

FY 2019 CDBG and HOME Annual Action Plan

City of Columbia

Amendment #3

See Page 6 for CDBG-CV

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 2019 and will become effective retroactively to January 1, 2019. CDBG funding allocations were level at \$923,114 and slightly down for HOME at \$580,720 for HOME; however this year's federal budget remains significantly increased from recent years prior to 2018. CDBG realized a %10 increase in funding in 2018 and a 43% increase to HOME. Staff is planning for level funding for FY 2020.

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 6 public hearings and a community need survey update pertaining to FY 2019 funding priorities. The City obtained responses from 333 individuals through the FY 2019 Community Development Needs Survey, which represents a steady annual increase in survey 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 2019 CDBG Funding Allocations are follows:

Entity	Activity	Funding Amount
City of Columbia	NRT Code Enforcement	\$30,000
City of Columbia	Demolition & Acquisition Program	\$50,000
City of Columbia	Rehab and Repair	\$224,114
Services for Independent Living	Minor Home Repair and Accessibility	\$115,000
City of Columbia	McKee Street Sidewalks	\$150,000
Job Point	Vocational Training	\$98,000
Columbia Housing Authority	Blind Boone Playground	\$27,000
Food Bank	Central Pantry	\$19,000
King's Kids	Facility Purchase and Renovations	\$30,000
City of Columbia	Fair Housing	\$14,000
City of Columbia	Administration	\$100,000
City of Columbia	Planning	\$66,000
Total FY 2019		\$923,114

Table 1 –

FY 2019 HOME Funding Allocations are follows:

Entity	Activity	Amount
City of Columbia	Homeownership Assistance	\$300,000
CHDO set-aside	Community Housing Dev. Org	\$222,448
City of Columbia	Administration	\$58,272
	Total	\$580,720

FY 2019 HOME Funding Reallocations are follows:

Entity	Activity	Amount
Show-Me Central Habitat for Humanity	Boone Prairie	(\$50,000)
Job Point-COMO CHDO	7 and 9 Third Ave.	\$30,000
City of Columbia	Homeownership Assistance	\$20,000

Amendment #1

The Housing and Community Development Commission recommends an amendment to the FY 2019 Annual Action Plan, which includes allocating \$166,187 in HOME CHDO funds from FY 2018. Total CHDO funds per year were reduced to the 15% cap, which equates to \$97,698 in FY 2018 and \$87,408 in FY 2019. The additional CHDO funds beyond the cap that were previously budgeted are shown as being reallocated to the Columbia Community Land Trust and no longer considered CHDO funds and are now considered regular HOME funds.

Entity	Activity	Amount
City of Columbia	Homeownership Assistance	\$219,683
Job Point	1101 N. 8 th CHDO-2018	\$83,020
Job Point	1103 N. 8 th CHDO-2018	\$14,678
Job Point	1103 N. 8 th CHDO-2019	\$68,342
CMCA	1105 N. 8 th CHDO-2019	\$70,863
CCLT	1101 Rear Coats-Reallocation of 2018 CHDO to HOME	\$55,181
CCLT	1102 Rear Coats-Reallocation of 2018 CHDO to HOME	\$13,308
CCLT	1102 Rear Coats-Reallocation of 2019 CHDO to HOME	\$19,945
CCLT	1104 Rear Coats-Reallocation of 2019 CHDO to HOME	\$55,181
CCLT	1106 Rear Coats-Reallocation of 2019 CHDO to HOME	\$8,117
CCLT	1106 Rear Coats-HOA ND	\$25,136
CCLT	1108 Rear Coates-HOA ND	\$55,181
City of Columbia	Administration	\$58,272
	Total	\$746,907

Amendment #2

Amendment #2 is in response to the urgent need to provide capital to local small business through microloans due to the impact of COVID-19. Amendment 2 includes the reallocation of \$92,000 to the microloan program to provide access to capital for business with 5 or fewer employees. Businesses must be located within the geographic boundary of Columbia, MO and have 5 or fewer employees. Business must also be owned by a low to moderate (LMI) household, maintain a majority of LMI employees, or provide documentation of 51% or more of its services are provided to LMI households.

The CDBG amendment includes reallocation of carryover funds from 2019 and 2018 projects that didn't move forward including \$30,000 from King's Kids project in 2019 and \$63,000 from Habitat for Humanity's Boone Prairie from 2018.

