needs for day-time shelter, food, personal care, or even a legal address. Turning Point opened in April 2014 to provide short term resources and connect homeless individuals with organizations that address long term needs.

CDBG funds within this annual action plan will fund improvements needed to continue providing quality services through Turning Point in a facility that is being used much more often and much more intensively than it was designed for.

The church was built in 1914, the education building, where Turning Point is located, was added in 1940. The church has drawn on its resources to put bricks and mortar around its mission of serving the poor. The financial support received from the Missouri United Methodist Conference over the past three years is phasing out. The church has used savings accumulated over its long life to make improvements needed up to now. It has struggled to pay utility bills have gone up 60% since it began hosting Loaves and Fishes in 2012 and Turning Point in 2014. A successful campaign resulted in a remodel of the kitchen, predominantly used by Loaves and Fishes.

The project funded in this plan addresses updating portions of the building used by Turning Point, improving access to the building, improving security inside and outside of the building, and replacing outmoded, inefficient equipment. Specifically, small boilers will replace one installed in 1961: asbestos coverings must be removed. A room adjoining the Turning Point Common Room needs work to make it suitable for use including re-tiling the floor. Installing a new security system benefits both clients and staff. Installing a new platform lift and an electronic door opener opens access to the Ground and 2nd floor for Turning Point services and Loaves and Fishes access. A privacy fence will secure the periphery, decreasing escape routes for criminals and decreasing the amount of conflict between clients and neighbors.

Turning Point Services are provided Monday through Friday from 8 am to noon. It welcomes an average of 70 clients daily with coffee and snacks:

- Showers: The men's shower averaged 10 times a day in December, 2015 the women's shower averaged 3 times a day.
- Laundry service: clients wash clothes an average of 3-4 loads daily, plus staff wash towels and

socks (for the clean socks exchange).

- Bag Storage: 60 plus individuals store 2 bags up to 30 days.
- Offering free access to the internet, local calls and use of our mailing address.
- Linking social service organizations to clients: Staff makes referrals on a daily basis. Outreach workers from four local health, mental health, and substance abuse agencies come weekly.

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

The Basic Needs Coalition conducts point in time counts and coordinates project homeless connect. The point in time counts 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 populations in Columbia.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Columbia provided a significant amount of funds in FY 2015 for Welcome Home's emergency shelter. The City anticipates that Welcome Home is expected to complete construction in July of 2017.

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

The City's annual action plan contributes to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options in Columbia. The plan provides funding to dramatically improve the Wilkes Blvd. United Methodist Church and improve operations of their homeless day center services offered through the Turning Point Program.

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's strategic plan goals contribute to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options to these populations. The City's Division of Human Services also administers close to \$900,000 in local general revenue to assist social service providers serving these populations.

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

Introduction

The City of Columbia raised awareness of barriers to affordable housing through the Affordable Housing Symposium event that was held on December 3-4th, 2015. The event featured speakers from Missoula, MT and Boulder, CO, as well as local experts. The event was attended by 132 persons representing Realtors, Lenders, Developers, Builders, City staff, Elected Officials, the University of Missouri-Columbia, Columbia Chamber of Commerce, social service providers, neighborhood organizations, the general public, and other community leaders. The main goal of the event was to educate the public and leaders on affordable housing needs and identify key actions the City should take to address affordable housing. The top five affordable housing actions identified by attendees were:

1. Create a housing trust fund.
2. Intentional affordable housing City Council Policy (incentives for builders/developers.)
3. Creating incentives and removing disincentives.
4. Create a Director of Affordable Housing at the City of Columbia.
5. Formal City Council acknowledgement that affordable housing is a community priority and a basic human right.

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 of Columbia is adopted a new Unified Development Ordinance (UDO) informed by its Comprehensive Plan. The City will be continuing to refine ordinances as opportunities for enhancements are identified.

AP-85 Other Actions – 91.220(k)

Introduction

This section identifies additional required actions the City must take as a part of its annual action plan.

Actions planned to address obstacles to meeting underserved needs

The FY 2017 Annual Action Plan allocates funding to make significant improvements to the Wilkes Blvd United Methodist Church, which will greatly improve homeless day center services provided to Columbia's homeless populations.

Actions planned to foster and maintain affordable housing

The City has also allocated an additional \$200,000 in general revenue funds for the development of 4 new cottage housing style homes and for the creation of a new community land trust organization. The Columbia Community Land Trust, Inc. was incorporated on November 3, 2016. A board was appointed and by-laws adopted in 2017. The CCLT has also adopted financial procedures, began creating a strategic plan, opened a bank account, procured an accounting firm and submitted its 501c3 application to the IRS. Significant progress is expected to be achieved by FY 2018.

Actions planned to reduce lead-based paint hazards

The City will continue to reduce the number of units containing lead-based paint hazards, primarily through its housing rehabilitation programs; and through the demolition of dilapidated un-safe structures that contain lead paint. The City requires all houses to be lead-safe on completion of rehabilitation activities. The City will continue to utilize a licensed risk assessor to provide lead hazard evaluation for projects requiring an assessment. The city plans to hold an EPA Certified Renovation and Remodeling class again this year and requires all contractors permanently abating lead services to hold a State lead abatement license. The City is consistently bringing houses in lead safe condition through its Owner Occupied Housing Rehabilitation Program and educating contractors and applicants concerning lead hazards.

Actions planned to reduce the number of poverty-level families

The primary activity that will reduce the number of poverty level families is the funding of Job Point's Vocational Training program. The goal of the training is to obtain employment or increased employment in areas of high demand, resulting in higher household incomes.

Actions planned to develop institutional structure

The City increased its CDBG Administration funding from 16% to 18% in FY2015 in order help fund an additional housing specialist position. The additional position was filled in December 2015 and has helped increase production in the homeownership program and minor home repair programs, while allowing additional staff time for closer monitoring of CDBG sub-recipients and CHDOs. The CDBG and Housing Programs staff has also been relocated to a store front location on 500 E. Walnut. This location allows for greater visibility and accessibility of the City's HUD funded programs. The cost of moving to this location and rent has been covered by City general revenue.

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

The Community Development Department worked with the Division of Human Services to implement a web based funding application and reporting system for local service provider organizations in 2015. The City also expanded these efforts to include the County Department of Social Services and our local United Way. Each funding sources shares the same platform and has resulted in a more streamlined process for agencies and increase information sharing across funding sources to best utilize funding.

Program Specific Requirements

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

Introduction

Projects planned with CDBG and HOME funds for FY2017 are identified in the Projects Table. The following identifies program income available to utilize in planned projects. The City of Columbia expends program income before HUD funds on each quarterly draw request. Columbia will be completed a CDBG and HOME draw at the end of FY2016, so there was no carry over program income on hand prior to the start of FY2017.

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	0
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:	0

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.	90.00%

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

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

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

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

The City of Columbia will use recapture provisions as required by 24 CFR 92.254 for homebuyer activities. The 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 for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead hazard reduction procedures as required.
- B. That the property to be purchased shall be an existing single family home or a condominium, the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.
- C. That ownership shall be in a fee simple title or equivalent form of ownership approved by HUD.
- 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 _____, 2017 (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 will use recapture provisions as required by 24 CFR 92.254 for homebuyer activities. 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 for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead hazard reduction procedures as required.
- B. That the property to be purchased shall be an existing single family home or a condominium, the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.
- C. That ownership shall be in a fee simple title or equivalent form of ownership approved by HUD.
- 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 _____, 2015 (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

- 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.