

## 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.” As an entitlement community, the City of Columbia receives an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnerships program funding. In the five years leading up to the FY 2026 allocation, CDBG allocations have ranged from \$1,002,486 to \$1,065,222, and HOME has ranged from \$473,214.05 to \$630,924.00. 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 and developed the 5-year strategy, known as the 2025-2029 Consolidated Plan, in 2025 with extensive public engagement. This Annual Action Plan is for program year 2026 (second year of the plan) and will become effective retroactively to January 1, 2026. FY 2026 CDBG funding allocations are \$1,005,590.00 and HOME allocations are \$487,664.97.

The entitlement grant programs received by the City of Columbia are guided by these regulations:

- CDBG funds are used to revitalize communities by providing decent housing, a suitable living environment and expanding economic opportunities for low to moderate income individuals, households and neighborhoods.
- HOME funds are used for a wide range of activities including acquiring, developing, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

#### ASSURANCE STATEMENTS

The City of Columbia agrees that its compliance in all respects with all applicable Federal antidiscrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Columbia will not operate any programs that violate any applicable Federal antidiscrimination laws, including Title VI of the Civil Rights Act of 1964.

The City of Columbia shall not use grant funds to promote “gender ideology,” as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government.

## **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The 2026 Annual Action Plan seeks to make impacts in four areas: affordable housing; economic and workforce development; neighborhood revitalization and stabilization; and community facilities. Within the HOME program, which is an affordable housing grant, the city targets funding to homeownership assistance; production and preservation of owner-occupied housing; rental production; and tenant-based rental assistance.

The City of Columbia undertook a significant public engagement and data analysis process from summer of 2023 through spring of 2024 which culminated in the submission of its 2025-2029 Consolidated Plan. Public input was obtained through a neighborhood congress, and several additional public engagement forums throughout the community. All of the events utilized community volunteer and City staff expertise to solicit and record public input, which allowed for a low cost process completed in a manner that maximized community member buy-in. Citizens were asked to provide input on needs and proposed goals in five categories including Affordable Housing, Economic Development, Neighborhood Revitalization and Stabilization, Community Facilities, and Administration.

All priority needs and goals identified in the plan will meet a CDBG national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity. This plan prioritizes the most critical needs and goals identified through public engagement and data analysis. This plan includes 15 production goals (deliverables) to ensure the most critical needs or highest priority needs are being addressed. The City of Columbia identified the following 15 production goals or objectives as a part of the 2025-2029 Consolidated Plan:

1. Complete comprehensive rehabilitation of 40 owner-occupied housing units.
2. Provide direct homebuyer assistance to 50 eligible households.

3. Provide housing counseling and education to 25 persons.
4. Complete construction of 25 new affordable owner-occupied homes.
5. Provide development financing for 15 affordable rental-housing units funded through the Missouri Housing Development Commission.
6. Complete accessibility improvements to 75 existing housing units.
7. Provide tenant based rental assistance to 80 households.
8. Provide vocational training to 130 persons.
9. Provide technical assistance to 60 business start-ups.
10. Complete the construction of sidewalk projects serving 800 persons.
11. Complete the construction of public storm water sewer projects serving 60 persons.
12. Complete the demolition and acquisition of 10 vacant and dilapidated buildings.
13. Provide exterior code enforcement on 325 homes within the Neighborhood Response Team (NRT) Area.
14. Fund the construction, renovation, expansion or acquisition of 3 public facilities and improvements.
15. Fund the construction, renovation, expansion or acquisition of 10 public facilities serving homeless populations.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City is maintaining programs it has historically operated and adjusted funding priorities to match annual priority needs identified by the public and the annual request for proposals process. 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. The FY 2025 CAPER identified the following programs as “under-performing” (tracking behind schedule) in relation to 5-year goals identified within the 2025-2029 Consolidated Plan:

- Acquisition & Demolition of Vacant Properties
- New Home Construction
- Public Facilities and Improvements
- Rental Vouchers for Vulnerable Populations