Entity	Activity	Initial Amount	Amended
City of Columbia	NRT Code Enforcement	\$30,000	
City of Columbia	Demolition & Acquisition Program	\$50,000	
City of Columbia	Rehab and Repair	\$224,114	
Services for Independent Living	Minor Home Repair and Accessibility	\$115,000	
City of Columbia	McKee Street Sidewalks	\$150,000	
Job Point	Vocational Training	\$98,000	
Columbia Housing Authority	Blind Boone Playground	\$27,000	
Food Bank	Central Pantry	\$19,000	
King's Kids	Facility Purchase and Renovations	\$30,000	\$25,000
Habitat for Humanity	2018-Boone Prairie Site Improvements	\$85,000	\$0
City of Columbia	Microloan Program	\$0	\$90,000
City of Columbia	Fair Housing	\$14,000	
City of Columbia	Administration	\$100,000	
City of Columbia	Planning	\$66,000	
Total FY 2019		\$923,114	

Amendment #3

Amendment #3 is in response to the allocation of \$573,473 in CDBG-CV funds through the Coronavirus Aid, Relief and Economic Recovery (CARES) Act. These funds were allocated by Congress on March 27, 2020 in direct response to the impact of COVID-19. Funding must be allocated to prevent, prepare and respond to needs directly related to the impacts of the COVID-19 Pandemic.

With the assistance of local community volunteers, City staff also held 5 virtual public engagement sessions on April 21st and 22nd related to how the City should respond to the impact of COVID-19 with CDBG funding, 35 participants and 4 facilitators helped with this effort. Common themes included a concern for rent/mortgage/utility assistance, homeless populations, low income families and children,

local small businesses and local minority owned businesses. Detailed meeting minutes from those meetings are located on the Housing Programs Division City web page.

City staff also conducted a public survey relating to CDBG-CV funding priorities to address the impact of COVID-19. Staff received feedback from 226 individuals on priorities for use of CDBG CARES Act funding. All priorities ranked high, but priorities were identified as follows in rank order:

1. Financial support for workforce and LMI households (rent, mortgage, utilities).
2. Loans and financial assistance to local small businesses to retain/create jobs.
3. Addressing the immediate health crisis.
4. Operational capacity to local non-profits to meet increased demand.

The Housing and Community Development Commission (HCDC) held its first meeting since the pandemic on May 20th. HCDC members were updated with information on the CARES Act, CDBG-CV, Micro-Enterprise Program, Small Business Recovery Loan Program and data being collected through Emergency Support Function (ESF) 14 under the Boone County Emergency Operations Plan. Housing Programs Division staff has been coordinating a Long Term Recovery ESF group under the County Health Department’s Emergency Operations Plan, which has also assisted in meeting HUD guidance in maintaining close coordination with our respective County Health Department and the allocation of other federal funds assisting priority needs through the pandemic.

The HCDC released a Request for Proposals for the top priority needed identified, Rent and Mortgage Assistance. The HCDC received 1 proposal and has recommended proceeding with funding the Voluntary Action Center. The Commission also identified the Micro-Enterprise Program and funds for public services to homeless populations as high priorities. City staff was informed on June 11, 2020 that planning and administration costs were eligible under CDBG-CV funds, therefore staff is recommending additional funding to allow for the hiring of a 1 year grant funded position. HCDC funding recommendations to Council for use of CDBG-CV Round 1 are as follows:

Activity	Amount
Rent and Mortgage Assistance	\$270,000
Micro-Enterprise Program	\$175,000
Public Services for Homeless Populations: Shelter, Isolation and Quarantine, PPE and Operations	\$70,000
Planning and Administrative Costs Allowed Under CDBG-CV	\$58,473
Total	\$573,473

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 6 public hearings and conducted a citizen survey while developing the FY 2019 Annual Action Plan. The Community Development Commission held a public hearing on January 10, 2018 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 2019 Annual Action Plan. The Community Development Commission then held two additional hearings on May 16, 2018 and June 6, 2018 where local organizations applying for FY 2019 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 20th 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 June 17, 2019 to consider the FY 2019 Annual Action Plan and allow organizations and members of the public to comment on funding priorities within the FY 2019 Annual Action Plan.

