

**MINUTES**

**HOUSING AND COMMUNITY DEVELOPMENT COMMISSION MEETING**

**COLUMBIA CITY HALL**

**701 EAST BROADWAY, COLUMBIA, MO**

**MAY 17, 2023**

**COMMISSIONERS PRESENT**

**COMMISSIONERS NOT PRESENT**

**Mr. Tom Rose  
Mr. Ross Kasmann  
Ms. Rebecca Shaw  
Mr. Blake Willoughby  
Mr. Michael Fletcher  
Mr. Mitchell Ritter  
Ms. Diane Suhler**

**STAFF**

**Ms. Jennifer Deaver  
Mr. Tim Teddy  
Ms. Darcie Clark  
Mr. Jacob Amelunke  
Ms. Molly Fair**

**I. CALL TO ORDER**

MR. ROSE: Okay. My computer says 7:00, so we'll go ahead and get started. Thank you all for joining us today at our meeting of the Housing and Community Development Commission.

**II. INTRODUCTIONS**

MR. ROSE: We'll first start with introductions to my right.

MR. WILLOUGHBY: Blake Willoughby, Ward 6 Representative.

MS. SUHLER: Diane Suhler, Human Services Representative.

MR. KASMANN: Ross Kasmann, Ward 3.

MR. ROSE: Tom Rose, Ward 5.

MS. SHAW: Rebecca Shaw, Member at Large.

MR. RITTER: Mitch Ritter, Ward 2.

MR. FLETCHER: Mike Fletcher, Member at Large.

MS. DEEVER: Jennifer Deaver, City staff.

MS. FAIR: Molly Fair, City staff.

MR. ROSE: Okay. Thank you.

**III. APPROVAL OF AGENDA**

MR. ROSE: The first item is approval of the agenda. I would entertain a motion to approve

that.

MR. WILLOUGHBY: Move to approve the agenda as presented.

MS. SHAW: Seconded.

MR. ROSE: Second was Rebecca. All in favor? Any opposed?

(Unanimous voice vote for approval.)

MS. DEEVER: Can I make one insertion here?

MR. ROSE: We should discuss the item that's under there.

MS. DEEVER: Yes.

MR. ROSE: Okay.

MS. DEEVER: Yes. The staff memo. I did want to make sure that I had let you know there was -- there are a couple of corrections here on actual requests for the competitive that we -- I had a request for our competitive and all funds. What we have come up with, as we have been working with the agencies, is there are \$1,464,975 in CDBG funding requests at this time, and there are \$1,445,000 in HOME requests. These may still adjust over the next week before our meeting, but I will have those -- we'll have the new next week's meeting information out to you, hopefully, by Friday, but there's just adjusted around a little bit, but that's it.

MR. ROSE: That's just for the -- to -- for the minutes, we do have the summary from the staff as part of our agenda. Okay.

#### **IV. APPROVAL OF MINUTES**

MR. ROSE: Next up is approval of the minutes of our April 12th meeting. I would entertain a motion for approval of those.

MS. SHAW: Motion made.

MR. ROSE: By Ms. Shaw.

MR. KASMANN: Second. Ross Kasmann.

MR. ROSE: Thank you. Any discussion? All in favor, signify by saying aye. Opposed same sign?

(Unanimous voice vote for approval.)

MR. ROSE: Okay. Thank you.

#### **V. NEW BUSINESS**

MR. ROSE: Next, we have our new business, and we have proposals then for the CDBG and HOME funds, which are mostly CDBG, I guess -- no. Cover both for our -- sorry -- for our -- from the public entities proposals. And we will -- step up here because I want to get my agenda. Did you have something to state first?

MS. DEEVER: A couple of things on this. We are going to go through -- we are going through the City ones today, and each agency will have -- or group will have five minutes to present, and then we will have three minutes for questions from the Commission. We will be timing these, so just to let

everyone know how those time measures are going to go.

MR. ROSE: And do we have somebody then presenting on the sidewalk, the Public Works?