One house was demolished in FY 2025 whereas two per year is the average for the 5-year plan goal of 10. Two new homes were constructed in FY 2025 whereas five per year is the average for the 5-year plan goal of 25. In FY 2025, only one smaller public facility project was completed, so fewer persons

were assisted than anticipated based on the five year average. Only one rental voucher project was funded in FY 2025, which also means that fewer households were assisted than anticipated based on the five year average. City staff will continue to work to identify additional opportunities for future allocations to assist these “under-performing” goals.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The FY 2026 program year citizen participation process included work with the City Council-appointed Housing and Community Development Commission (HCDC) to review processes and procedures; a public hearing on community development needs on January 22, 2025 that was convened by the commission; two public meetings on proposals for the use of the FY 2026 CDBG and HOME funds; a public meeting to decide on the commission's recommendations; and the inclusion of the CDBG and HOME recommendations in the public hearings on the FY 2026 city budget (presented on August 18, 2025).

From February 25, 2025 - March 31, 2025, the Housing Programs staff released the Community Needs Survey to gather feedback from the public to help determine project funding allocations for FY 2026. There were 55 responses received out of the 78 citizens that reviewed the survey.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were public comments received. The Housing and Community Development Commission asked clarifying questions with each presenter.

The City of Columbia also conducted a public survey on CDBG and HOME priorities. 55 responses were received on the survey.

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

The City of Columbia accepted all comments provided during the public engagement process.

## **7. Summary**

The FY 2026 Annual Action plan addresses priority needs identified in the 2025-2029 Consolidated Plan and does not amend any of the goals or objectives originally identified during formation of the Consolidated Plan. The City of Columbia intends to prioritize available resources to meet the identified needs in order to revitalize neighborhoods and increase access to opportunity for vulnerable Columbia citizens.

The 2025-2029 Consolidated Plan provides a framework and path for furthering affordable housing and community development efforts including increasing homeownership opportunities, preserving existing housing, revitalizing neighborhoods through infill development, expanding affordable rental options, furthering efforts to reach a functional zero for homelessness, supporting job training, expanding small business technical assistance, improving infrastructure in low to moderate income neighborhoods and renovating or expanding community and neighborhood facilities.

**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
CDBG Administrator	COLUMBIA	Housing and Neighborhood Services Department
HOME Administrator	COLUMBIA	Housing and Neighborhood Services Department

**Table 1 – Responsible Agencies**

**Narrative (optional)**

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

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

The City of Columbia, Housing & Neighborhood Services Department - Housing Programs Division undertook a robust and comprehensive public engagement effort to ensure the Consolidated Plan was informed by members of the public, local service providers, other departments, other local government entities and other local organizations. The consultation process consisted of oversight and guidance from the City of Columbia City Council and the Housing and Community Development Commission (HCDC), as well as several public engagement forums and public hearings. Housing Programs staff also met individually for additional consultation from neighborhood associations, members of the public, local organizations and other community stakeholders.

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

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

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

### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

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

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

**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 City of Columbia is not a formula-based grant recipient of Continuum of Care funding, or what HUD classifies as an "entitlement" jurisdiction, therefore local organizations apply through funds allocated to the "Balance of State." The Missouri Housing Development Commission (MHDC) administers all Continuum of Care funds in Columbia. MHDC currently contracts directly with local organizations for implementing Continuum of Care funding. The City of Columbia works closely with all recipient organizations through the Boone County Coalition to End Homelessness point in time counts of homeless populations and for coordinated entry of homeless populations.

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

1	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CHA was consulted directly to ensure its 5-year plans were also in alignment with the City of Columbia. Consultation included in person meetings with leadership and staff, as well as presentation to the Housing and Community Development Commission.
2	<b>Agency/Group/Organization</b>	SERVICES FOR INDEPENDENT LIVING
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation included in person meetings with leadership.
3	<b>Agency/Group/Organization</b>	Central Missouri Community Action
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CMCA was consulted directly, as well as through public engagement forums. CMCA's primary services are through Head Start and a variety of anti-poverty programs. The anticipated outcome will be increased coordination for reducing the impact of poverty on low income households, as well as increased coordination for CHDO funded affordable housing projects.

4	<b>Agency/Group/Organization</b>	JOB POINT
	<b>Agency/Group/Organization Type</b>	Housing Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through in person conversation with the Executive Director, as well as through public engagement events. The anticipated outcomes will be greater service coordination between low income employment services activities and City programs, as well as coordination and planning of housing development activities.