5. Summary of public comments

There were public comments received from three persons at the Community Development Needs Public Hearing held on January 10, 2018. Public comments were received from Scout Merry of Services for Independent Living, Erica Dickson of King's Kids, and Gabe Huffington of City of Columbia Parks and Recreation. Each of the speakers shared information regarding the efforts of their corresponding organizations and discussed potential applications for funding. The Community Development Commission asked clarifying questions with each presenter.

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

None.

7. Summary

The FY 2019 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

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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), Housing Programs Division is responsible for administering CDBG and HOME funds and formulating the Consolidated Plan. The Housing Programs Division 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 Housing Programs Division 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 Housing Programs Division 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.

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 Housing Programs Division 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 Housing Programs Division also consults representatives of the Functional Zero Task Force to assist in utilizing CDBG and HOME funds to address the needs of persons experiencing homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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 2019 Annual Action Plan and 2015-2019 Consolidated 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 through involvement at several community forums during development of the 2015-2019 Consolidated Plan.
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. 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 consulted by providing outreach to non-English speaking populations during our public input and survey process. Centro Latino has also provided meeting space for neighborhood meetings.
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. SIL staff also provided comment at the January 10, 2018 community development needs hearing. 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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan	Community Development Department	The FY 2019 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 while forming the FY 2019 Annual Action Plan. Opportunities included 6 public hearings:

- January 10, 2018: CDC Community Development Needs Hearing
- May 16, 2018: CDC Public Projects Hearing and Presentation of Proposals
- June 6, 2018: CDC Local Organizations Hearing and Presentation of Proposals
- June 20, 2018: FY 2019 CDBG and HOME Recommendations Hearing
- August 20, 2018: FY 2019 City Council Budget hearing

The City also received 333 responses in its FY 2019 Community Development Needs Survey to assist in informing decisions.

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 2019 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 2019 Annual Action Plan addresses goals identified within the FY 2015-2019 Consolidated Plan. The City updated citizen input by conducting 6 additional public hearings and its annual Community Development Needs Survey. The public input provided while planning the FY 2019 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 2019 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	3 attendees expressing thoughts and desires for 2019 funding needs.	Summary of Services for Independent Living project needs and wait list, summary of needs for King's Kids, and background information on Parks and recreation needs at Worley Park.		

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	14 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 8 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 2019.		
5	Public Hearing	Non-targeted/broad community	City Council FY 2019 Budget hearing.	Comments and discussion regarding the need for additional funds on the Providence Walkway project and Job Point facility purchase.		

Table 5 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Columbia's FY 2019 CDBG funding was significantly increased from previous years and estimates. Program income continues to be steady and provides a significant level of funding for additional projects. City staff anticipates a continuation of additional 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	923,114	25,000	0	948,114	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	580,720	105,000	50,000	735,720	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 \$312,420 in expenditures during FY 2018, resulting in over \$4 million private mortgages. The city anticipates a similar level of funding leveraged from private mortgages as result of FY 2019 Homeownership Assistance Program expenditures. The City also allocated an additional \$200,000 in general revenue to construct 4 new affordable, near net-zero homes, which also included investment from a local bank for development financing and CDBG and HOME funding. This project was completed in spring of 2018. The City anticipates similar results of funds leveraged on new development of affordable housing through its N. 8th Street-Cullimore Cottages development to be funded with FY 2019 HOME CHDO funds and additional general revenue.

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 will receive \$580,720 in HOME funding for FY2019, requiring an annual match requirement of at least \$145,180. 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 2019 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 3 lots located within the central City on N. 8th Street. The City will work with the North Central Neighborhood Association, the Community Development Commission and the Columbia Community Land Trust to continue the implementation of redevelopment of affordable housing. Once a viable plan is in place, the City will work with local CHDOs and the Columbia Community Land Trust to develop the properties.