**City Of Columbia Public Works Pershing Avenue Sidewalks**

MS. ANDERSON: Hi. I'm Allison Anderson; I'm an engineer with the City Public Works Department, and we were asked to apply for a sidewalk project, and so we applied for Pershing Road sidewalk. So the Pershing Road sidewalk is -- is located in Ward 1 and it's included in the City Sidewalk Master Plan. It's also in the CBGD [sic] area. This stretch of road is -- is between, so Pershing Road, the stretch is between Gary Street and Pearl Avenue. And the stretch doesn't have any sidewalk on either side. There's sidewalk to the north and sidewalk to the south. So if you keep on going north, you get up to Again Street Park, and if you keep going south, you get down to Broadway. So we thought this would be a good place to kind of get that sidewalk connection going, and we're proposing to put the sidewalk on the east side of the road. We have continuous sidewalk north and south from there. And so it would be like our typical five-foot sidewalk with three feet of grass between the curb and the sidewalk, so there's poles -- utility poles, like, right up close to the road so that utility poles will be in the grass, and then you'll have your five-foot sidewalk. Let's see what else. Also, we have a project along Ash Street that we're under design right now for we're connecting all the sidewalks on Ash Street, so kind of -- Ash Street cuts right through the middle of this one, kind of going east-west where Pershing goes north-south, so that way you'll have that connector on Ash Street to continuous sidewalks on both sides of Ash Street. Here's kind of what it looks like now without the sidewalk on either side. This is between Ash and Pearl, and then between Gary and Ash. And then this is kind of just an aerial view with the sidewalk shown on it. You'll have, like I said, the five-foot sidewalk. Each of the driveways, the driveway approach we'll need to reconstruct to tie in with the -- with the new sidewalk to keep it ADA accessible. And then also the -- at each of the intersections, we'll have to do, like, the ramps with the detectable stuff like that to -- so that would be ADA compliant, as well. That is it for my presentation.

MR. ROSE: Any questions from the Commission? Ms. Shaw?

MS. SHAW: Can you explain what the acquisition cost is for? The \$12,000 in your budget?

MS. ANDERSON: Oh. So the sidewalk should go within the right-of-way, but we'll have to get temporary construction easements just to tie in the driveways and the yards and stuff like that. It's just kind of an estimated -- we usually, when we go through the right-of-way process, we have a right-of-way specialist. She'll get the easements appraised, and then we make the property owner an offer to basically use that construction easement during the construction period. So we would pay them and then we, you know, restore it -- tie in the driveway, restore the grass, get it all graded out and so it's basically to get the easements to do the project.

MS. SHAW: Okay. I have a follow-up question. So I noticed in some of your photos that there's trees lining part of the street.

MS. ANDERSON: Yes.

MS. SHAW: And -- you know, in our lower-income neighborhoods, we want to keep our -- especially our larger trees, because it helps with utility costs. Is there a plan to go around them as much as possible, or replace them if they have to be removed?

MS. ANDERSON: There isn't a plan to go around them. It seems like the yards are -- aren't all that big, either. And to really get out of the -- you know, out of the drip line and stuff, we -- it -- get it way up into the yard or you wouldn't have that room if you did that between the sidewalk and the curb. So, no, for that. Usually, as part of the easements, we reimburse property owners for trees that we have to take out so that they can plant -- replant the trees that they want to plant, so that's part of our easement acquisition process.

MS. SHAW: Is that usually discussed with the property owners --

MS. ANDERSON: Yes.

MS. SHAW: -- kind of prior before that?

MS. ANDERSON: So they -- when the appraiser looks at the property, they appraise the value of the trees and they include that in the offer for the easement use.

MS. SHAW: And then if I can keep going. Where does this project fall on the Sidewalk Master Plan? Is this toward the top, something that --

MS. ANDERSON: It's -- so they have priority one and priority two, and it's a priority two project.

MS. SHAW: Okay. So likely not funded this next budget year?

MS. ANDERSON: No, it's not.

MR. FLETCHER: So are there other priority one projects that fall into the --

MS. ANDERSON: So they are, but they're a lot bigger projects. And, like, I think Business Loop, there's projects on there, but we are working with the Business Loop CID to do a whole --

MS. DEEVER: It's three minutes.

MR. FLETCHER: Okay. Thank you.

MR. ROSE: Thank you very much. Next, we'll have Neighborhood Services Code Enforcement.

### **City of Columbia Neighborhood Services Code Enforcement**

MS. KOTTWITZ: Hi, my name is Leigh Kottwitz; I'm the Neighborhood Services Manager for the City of Columbia and Community Development. And tonight I'm here to request funds to fund half of a staff person that would work in code enforcement in the neighborhood response team area. Just as an introduction, I wanted to share what HUD defines code enforcement as. Basically, it's getting compliance with our codes. In the City of Columbia, we have the International Property Maintenance Code and other international codes, as well as our health and zoning ordinances that we seek to get compliance with, and there's some benefits to that. It's to help protect the health and safety of our neighborhoods, also to protect property values, and then also, hopefully, to reduce crime. So what we're requesting is \$40,500. This would help fund half of a full-time code enforcement specialist. It would