Table 2 – Agencies, groups, organizations who participated

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

N/A

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Missouri Housing Development Commission (MHDC)	MHDC oversees Continuum of Care funding granted to local organizations. The City of Columbia works with each of the grantees through the Boone County Coalition to End Homelessness (formerly Basic Needs Coalition and Functional Zero Task Force) to coordinate services for homeless populations.
Comprehensive Plan	Housing and Neighborhood Services Department - Housing Programs Division	The Consolidated Plan will address several goals, objectives and actions items of the City Comprehensive Plan including the following: Encourage universal design and practices for aging in place. Promote construction of affordable housing. Promote homeownership and affordable housing options, and encourage integrated residential densification via flexibility and dwelling unit options.
PHA Plan	Columbia Public Housing Authority	Providing funding to support the Columbia Housing Authority with tenant-based rental assistance. Aligning funding and redevelopment efforts with applications to MHDC.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

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

## **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**

In February 2025, The City of Columbia Housing Programs staff released the Housing and Community Development Commission (HCDC) needs survey. This survey was open until March 31, 2025. The HCDC survey is released to get a better understanding of community housing needs in Columbia so projects can be awarded based on survey results. Additionally, the City of Columbia Housing Programs Division conducted a pre-application workshop on March 12, 2025 to inform the public on how to apply for FY 2026 CDBG and HOME funds. The pre-application workshop presents a timeline with deadlines for submitted projects so eligible applicants can better understand the application process and ask questions after the presentation is complete. Public Hearings were held for the Community Needs Survey on January 22, 2025, the CAPER on March 17, 2025, and on May 21, and May 28, 2025 for CDBG and HOME projects that went in front of the Housing and Community Development Commission.

### **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	Community Needs Survey	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing City of Columbia	55 responses out of the 78 individuals that reviewed the survey	Survey results included, see attached appendix.	None	

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

**Table 4 – Citizen Participation Outreach**

**Expected Resources**

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

**Introduction**

The City of Columbia has been awarded \$1,005,590.00 in CDBG funds for FY 2026 and \$487,664.97 in HOME funds for FY 2026.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Housing Counseling Code Enforcement Public Improvements Public Services	1,005,590.00	62,500.00	0.00	1,068,090.00	3,187,500.00	Annual allocation and anticipated program income for FY 2026 is shown. FY 2027-2029 allocation estimated at \$1,000,000 per year with an additional estimated \$62,500 per year in program income.
HOME	public - federal	Acquisition Homebuyer assistance New construction for ownership TBRA	487,664.97	182,500.00	0.00	670,164.97	1,957,500.00	Annual allocation and anticipated program income for FY 2026 is shown. FY 2027-2029 allocation estimated at \$470,000 per year with an additional estimated \$182,500 per year in program income.

Table 1 - Expected Resources – Priority Table

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

The City's federal funds will leverage a significant amount of additional private, state and local resources. The City estimates serving 6 households through our Homeownership Assistance Program in FY 2026 which will leverage up to \$1,200,000 in private financing for first time homebuyers. Federal funding will also leverage funding for families to be assisted through 1 CHDO home being newly constructed and 2 homes to be constructed through Habitat for Humanity. Local City development policies also fully subsidize permit and development fees for city-assisted affordable housing, which will leverage up to an additional \$25,000 in FY 2026.

HUD requires recipients of HOME funds to match the HOME grant total with other resources at a rate of 25 percent. Qualified match supports affordable housing and may consist of contributions from state and local governments as well as the private sector. The city will provide an estimated \$25,000 in permit and fee waivers including water/sewer connection charges.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City donated land to Central Missouri Community Action at 210 Hickman Avenue, 212 Hickman Avenue, and 603 N Fourth Street for the development of affordable housing .

The City owns 2 lots at Cullimore Cottages that will be developed for additional affordable housing. The City also owns 6 Fourth Avenue as well. 903 N Garth Ave has been donated to Jobpoints COMO CHDO and is under construction.