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: \$224,114	Homeowner Housing Rehabilitated: 20 Housing Units
2	Repair of existing housing	2015	2019	Affordable Housing	Citywide	Preservation of Existing Housing Energy Efficient and Universally Designed Housing Quality Affordable Housing Units	CDBG: 115,000	Homeowner Housing Rehabilitated & Accessibility Improvements: 40 homes
3	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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: 2 Buildings
5	McKee Sidewalks	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Affordable Housing, Sidewalks	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
6	Vocational Training	2015	2019	Non-Housing Community Development	Citywide	Vocational training targeting youth	CDBG: \$98,000	Public service activities other than Low/Moderate Income Public Service Benefit: 15 Persons
7	Community Facility Improvements	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Blind Boone Youth Center	CDBG: \$27,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80 Children Assisted
8	Community Facility Improvements	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Central Pantry Neighborhood Facility	CDBG: \$19,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,300 Households
9	Community Facility Improvements	2015	2019	Non-Housing Community Development	CDBG Eligible Area	King's Kids Renovations	CDBG: \$30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20 Children 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: \$5,000	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
13	Homebuyer Assistance	2015	2019	Affordable Housing	Citywide	Increased Homeownership	HOME: \$300,000	Direct Financial Assistance to Homebuyers: 30 Households Assisted
14	New housing construction	2015	2019	Affordable Housing	Central City-N 8 th Street	Increased Homeownership Energy Efficient and Universally Designed Housing Quality Affordable Housing Units	HOME: \$222,448	Homeowner Housing Added: 4 Housing units.

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Repair of existing housing
	Goal Description	Funding for City Rehab Minor Home Repair Program and Services for Independent Living Minor Home Repair and Accessibility Program.

2	Goal Name	Repair of existing housing
	Goal Description	Funding for City Rehab Minor Home Repair Program and Services for Independent Living Minor Home Repair and Accessibility Program.
3	Goal Name	Code Enforcement
	Goal Description	Code Enforcement within NRT Area.
4	Goal Name	Removal of dilapidated structures
	Goal Description	Demolition of vacant and dilapidated structures.
5	Goal Name	McKee Sidewalks
	Goal Description	Construction of sidewalk to connect McKee Street Park.
6	Goal Name	Vocational Training
	Goal Description	Vocational training of low income at risk.
7	Goal Name	Community Facility Improvements
	Goal Description	Renovation to Blind Boone youth center and playground equipment.
8	Goal Name	Community Facility Improvements
	Goal Description	Central Pantry Neighborhood facility.
9	Goal Name	Community Facility Improvements
	Goal Description	Renovations to King's Kids youth center.

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 4 homes through HOME CHDO funding on N 8 th Street.
	Goal Description	Renovation and RAD Conversion of public housing authority units for rental housing.

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: 40 households (SIL-40)

Low-income: 32 households (HOA-15, Rehab-15, New Housing-2)

Moderate income: 22 households (HOA-15, Rehab-5, New Housing-2)

Total: 94 Households.

AP-35 Projects – 91.220(d)

Introduction

All projects identified in the FY 2019 Annual Action Plan were identified through the City's annual CDBG and HOME Request for Proposals (RFP) process, or HOME CHDO funding RFP process.

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.

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 9 - 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	0
Non-Homeless	54
Special-Needs	40
Total	94

Table 10 - 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	4
Rehab of Existing Units	60
Acquisition of Existing Units	30
Total	111

Table 11 - One Year Goals for Affordable Housing by Support Type

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 is the first housing authority in the state of Missouri to be accepted into the HUD Rental Assistance Demonstration (RAD) Program. By the summer of 2019 the Columbia Housing Authority will have renovated 597 public housing units. The Columbia Housing Authority is planning on replacing another 50 units known as the Providence Walkway Apartments and has applied for City HOME funds within the FY 2020 process. An application for low-income housing tax credit funding will be submitted to the Missouri Housing Development Commission in the fall of 2019 with awards being announced in December 2019. The Columbia Housing Authority plans to renovate the last 70 public housing units in the next four years and it is critical that City leaders consider the results achieved in the past 5 years through supporting the Columbia Public Housing Authority with City HOME funds.

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

The Columbia Housing Authority has two Family Self-Sufficiency Coordinators, three Resident Services Coordinators, and two Healthy Homes Connections Family Specialists. All of these staff are able to refer public housing residents or Section 8 Housing Choice Voucher Program participants to our Section 8 Homeownership program. We offer the 10-week FDIC Money Smart program free of charge 4 times per year. Money Smart is a comprehensive financial education program designed to help participants clean up their credit scores, improve their money management skills, and understand the process for purchasing a home.

All public housing residents are encouraged to participate in their respective Resident Associations as well as the Resident Advisory Board.

All Columbia Housing Authority Board of Commissioners meetings are open to the public and publicized at CHA housing sites as well as on the CHA web site. Meeting agenda packets are available at all CHA housing sites as well as on the CHA web site.