allow them to do code enforcement within the NRT area, and I'll show you a map of that in just a moment. Last year, we did about 128 cases within this area that were property maintenance, zoning, rental issues, street and sidewalk issues, all that dealt with the -- the property. And this is a goal within your consolidated plan, and so we support the work of that goal, and that is to get 325 properties in compliance. We think we address some specific needs, some special needs, especially within the central city, and hopefully, the work that our code enforcement staff does enhances the other investments that you all have made in affordable housing, especially within this area. And one of the things I noted in looking at your survey that I know you're going to talk more about is that vacant, dilapidated houses seem to be a priority, and the work that we do through the staff person does support that effort, too. So this is a map of when we talk about the NRT areas, this is what we're talking about. It's a section of central Columbia. It includes Ridgeway -- the Ridgeway neighborhood, North-Central, Benton-Stephens, also the East Campus neighborhood. And then when we look up in northeast Columbia, we've got the Whitegate and Indian Hills neighborhoods. So I wanted to share some photos of some more dramatic examples, and some of these are going to be familiar if you have been here in the past, but I like to share these because there's some great success stories of what happens when our code enforcement staff get involved with vacant properties. So this is a house at 1400 Hinkson. This is just a couple of houses down from Benton Elementary School. It was a vacant house, and we had reports from the neighbors. They were concerned about what was going on there. So we got involved. The owner lives in Columbia, and was responsive, and they sold -- I think they sold the property. It was torn down and a new house is there now. Right next to this house, there's another vacant house. It's just around the corner on Melbourne, and we've been taking that property through the enforcement process and to court, and one of the issues they're having is getting a clear title. That is a challenge that we have when we see vacant properties, especially in the central city. Sometimes it's difficult for people to get clear title to take action on the property, but that's one that's in progress. This is one that I also shared last year, but we've seen some progress. This is 714 Mikel on the west side of the NRT area. You can see, obviously, some bad things were going on there. Lots of trash, the house was in disrepair. Talked to the owner. It so happened that the owner lived out of town, and I think she got some family members that made all this problem with the property, so got her convinced that she needed to take some action. She sold this property. That house was torn down, and there is a new house there, as well. And I failed to look up to see if this was owner occupied or rental. Hopefully, it's an owner-occupied structure in our central city.

MS. DEEVER: You have one minute remaining.

MS. KOTTWITZ: Oh. One minute remaining. Okay. Then I'm going to zip through these. 908 North Summit, this is another one that we talked about last year, but we've had some progress on this. We did have a nuisance structure hearing and got permission from City Council to tear this house down, and there's a vacant lot there now. So this is right across from Hickman High School. It is just a

block north of Turning Point, so there was always some activity going on there. Lots of calls for service from police and fire, so we've gotten rid of -- of that nuisance, and it would be great if that owner would sell it or do something, but at least we've gotten rid of that structure that was harboring some criminal activity. Switzler, this is right in our central city. This house is in disrepair. We've gotten a search warrant to secure it. It has also been sold, and if you've driven in this area, we -- I just noticed this week, there was a trailer full of trash, probably the things in this picture --

MS. DEEVER: That's five minutes.

MS. KOTTWITZ: -- that were shown, so we know that somebody is making progress on that. So I will be happy to take any questions.

MR. WILLOUGHBY: Blake Willoughby. I know you must focus on the NRT zone, but you also look at code enforcement across the City when calls are made, Correct?

MS. KOTTWITZ: That's correct. Yes. Most of what we do is complaint driven, but we'll work throughout the City.

MS. SUHLER: When a structure is demolished and torn down, is there any provision for it being affordable housing when it is reconstructed, or in the case of the one where you said you didn't know whether it was owner occupied or rent, is that affording housing designated or --

MS. KOTTWITZ: So if the City tears a house down, we don't control the property. There's a tax lien against the property, and what we've seen historically, at least my experience here, is that the City tears a house down, we generally never see anything built back there, which is unfortunate. And there's probably several reasons for that. One is a title issue. It could be overcoming the City's tax bill, because that has to be resolved. There are sometimes that we have worked with the staff in the housing division if we can make some kind of arrangement to connect their resources with the property owner. Over the years, we have been able to find ways to do that, but again, all the pieces have to come together. But right now, there isn't any requirement for it to be affordable housing.

MR. ROSE: Ms. Shaw?

MS. SHAW: So we know that we didn't fund this project last year.

MS. KOTTWITZ: Right.

MS. SHAW: Did the city end up covering that .5 FTE from their general funds last year?

MS. KOTTWITZ: So what happened in our budget is that we ended up with one of our staff members retiring, and we weren't able to fill that, so we had the -- a job open for about six months, and so this wasn't a budget issue for us last year. Looking forward, I would anticipate if we didn't get funding, that we would probably have to make some decisions with the City Manager on what we're going to do.

MS. DEEVER: One minute remaining.

MR. ROSE: Mr. Fletcher?

MR. FLETCHER: Where -- I'm Mike Fletcher. On the consolidated plan, our goal was 325 properties. Where are we in terms of progress towards meeting that?