**Discussion**

The City intends to utilize annual resources, leveraged resources and publicly-owned land to assist further the development of affordable housing.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Rehab & Energy Efficiency Program	2025	2029	Affordable Housing	Citywide	Preservation of existing homes	CDBG: \$154,472.00	Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Homeownership Assistance	2025	2029	Affordable Housing	Citywide	Increased homeownership opportunities	HOME: \$100,000.00	Direct Financial Assistance to Homebuyers: 6 Households Assisted
3	Housing Counseling & Education	2025	2029	Affordable Housing	Citywide	Housing Counseling and Education	CDBG: \$70,000.00	Other: 710 Other
4	New Home Construction	2025	2029	Affordable Housing	Citywide	New Owner-Occupied Housing Construction	HOME: \$321,398.97	Homeowner Housing Added: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Production of Rental Housing Units	2025	2029	Affordable Housing	Citywide	Production of Rental Housing Units	HOME: \$.00	Rental units constructed: 0 Household Housing Unit
6	Accessibility Improvements to Existing Homes	2025	2029	Affordable Housing	Citywide	Accessibility Improvements to Existing Homes	CDBG: \$0.00	Other: 0 Other
7	Rental Vouchers for Vulnerable Populations	2025	2029	Affordable Housing Public Housing	Citywide	Rental Vouchers for Vulnerable Populations	HOME: \$200,000.00	Tenant-based rental assistance / Rapid Rehousing: 26 Households Assisted
8	Vocational Training	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Vocational Training	CDBG: \$40,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 8 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Small Business Development & Technical Assistance	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Small Business Development & Technical Assistance	CDBG: \$40,000.00	Businesses assisted: 4 Businesses Assisted
10	Improvement of Sidewalks	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Improvement of Sidewalks	CDBG: \$0.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
11	Storm Water Facility Improvements	2025	2029	Non-Housing Community Development	Citywide	Storm Water Facility Improvements	CDBG: \$0.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
12	Acquisition and Disposition of Vacant Properties	2025	2029	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Acquisition and Disposition of Vacant Properties	CDBG: \$160,500.00	Buildings Demolished: 3 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Exterior Code Compliance Enforcement	2025	2029	Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Exterior Code Compliance Enforcement	CDBG: \$45,000.00	Housing Code Enforcement/Foreclosed Property Care: 65 Household Housing Unit
14	Public Facilities and Improvements	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Public Facilities and Improvements	CDBG: \$357,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
15	Homeless Facilities and Improvements	2025	2029	Homeless	Citywide	Homeless Facilities and Improvements	CDBG: \$0.00	Other: 0 Other
16	CDBG Admin and Planning	2025	2029	CDBG Admin and Planning	Citywide	CDBG Administration and Planning	CDBG: \$201,118.00	Other: 1 Other
17	HOME Administration	2025	2029	Non-Housing Community Development HOME Admin and Planning	Citywide	HOME Administration	HOME: \$48,766.00	Other: 1 Other

Table 2 – Goals Summary

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Home Rehab & Energy Efficiency Program
	<b>Goal Description</b>	Home Rehab and Energy Efficiency - 6 LMI households assisted.
<b>2</b>	<b>Goal Name</b>	Homeownership Assistance
	<b>Goal Description</b>	Direct homebuyer assistance for 6 households.
<b>3</b>	<b>Goal Name</b>	Housing Counseling & Education
	<b>Goal Description</b>	Housing Counseling and legal services for LMI homebuyers and tenants
<b>4</b>	<b>Goal Name</b>	New Home Construction
	<b>Goal Description</b>	Homeowner Housing Added: 3 Households including CHDO funds
<b>5</b>	<b>Goal Name</b>	Production of Rental Housing Units
	<b>Goal Description</b>	Rental Unit Production
<b>6</b>	<b>Goal Name</b>	Accessibility Improvements to Existing Homes
	<b>Goal Description</b>	Households receive ramp and home accessibility modifications
<b>7</b>	<b>Goal Name</b>	Rental Vouchers for Vulnerable Populations
	<b>Goal Description</b>	26 Rental vouchers for homeless populations with the Tenant Based Rental Assistance