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 FY2019 Annual Action Plan does not provide direct funding for homeless persons, however, the City did fund projects that impact homeless populations in 2015 and 2016. The FY 2020-2024 Consolidated Plan public engagement process also indicated a need to expand efforts to address the issue of homelessness in Columbia. The City of Columbia will be expanding goals to serve homeless populations in the 2020-2024 Consolidated Plan through additional vouchers and the potential funding of a 24 hour center.

The FY 2019 Annual Action Plan does provide significant funding to serve special needs populations including accessibility improvements and home repairs through Services for Independent Living.

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. Welcome Home completed construction of their project in July of 2017 and City staff conducted a close-out monitoring of files in spring of 2018. The City also held a homelessness public engagement event attended by 70 person in February of 2019. This event was attended by local leaders, service providers and members of the homeless community. The results will impact goals for addressing homelessness in the FY 2020-2024 Consolidated Plan.

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.

A follow-up event was held in the fall of 2018 titled, Fostering Equitable and Inclusive Communities, which included Tiffany Manual as the guest speaker. The event was attended by 187 people and included information on furthering affordable housing in Columbia through messaging.

The City conducted its Analysis of Impediments to Fair Housing Choice in 2018 and early 2019 with the Fair Housing Task Force. The Task Force identified funding goals and policies that further fair housing within Columbia, MO.

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 completed its Analysis of Impediments to Fair Housing Choice in the spring of 2019 with its newly formed Fair Housing Task Force. The Task Force identified goals and potential policies that further fair housing within Columbia, MO. The Task Force also worked with City staff to conduct

outreach to the public for input into the process. Policy actions resulting from the analysis were adopted by City Council as follows:

SECTION 1. The City Council hereby adopts the federal definition of affordable housing into its existing programs and policies defined as “housing for which the occupant(s) is/are paying no more than 30% of gross monthly income for gross housing costs including utilities.”

- Very low: 0-30% AMI
- Low: 30-50% AMI
- Low to moderate: 50-80% AMI
- Moderate income housing: 80-120% AMI

The Community Development Director shall keep on file an annual level of income thresholds based upon Area Median Income (AMI) and as annually updated by U.S. Department of Housing and Urban Development (HUD).

SECTION 2. The City Council directs staff to create a Housing Trust Fund Account to be located within the Housing Programs Division of the Community Development Department to be funded in accordance with the affordable housing strategy outlined within each 5-Year Consolidated Plan and citizen participation plan under the Community Development Commission, as funds are available and while not removing funds from existing City priorities.

SECTION 3. The City Council directs staff to procure a firm to assist in developing a list of recommended policies and incentives to foster the development of affordable housing within the City of Columbia.

SECTION 4. The City Council directs staff to identify strategies for providing affordable housing in areas of high propensity to transit and employment centers, while ensuring any land or resources dedicated to affordable housing is completed through an open, transparent and competitive process.

SECTION 5. The City Council expresses support for working with the Chamber of Commerce, the Columbia Board of Realtors and other local partners to foster additional support for developers in navigating the development review process for the development of affordable housing.

SECTION 6. The City Council expresses support for collaborating with the County of Boone and the Columbia Public Schools to identify additional opportunities to support development and preservation of affordable housing, and prioritize reaching a functional zero for individuals that are chronically homeless

SECTION 7. The City Council expresses support for examining existing programs to identify policies to improve accessibility in housing for new housing, existing housing, renters and homeowner occupants.

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 2019 Annual Action Plan allocates funding to make significant improvements to the Columbia Housing Authority, Blind Boone Center, the Central Pantry and King's Kids youth center, which will greatly improve services provided to low-income populations.

Actions planned to foster and maintain affordable housing

The City has allocated additional general revenue funds for the development of new housing on N. 8th Street, and plans to work with local CHDOs and the Columbia Community Land Trust to develop long-term affordable housing. 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 towards organizational sustainability and independence is expected to be achieved in FY2019 through FY 2020.

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. The City also plans to move Fair Housing Counseling activities from the legal department to the Housing Programs Division to ensure the City meets new HUD mandates regarding fair housing counseling for the Homeownership Assistance Program.

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

The Fair Housing Task Force includes members of public, private housing and social service organizations that will be conducting the City's Analysis of Impediments to Fair Housing Choice. This process will bring a variety of stakeholders together to discuss the critical issues that relate to furthering fair housing in Columbia.

Program Specific Requirements

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

Introduction

Projects planned with CDBG and HOME funds for FY2019 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.

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 _____, 2019 (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 _____, 2019 (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.