MS. KOTTWITZ: I don't have a total. I -- I know that what we reported this last year was about 128, and actually that was less than the previous year. So over the five years, I think we will exceed that goal, just looking at those numbers.

MS. SUHLER: I do have the figures here.

MS. KOTTWITZ: Okay.

MS. SUHLER: And last year, the goal was 65, and you did 128. And the total was 325, and there have been 484, if I'm reading it correctly. So you've exceeded your goal.

MR. FLETCHER: Well done.

MR. ROSE: Thank you.

MS. KOTTWITZ: Okay. Thanks.

MR. ROSE: Next -- next, we will hear concerning Homeowner Rehabilitation and Energy Efficiency Program.

### **City of Columbia Homeowner Rehabilitation and Energy Efficiency Program**

MR. AMELUNKE: Hi. I'm Jacob Amelunke; I'm going to present for the Rehab -- oh, I've got to use this -- for the Rehab and Energy Efficiency Program first. So we are asking for \$100,000 in CDBG and \$50,000 in HOME funds. This will do about eight projects. We just recently upgraded our program to be an energy efficiency program that's eligible for a five-year forgiveness up to \$15,000. This includes things like HVAC systems and insulation, but we're trying to stay away from other things like flooring and types of things like that, so that would make it fall into the rehab portion of the program, so that's just an update. Project costs for these include third-party inspections, appraisals, engineering, lead testing, radon testing, and recording fees. Program costs include marketing, testing equipment, and staffing. So this is one of the projects that we finished last year. This had a new HVAC system installed with a roof and soffits and gutters. And as you can see, this is the kind of change-order stuff we get into. You can see on farther back in the first picture, the fascia is covering what was all rotted out, so when it came time to put gutters, we had to replace the fascia board in order to be able to -- to get the gutters and stuff installed correctly. This was another one that we did. These dormers were leaking, so we upgraded those to more energy-efficient windows and fixed the leaks. This is a radon mitigation system we put in. We test them over two picocuries per liter, we require a radon system to be installed. This is a project you might have seen before. This was pretty extensive rot from a leaking water heater. As you can see, the floor in the middle picture, the furnace -- the first picture shows the furnace, but you can't really see it very well, but it was essentially on the floor joists, and everything else was rotted out. So when the new furnace was installed, we had to move the hot water heater into another location because there was no room to service the -- the furnace, so you can see the new floor or the plywood that we laid down to fix the floor there. This was the same house. The rot continued into the bathroom, and she also needed a more accessible shower, so we put in an accessible shower, new toilet, sink, and she also had a dryer vent. They installed the washer and dryer in this bathroom, and we couldn't really move it without more

extensive stuff than what was already going on, so we did route the dryer vent outside. It was just running into the -- the bathroom, which she said she did like after she got out of the shower because it heated it up, but I said we should probably get rid of that. So, in summary, requesting \$100,000 in CDBG, and \$50,000 in HOME, and an estimated impact is eight homes. Any questions on that?

MR. ROSE: This is Tom Rose. What's an -- I'm sorry. Did you --

MS. SHAW: Go ahead.

MR. ROSE: Okay. So what would be an average individual home that might -- costwise?

MR. AMELUNKE: So for, like, an HVAC system, just an HVAC system, we require it to be rated as energy efficient that will -- the energy efficiency has to be enough that we will get rebates on it in the end. So we work with Water and Light, and they do energy audits on these houses to kind of give us some info on what kind of systems need to be put in or what kind of things. They'll do a blower door test and they'll test the insulation, and then we'll look at what needs to be done for that portion of the project. So, you know, an HVAC system, eight to twelve, and then the cost -- I'm not real up on costs right now, because things have gotten expensive since the last ones I've completed. So it could be more like fifteen, but I'm hoping to stay in the ten for HVAC, and then that gives enough money to put five in insulation. Insulation, generally, you can get an attic done for a couple thousand or less probably, but we do crawl spaces too, because they're not insulated at all, and we like to do spray foam on those because the stuff doesn't deteriorate. So we'll spray foam the outer concrete walls and then that creates an insulated space all the way up.

MR. ROSE: So how does an individual that wants to get this done, what's the process? How do they get the information, know that it's available -- in one minute.

MR. AMELUNKE: So it's -- it's all available on our website, that you can click on links or you can e-mail the housing programs division. Right now, we're about a year and a half out on people waiting.

MR. ROSE: Oh, people requesting. Okay.

MR. AMELUNKE: We've got six in process in various forms right now, and --

MS. DEEVER: One minute remaining.

MR. AMELUNKE: -- we're just working through those. I'm doing environmental reviews and things like that, so --

MR. ROSE: You don't have to advertise it that much because people know about it and they're waiting?