<b>8</b>	<b>Goal Name</b>	Vocational Training
	<b>Goal Description</b>	8 LMI individuals receive vocational training
<b>9</b>	<b>Goal Name</b>	Small Business Development & Technical Assistance
	<b>Goal Description</b>	Technical Assistance to small business startups and expansions. 4 Businesses assisted
<b>10</b>	<b>Goal Name</b>	Improvement of Sidewalks
	<b>Goal Description</b>	Households assisted with Sidewalk Improvements
<b>11</b>	<b>Goal Name</b>	Storm Water Facility Improvements
	<b>Goal Description</b>	Storm Water Improvements
<b>12</b>	<b>Goal Name</b>	Acquisition and Disposition of Vacant Properties
	<b>Goal Description</b>	3 households assisted with Acquisition and Demolition of Vacant Properties
<b>13</b>	<b>Goal Name</b>	Exterior Code Compliance Enforcement
	<b>Goal Description</b>	65 households assisted with Exterior Code Compliance Enforcement
<b>14</b>	<b>Goal Name</b>	Public Facilities and Improvements
	<b>Goal Description</b>	1500 individuals assisted with Public Facilities and Improvements
<b>15</b>	<b>Goal Name</b>	Homeless Facilities and Improvements
	<b>Goal Description</b>	Homeless Facilities and Improvements

<b>16</b>	<b>Goal Name</b>	CDBG Admin and Planning
	<b>Goal Description</b>	CDBG Admin and Planning
<b>17</b>	<b>Goal Name</b>	HOME Administration
	<b>Goal Description</b>	HOME Administration

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City of Columbia will be undertaking projects as outlined within the 2025-2029 Consolidated Plan and as identified through the City's annual CDBG and HOME RFP process. Funding is awarded based on eligible activities and priorities identified in the public input process. Consideration has also been given to program delivery and staffing requirements to operate the grant activities successfully and comply with the program regulations.

### Projects

#	Project Name
1	Home Rehab & Energy Efficiency
2	Home Ownership Assistance
3	New Owner-Occupied Housing Construction
4	Rental Vouchers for Vulnerable Populations
5	Vocational Training
6	Small Business Development and Technical Assistance
7	Housing Counseling & Education
8	Acquisition and Demolition of Vacant Properties
9	Code Enforcement
10	Public Facilities and Improvements
11	CDBG Administration and Planning
12	HOME Administration

Table 3 - Project Information

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

These allocation priorities were identified through the Housing Programs Division annual RFP process, housing and community development needs survey, public engagement forum feedback and Commissioner rating of each application. Improved shelter and public facility space for homeless populations has been identified as an underserved need, however planning and feasibility analysis of a viable site and plan has been a barrier to addressing this underserved need. City staff anticipates identifying other resources to assist with non-profit planning and capacity needs to formulate a viable plan.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Home Rehab & Energy Efficiency
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Home Rehab & Energy Efficiency Program
	<b>Needs Addressed</b>	Preservation of existing homes
	<b>Funding</b>	CDBG: \$154,472.00
	<b>Description</b>	Comprehensive rehabilitation and energy efficiency upgrades of owner-occupied homes
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	6 low to moderate income households for Home Rehab
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Comprehensive rehabilitation and energy efficiency upgrades of owner-occupied homes
<b>2</b>	<b>Project Name</b>	Home Ownership Assistance
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homeownership Assistance
	<b>Needs Addressed</b>	Increased homeownership opportunities
	<b>Funding</b>	HOME: \$100,000.00
	<b>Description</b>	Home Ownership Assistance

	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	6 LMI households will be assisted.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Direct Homebuyer Assistance to 6 LMI households
<b>3</b>	<b>Project Name</b>	New Owner-Occupied Housing Construction
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	New Home Construction
	<b>Needs Addressed</b>	New Owner-Occupied Housing Construction
	<b>Funding</b>	HOME: \$321,398.97
	<b>Description</b>	New home construction through CHDO and HOME funds
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 new homes constructed new construction funds and with CHDO funds
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	3 new homes constructed new construction funds and with CHDO funds
<b>4</b>	<b>Project Name</b>	Rental Vouchers for Vulnerable Populations
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Rental Vouchers for Vulnerable Populations
	<b>Needs Addressed</b>	Rental Vouchers for Vulnerable Populations