MR. AMELUNKE: No. It kind of advertises itself through the people that were already involved before.

MR. ROSE: Any other questions? Yes, Diana? Ms. Suhler? Okay. Mitch --

MR. FLETCHER: I'm Mike Fletcher.

MR. ROSE: Mike.

MR. FLETCHER: So if they're in the house for 15 years, it gets forgiven, or is it a shorter time

than that?

MR. AMELUNKE: So the Energy Efficiency Program, if it's HVAC and insulation type things, that is a five-year forgiveness.

MR. FLETCHER: Five years. So for this year then, what do you anticipate funds that return to your program, so if they sell the house before that period of time, or other things, you get the money back?

MR. AMELUNKE: Correct. If you -- you mean how much will we get back if --

MR. FLETCHER: Yeah. So I'm trying to find out how much money is going to come back to you through previous projects.

MR. AMELUNKE: We have no idea how to do that. Like, one year, we'll get back \$10,000, this year we got back almost \$200,000. It's just a crap shoot because there's projects that have been out for a long time, so --

MR. FLETCHER: So right now you have \$200,000 to spend?

MR. AMELUNKE: Well, that's -- that's getting -- that's what you're going to look at next time, but like these big payoffs that we get throughout, that we put promissory notes and deed of trusts on, those can't be used for something other than a CDBG eligible project. So if that entity falls through, then they owe the money back.

MS. DEEVER: It is time.

MR. AMELUNKE: All right.

#### **City of Columbia Acquisition and Demolition Program**

MR. AMELUNKE: Moving on to Acquisition and Demolition, asking for \$40,000 in CDBG for one structure. Project costs include potentially property acquisition, environmental reviews, asbestos inspection and removal, appraisals, engineering, recording fees, program costs including equipment and staff. This is one of the last ones. This is the CHDO project properties that CMCA is working on now. They are 210 and 212 Hickman, and so there's the notice in front of one of them and then kind of dark picture, but you can see the -- them taking the house down in the other picture. If this -- if you kind of look closely at the pictures on the right-hand side, you can see that there's asbestos siding on that other house. It was removed, and then in the -- in the picture with the loader in it, you can see that it's wood siding again, so we pulled that asbestos off of there and -- and got that removed correctly. This is just one slide, so any questions on this?

MS. SHAW: It was noted in your application that you had about \$100,000 from previous years that was still on hand. Is this going to be used in addition to this \$40,000?

MR. AMELUNKE: Yes. So we do have one property in the process of getting an environmental review done right now to get a house taken down. We worked -- I worked on three separate projects that fell through for demolition. It was going to be acquisition of a property. Somebody wanted to get rid of it, and then you get to talking to them, and you tell them about a historical review, and they think it's going

to be a month or two-month process, and it's just not that fast. So he backed out, and then he came back, and then he backed out again. And then we had another property that one of the sub-recipients was working on. That project fell through, as well, so now we have another sub-recipient, and I'm doing an environmental review for that one, and that should use \$64,000 of it to get the property acquired and the house taken down, and then that will go into more affordable housing.

MS. SHAW: So are all of your demos typically then given to CHA, or held in land trust, or whatever properties become --

MR. AMELUNKE: This -- so sometimes they're -- they can apply. Sometimes a non-for-profit owns the property or is potentially going to purchase the property, and then as the responsible entity, being us, we are -- we're the ones that do the environmental reviews for HUD, so they'll come to us and say we need to get an environmental review done. We're looking to purchase this property. Could we apply for your funds? And then, you know, we'll start the environmental review process. So CMCA, CHA --

MS. DEEVER: One minute remaining.

MR. AMELUNKE: -- can apply for our funding like that, but if we do the process, then we'll acquire the property, and then it could do -- go to low-income housing, something like we did with this CHDO project. If there's more than one participant, then it can be a -- kind of a bidding process on who wants to put the house up.

MR. ROSE: Ms. Suhler, we're going to get to your question before the time is up.

MS. SUHLER: Okay. Kind of a two-part question. First, I -- I understand that other entities in the City can apply for this demolition funding, as well. Is -- do you ever see any other non-for-profits apply for demolition funds at all?

MR. AMELUNKE: Occasionally, they do. They just need to have a plan on hand for what house they're going to put up, because that's how the funds are -- are forgiven at the end, is that they -- the house gets demolished and then --

MS. DEEVER: It's three minutes.

MR. AMELUNKE: -- with that purchase, then they end up putting low-income housing on it afterwards, and then they get reimbursed.

MS. SUHLER: I -- that's one of the areas where we're behind in terms of the goals that we've set. Is there any way -- is more funding an issue, or is it just more willing participants or are there other ways that you can increase the number of demolitions at all?

MR. AMELUNKE: If I knew, I would do it.

MS. SUHLER: Thanks.

MR. ROSE: And finally, we have the Home Ownership Assistance Program request.

#### **City of Columbia Homeowners Assistance Program**

MS. CLARK: All right. I'm Darcie Clark; I'm a housing specialist with the Housing Programs

Division. I'm requesting \$100,000 in HOME funding for the Home Ownership Assistance Program. This program provides up to \$10,000 in closing costs and down-payment assistance for first-time home buyers. Last year, in 2022, we were down, as you can imagine with the market. It was 16 households served. We provided down-payment assistance to 688 households since 2000, so this is a pretty long running program. Participants do have to be 80 percent area median income. Those guidelines are put out and analyzed by HUD each year. If you take a look at our website, we actually updated those this year for June -- or June 15th. We do have some ratio requirements. They do have to be 35 percent and 45 percent, so we're looking at how their mortgage will affect -- relate to how their mortgage will affect their income. And then on that back end, that's how their mortgage, their debts relate to their income. We do have credit score requirements. We do have -- we do have asset requirements, and then we do also look at the homes. They do have to be safe, healthy. Jacob does those inspections. If there's any peeling paint, we do have up to \$500 that we can spend in testing, potentially abating, or covering, basically, making it safe for lead-based paint. We do have smoke alarms that have to be put in, and other things like that. Most of the time, we're seeing smoke detectors, carbon monoxide detectors, some mild electrical, like if they need a GCFI [sic] put in, but generally, most of those things are pretty much resolved before closing. These loans are given as a ten-year forgivable loan. There is zero percent interest, and they're forgiven at 10 percent each year. We do secure them with a promissory note and a deed of trust, and if anything is paid back prior to that time, it does go into program income. The program income, just as Jacob was speaking to, with our Rehab Program, these are generally if people move early, so we do get them back. It varies. We saw quite a few the last couple years because people were refinancing, people were selling, but it really does vary. If you would like to see any of those programming configures, we can always provide those, but some months, it's \$2,000, and some months it's \$280,000. It really just depends. All of those funds go back into our programs, so they fund more down-payment assistance. So \$100,000 can serve up to ten households, but with that program income, we could potentially get up to the \$60,000 that we saw in previous years, so that's how we're able to keep these programs rolling, not shut down the programs. And then, potentially, if we have any surplus, we roll those into our funding rounds. But I can take any questions.

MR. KASMANN: Do you have a wait list like Jacob was talking about?

MS. CLARK: No. So, generally, we keep everything on the time line of your closing. We work with the Board of Realtors, we talk to our local banks. What I tell folks when they call is I will work with whatever lender will work with us. Sometimes they don't want the additional step of a deed of trust, a promissory note, a check at closing. We do have to look at their income, of course. We do look at all their loan documentation. It is an online portal. Typically, it's not an issue. I can see everything in real time and I'm happy to answer any questions, but generally, the fastest I've done one is two weeks. We have up to 60 days, but I don't ever try and delay anybody's closing.

MS. SUHLER: The -- it looks like it's a \$10,000 assistance. How much of, say, a down

payment does that cover, given that the cost of homes is going up?

MS. CLARK: It really just depends. Often -- we only require that people contribute \$500 to their closing, and typically this covers most of what is required for their down payment. Typically, people are only contributing that \$500. If I recall, last year, I think our max -- I think we were at kind of the -- I think we were still at 130 or so. I would have to look at our CAPER again for our average home prices. This year has been a fairly slow year, but, like I said, we've been talking to banks, we've been trying to promote the program, and I think just interest rates are really hard on our first-time home buyers, so -- typically, thought, it's covering most of their down payment and closing costs.

MS. SHAW: Is there a form of education in this program? I mean, are you making -- helping to make sure that they're not being house burdened as they're making this purchase?

MS. CLARK: Absolutely. So prior to 2021, the City offered a home ownership education class. HUD actually put out a new rule where they require HUD certified housing counseling, so all of our participants must seek --

MS. DEEVER: One minute remaining.

MS. CLARK: -- HUD certified housing counseling from a HUD certified housing counseling agency. That was a little tricky. It was something that HUD just kind of kept saying they were going to do and then threw out there. We do have one here in Columbia currently. That's Love Columbia. They've done a lot of them. We -- I'm actually currently working with our City purchasing to potentially be able to contract with Love Columbia or another HUD certified agency to cover any costs associated, because HUD certified counseling can cost. Typically, it's \$100 to \$125, but for participants who utilize home funded services through the Home Ownership Assistance Program, or the Columbia Community Land Trust, we could potentially cover those costs. That's what we're working on. And, again, that's paid with a lot of these programming funds that come in and those types of things.