	<b>Funding</b>	HOME: \$200,000.00
	<b>Description</b>	Tenant Based Rental Assistance
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant Based Rental Assistance for 26 households
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Tenant Based Rental Assistance
5	<b>Project Name</b>	Vocational Training
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Vocational Training
	<b>Needs Addressed</b>	Vocational Training
	<b>Funding</b>	CDBG: \$40,000.00
	<b>Description</b>	Direct vocational training to low income populations (Public Service)
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 total LMI individuals served
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Vocational training for 8 total LMI individuals served.
6	<b>Project Name</b>	Small Business Development and Technical Assistance
	<b>Target Area</b>	Citywide

	<b>Goals Supported</b>	Small Business Development & Technical Assistance
	<b>Needs Addressed</b>	Small Business Development & Technical Assistance
	<b>Funding</b>	CDBG: \$40,000.00
	<b>Description</b>	Small Business Development and Technical Assistance. (Public Service)
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 LMI businesses served with technical assistance to small business startups and expansions
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Technical assistance to small business startups and expansions
<b>7</b>	<b>Project Name</b>	Housing Counseling & Education
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Housing Counseling & Education
	<b>Needs Addressed</b>	Housing Counseling & Education
	<b>Funding</b>	CDBG: \$70,000.00
	<b>Description</b>	Housing Counseling & Education (Public Service)
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	710 individuals served
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Housing Counseling

<b>8</b>	<b>Project Name</b>	Acquisition and Demolition of Vacant Properties
	<b>Target Area</b>	NEIGHBORHOOD RESPONSE TEAM AREA
	<b>Goals Supported</b>	Acquisition and Disposition of Vacant Properties
	<b>Needs Addressed</b>	Acquisition and Disposition of Vacant Properties
	<b>Funding</b>	CDBG: \$160,500.00
	<b>Description</b>	Acquisition and Demolition of Vacant Properties
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 households served
	<b>Location Description</b>	Neighborhood Response Team Area
	<b>Planned Activities</b>	Acquisition and demolition of vacant, dilapidated homes.
<b>9</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Neighborhood Response Team
	<b>Goals Supported</b>	Exterior Code Compliance Enforcement
	<b>Needs Addressed</b>	Exterior Code Compliance Enforcement
	<b>Funding</b>	CDBG: \$45,000.00
	<b>Description</b>	Exterior Code Compliance Enforcement
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	65 Households in the Neighborhood Response Team Area

	<b>Location Description</b>	Neighborhood Response Team Area
	<b>Planned Activities</b>	Exterior Code Compliance Enforcement
<b>10</b>	<b>Project Name</b>	Public Facilities and Improvements
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Public Facilities and Improvements
	<b>Funding</b>	CDBG: \$357,000.00
	<b>Description</b>	Public Facilities and Improvements
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1500 LMI persons will benefit from public facility improvements
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Rehabilitation of public facilities and improvements.
<b>11</b>	<b>Project Name</b>	CDBG Administration and Planning
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CDBG Admin and Planning
	<b>Needs Addressed</b>	CDBG Administration and Planning
	<b>Funding</b>	CDBG: \$201,118.00
	<b>Description</b>	CDBG Administration and Planning
	<b>Target Date</b>	10/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	CDBG Administration and Planning
<b>12</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HOME Administration
	<b>Needs Addressed</b>	HOME Administration
	<b>Funding</b>	HOME: \$48,766.00
	<b>Description</b>	HOME Administration
	<b>Target Date</b>	10/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	HOME Administration

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Most programs are allowed City wide, however they follow where the need is located. A few key programs and activities fall within the CDBG eligible area and NRT areas. Housing programs that are available city-wide and business training activities will have a number of beneficiaries in the CDBG eligible areas.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CDBG Eligible Area	0
NEIGHBORHOOD RESPONSE TEAM AREA	12
Citywide	88

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The city is dedicated to making all of its neighborhoods strong, yet some lag in physical condition and are over-represented by low-income households. The Neighborhood Response Team Area will receive a direct investment for code enforcement and acquisition and demolition. The remainder of funds is targeted City-wide; however, a significant level of investment will overlap within both the NRT Area and the CDBG eligible area.

### **Discussion**

The City will continue to plan and evaluate the best strategies to serve geographic needs.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City continues to assist with rental assistance and rehabilitation of existing units. The City is also working to increase production of new units this year.

One Year Goals for the Number of Households to be Supported	
Homeless	26
Non-Homeless	80
Special-Needs	28
Total	134

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	26
The Production of New Units	3
Rehab of Existing Units	6
Acquisition of Existing Units	2
Total	37

**Table 7 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

The City continues to assist with rental assistance and rehabilitation of existing units. The City is also working to increase production of new units this year.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Columbia and the Columbia Housing Authority (CHA) will continue to work together to promote affordable housing. This will include renovation of existing units and demolition of units that have reached the end of their life cycle. Units that are demolished will be replaced by new, better designed energy efficient units that will save money and better use the land to have more units available.

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

The City of Columbia's FY 2026 Annual Action Plan will address Public housing by working closely with the Columbia Housing Authority. The Columbia Housing Authority continues to make significant gains and increased success in voucher utilization across all voucher programs and plans to continue to identify opportunities for growth. CHA expanded its staff in FY 2023 to include a Housing Ambassador position that continues to assist in connecting additional landlords to CHA Voucher Programs and removing barriers for participants seeking housing. CHA has experienced a significant level of success in increasing voucher resource utilization from 2020 through 2024 and has reached full utilization.

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

The City also supported CHA with \$3 million for the renovation and RAD conversion of 25 units at Providence Walkway. CHA is anticipating a decision from MHDC regarding remaining funding for the project and anticipates beginning the project throughout 2026.

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

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

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

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

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

CHA is not designated as troubled.

**Discussion**

CHA and the City worked in close coordination to develop the 2025-2029 Consolidated Plan. CHA will continue to be a strong partner with the City of Columbia and play a significant role in addressing affordable housing needs in Columbia. The City has awarded CHA \$2 million in HOME-ARP funds to support the construction of Kinney Point, a 34-unit affordable townhomes project in central Columbia. Kinney Point is close to its completion and already has some units occupied. The City has provided CDBG funding for demolition to CHA's 79-unit Park Avenue Apartments, this demolition started in September of 2025. In addition, the City and County also provided significant support in the form of ARPA funds to Park Avenue for reconstruction efforts. The Park Avenue Apartments project is set to have residence in 2026.

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

### **Introduction**

Human Services Division staff will continue to coordinate homeless services through local social service organizations serving homeless populations, as well as Boone County Coalition to End Homelessness. The Human Services Division staff and BCCEH coordinate to conduct point in time counts and coordinates project homeless connect

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

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

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

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

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

Human Services Division staff and BCCEH will continue to coordinate homeless services through coordinated entry. The City has joined efforts with Boone County for a countywide housing study. This report and recommendations will help as we plan an affordable housing summit event, to guide

community members, bankers, developers, social service agencies, and realtors in developing action items to move the needle on homelessness and affordable housing.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

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

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

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

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

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

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

## **Discussion**

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

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

### **Introduction:**

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

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

City staff have continued with implementing findings and actions of the Fair Housing Task Force Analysis of Impediments to Fair Housing Choice (AI) in FY 2020. In December 2023, Boone County and the City of Columbia announced that they are engaging the expertise of Amarach Planning Services to conduct a county-wide housing study that includes multiple community input meetings, interviews with interested parties and a survey of community members on housing needs, preferences, and challenges. The Housing Study, part of the Boone County Upward Mobility Plan, represents a significant step towards addressing housing challenges and fostering sustainable community development throughout the county.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The primary challenge to creating and preserving affordable housing in Columbia and communities across the country is that household income is failing to keep up with rising housing costs. The increase in housing costs is driven by supply and demand, which is impacted by interest rates, price of materials, land values, increased regulatory costs, labor costs, natural disasters and federal, state and local policy. According to 2016-2020 American Community Survey Data (ACS), there are approximately 49,320 occupied housing units within the City of Columbia. Per the 2020 U.S. Census, the City of Columbia has roughly 51.2% renter-occupied households and 48.8% of the households are owner-occupied. 2016-2017 CHAS data indicates there are 14,897 housing cost burdened households in

Columbia. 12,424 housing cost burdened households are renter households and 2,473 housing cost burdened households are owners.

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

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

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

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

Upon completion of the Boone County Housing Study, the City will develop a plan to implement its findings and actions.