MR. ROSE: Thank you.

MS. CLARK: Thank you.

## **VI. OLD BUSINESS**

MR. ROSE: Next on the agenda is Old Business, discussion of our community needs survey, the responses that we got. Are you going to cover that?

MS. DEEVER: Do you want me to do it? Okay. So we did have in the end, we ran the survey -- finished on May 10th of 2023. We ended up with 358 total responses to the survey, so we were excited about that. Again, 89 paper surveys were collected and entered by staff. We did have Spanish surveys available. We had no requests. We had no -- none collected in Spanish. Last year, we -- for our FY2023, we did have 422 surveys, so we were down some from that year, but we did have 358. All six wards were -- had responses, so we were happy about that. The -- for -- there were two different questions that we asked on the survey. The first was please rank the following, one being the highest importance, five being the lowest, as to how you would like to see the funds used in the City of Columbia,

Missouri. And you can see here that the highest ranked, and again the lowest, since one is the -- is the highest rank, the most important in -- in this case, five was the lowest, because there were five questions in this. You can see here that 2.6 for build new affordable rental housing, 2.76 for preserve existing housing through comprehensive home rehabilitation, minor home repairs, and energy efficiency upgrades, and then 2.95 for increasing home ownership through direct homeowner assistance -- home buyer -- I'm sorry -- home buyer assistance and home buyer education, including assistance for down payment and closing costs. The second question we discussed and that we asked on the survey was please rank the following, and it was one -- one being the highest, nine being the lowest, as to how you would like to see funds used in the City of Columbia, Missouri. And the highest responses we received, 4.17 for -- 4.17 for provide a City program that buys and removes abandoned and dilapidated houses, used to rebuild affordable housing, 4.19 for providing vocational training, 4.61 for constructing, expanding, and renovating a facility to provide 24-hour services to the chronically unhoused population, and then 4.76 for construct, expand, and renovate community facilities serving vulnerable populations.

MR. ROSE: And then we -- you gave us -- we -- you sent us information that had means and medians.

MS. FAIR: I just want to clarify really quickly.

MR. ROSE: Okay.

MS. FAIR: Two different documents went out. The first one, the median, I calculated that incorrectly. That was my bad. So the second one is the correct one, the one that includes the mode, so I just wanted to make sure everybody has the correct document.

MR. ROSE: Okay.

MS. SUHLER: When did you send the one with the mode? I didn't see that.

MS. FAIR: I think it was yesterday, but I have it here, if you would like it.

MR. ROSE: Entertain any questions concerning the survey and responses? Yes?

MS. SHAW: I do want to first take a moment and say to the staff that I appreciate the work on this this year. I think that you took the information that this Commission provided, and I think we came up with a better survey. I wouldn't say that it's the best yet. I think we can still continue to work on it. But I also appreciate very much the fact that I saw in there that our distribution between wards was good, our distribution between those that have a disability in their household and those that didn't was almost much better this year, so I -- I would say that was probably due to CHA sending those surveys out in paper form, so I hope that's something we can get -- sorry -- continue to do. I think that as we look at this and try to think about data minded, I think the mode kind of tells us a lot, so I appreciate that that was included because the mode, again, is what had the most of that number ranking. Right? So as we look through these, we can see that even though our average rank may be in order, we can definitely see that this -- the new improving existing neighborhood sewers drainage was -- had a mode rank of eight, which means it had the most eights out of its rankings. So there must have been a very skewed kind of

response to this. A lot of people saying this was very important, and a lot of people saying not so important. So I think as we try to analyze what this information is telling us, we just need to be mindful of how we're looking at the data. And it may be helpful again to call in an outside resource to help us go through this clearly. I also think that -- this told us a lot of what we kind of already knew, that there's not enough housing in the City, not enough affordable house in the City. And going through the comments that were left by people that did the survey, it's really very clear to me that we have a lot of work to do, I think, still. There was a lot of discussion about the conditions that are in the homes that are available to people that are under \$1,000 a month. There was a lot of discussion about the availability period of homes that are under \$1,000 a month. There was, I think, a lot of push for our unhoused friends in our City. I just think it's really important for us to try to figure out a way to analyze those comments, as well, and not disregard them.

MR. ROSE: Any other comments? Lots of comments were left on that. It gives you a nice look at the community and what people are thinking. Certainly, individual concerns. All right.

MS. SUHLER: Just a --

MR. ROSE: Ms. Suhler? Yeah.

MS. SUHLER: Oh. I was just -- was there any effort made to kind of categorize the comments or to kind of put them into different areas. I know in going through them, you know, some were very much in favor of rental, and some -- look at kind of numbers in each of those, or -- or even one of those word -- I don't know what they're called, but it's where you pull out the dominant words, and it comes out to be kind of a collage of words, something that would help us kind of look what were the most important issues highlighted.

MS. DEEVER: We have not done that as of yet, but we can always look into trying to do things like that. With having so many responses, I was actually personally surprised at the number of written responses we had, which is wonderful. But it's -- it's a lot to go in and try to analyze what this particular person was saying and what this person was saying. Sometimes they didn't match up with what they had said in the other -- in the survey part, too, so -- but we can always look and see what we can do and see if we can get some more information.

MR. ROSE: I think they are actually programs that will do qualitative data analysis and common theme analysis that you can take a set of data -- and, Rebecca, you might tell me that that's true, isn't it.

MS. SHAW: Yeah. I mean, I think what Diane is talking about is a word cloud, and I know that there's programs that will do that -- do that for you.

MR. ROSE: Yeah.

MS. SHAW: And, again, and Dr. Guhlincozzi, I'm sure, would be happy to try to come back and help us this year if -- if we ask.

MR. ROSE: Okay. I need to ask a question then about -- and maybe you were going to comment on this. For the -- for the request that we just heard, will they now show up on our

Neighborly -- that we -- can we evaluate these or are we waiting till we get both public and –

MS. FAIR: We plan to open that. We'll do that the morning after the next meeting.

MR. ROSE: Okay.

MS. FAIR: So that's Thursday, the 25th, I think.

MR. ROSE: So there's no need to go look at that yet. Correct?

MS. FAIR: Correct. Yeah.

MR. ROSE: Correct. Okay.

MS. SUHLER: I did have one.

MR. ROSE: Yes.

MS. SUHLER: Any insights into why the number of surveys completed was lower this year?

MS. DEAVER: I'm not sure we -- we were on BeHeard, which is the City's website. Every City employee received a survey. We were -- we had drop boxes at the library, which was probably the most responses we got. I don't -- but I think even there, in being there for the three or four months, we only got about six or seven from that response. We also were at Services of Independent Living, we were at the Food Bank, so we had several drop boxes, as well. Also here in the City building, we had a box here. We also -- as we know, CHA distributed the survey to all of their people, and probably the majority of the responses we received were from CHA. But, you know, it's hard to know. One thing I have noticed is there are a ton of surveys out around right now. When I was at the library, I think there was six different boxes or four or five different boxes out there with different surveys on different things. So I don't know if it's over-saturation, or if it's, you know, just year to year, was it just the way that it was handed out. One of the things that I really am looking at this and trying to gather information on and analyze myself is how we can be more impactful in our next survey, which will be with our next consolidated plan, because that will be the survey that we really want to look at for the next five-year plan.

MR. ROSE: Thank you.

## **VII. GENERAL COMMENTS BY PUBLIC, MEMBERS AND STAFF**

MR. ROSE: For now, we'll entertain any comments from the public. Is there anybody from the public that wanted to make a comment? Or any members of the Commission? Staff members?

MS. SHAW: Sorry. It just popped in my head. The next project, Homeless Connect, will be June 29th. That'll be again at the downtown church, the Community United Methodist, I believe it is. They have a sign-up available now online.

MR. ROSE: Is that happening twice year now or --

MS. SHAW: Twice a year. They do an annual count twice a year with this -- with this event.

MR. ROSE: Okay. Yes.

## **VIII. NEXT MEETING DATE**

MR. ROSE: Our next meeting will then be next week, same time, same location, I assume. Okay. With a few more presentations, it looks like.

MS. DEEVER: Many more.

MR. ROSE: Yes.

MS. SHAW: Are we going to be limited to the two-minute time questions. I -- I know it's a lot, and it can be -- actually be a very long --

MS. DEEVER: And we actually have three. I think we have 15 presentations next week, at least, so --

MR. ROSE: As Chair, I'll be cognizant of those that want to get questions answered, that they can get their questions answered.

MS. SHAW: Yeah. Just it feels -- it makes you get that --

MR. ROSE: Yeah. It feels rushed, and I know we have questions, like --

MS. DEEVER: I agree.

MR. ROSE: So I will be very cognizant of that, not only our time, but also that we want to get questions answered, so -- right.

MR. WILLOUGHBY: We can do what my mom has always said, Blake, is that a priority ten question, or a priority one question?

MS. SHAW: I like that.

MR. ROSE: Very good. All right.

#### **IX. ADJOURNMENT**

MR. ROSE: I will entertain then a motion to adjourn.

MR. WILLOUGHBY: So moved.

MS. SUHLER: I'll second.

MR. ROSE: All in favor? Any opposed, same sign?

(Unanimous voice vote for approval.)

MR. ROSE: Okay. Thank you all. We'll see you once again.

(The meeting adjourned at 7:50 p.m.)

(Off the record.)