In November 2023, the City Council passed Ordinance 025512 to authorize existing substandard (i.e., smaller) lots to be platted and thus issued a building permit, allowing for a simpler path for infill development.

In April 2024, the City Council passed an Ordinance amending the City's Unified Development Code to remove barriers to the construction of accessory dwelling units (ADUs) in the City. Particularly, the amendments reduce the minimum lot area needed to allow a building permit for an ADU, reduce the

side yard setback in the R-MF (multi-family) zoning district, and allow an attached ADU front door to face the street (which was previously prohibited).

**Discussion:**

Housing Programs Division staff will be assisting planning staff by including input and information obtained through the HPD efforts to help inform the update to the City's comprehensive plan. Staff anticipates utilizing the Comprehensive Plan update to incorporate additional policies to remove or lessen barriers to affordable housing and establish standards for smaller and less costly housing units.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Columbia received \$25.2 million in American Rescue Plan Act (ARPA) funds, the majority of which will go towards affordable housing, social services, homelessness and otherwise addressing serving underserved populations and needs

### **Actions planned to address obstacles to meeting underserved needs**

The City of Columbia will continue to support local community members working to implement a 24-hour homeless facility with supportive services. Of the City's \$25.2 million in ARPA funding, \$ 5.665 million will go towards addressing homelessness and \$3 million will go towards mental health services.

### **Actions planned to foster and maintain affordable housing**

The FY 2026 Annual Action Plan includes continued funding support for the construction of new affordable housing, as well as continued support for the Home Rehabilitation Program and home repair and modifications programs for persons with disabilities. Of the City's \$25.2 million in ARPA funds, \$8.6 million will go directly towards funding affordable housing projects and programs.

### **Actions planned to reduce lead-based paint hazards**

The City of Columbia will continue to reduce the number of units containing Lead-based paint hazards through its Housing Rehabilitation program and demolition of dilapidated structures that contain lead paint. The City requires houses in the rehabilitation program built pre-1978 need to be declared Lead safe by a Certified Lead Risk Assessor/inspector. Assessments are performed by GCE services using the handheld Thermo Scientific Nilton Xlp x-ray fluorescence analyzer or paint chip sampling. Both of these methods are approved by the EPA, and the State of Missouri. These assessments assure that proper cleanup using lead safe work practices were used. On February 26, 2024, the City of Columbia held a Lead Renovator Training Course put on by GCE Services to enable contractors to be Certified Renovators for Rehabilitation activities addressing lead paint. At this time three City of Columbia Housing Programs division employees were certified. The Columbia Homebuilders association held another Lead renovation training class on July 30th, 2025 at the Columbia Board of Realtors building and two newer employees of the Housing programs division obtained their EPA Lead Renovation, Repair, and Painting Certification. The City will continue to inspect homes in the Owner-Occupied Rehabilitation program and if needed, bring those homes into lead safe conditions. The City will continue to help with education of contractors and applicants concerning lead hazards.

The City plans to continue its compliance with lead-based paint hazard reduction mandates. The City will use a contractor, Glynite Construction, for lead hazard evaluation activities. Rehabilitation procedures are designed to comply with HUD regulations for the reduction of lead-based paint hazards. These procedures apply to all housing built before January 1, 1978 which is assisted with CDBG or HOME funds, including homebuyer assistance and the owner-occupied housing rehabilitation program.

For homeownership programs, property is inspected by a Housing Specialist employed by the City for evidence of deteriorated paint conditions; if deteriorated paint is found, a lead hazard evaluation is completed. All lead hazard evaluations are performed by a State-licensed Risk Assessor and include testing of painted surfaces that are deteriorated or will be disturbed during repair work and taking appropriate dust wipe samples. Hazard control procedures include abatement and interim controls, as is deemed appropriate for the situation, followed by work that is completed using safe work practices and required clean-up techniques. Procedures also include relocation of households with small children and relocation of other households when interior hazard control activities occur and living outside containment areas is not possible. The City is working with sub-recipients conducting home repair programs to ensure compliance with lead paint requirements.

### **Actions planned to reduce the number of poverty-level families**

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

- Job training through Job Point;
- Funding provided through the City Division of Human Services for a variety of social services;
- County Community Services Department funding, children services fund;
- The Woman's Infants and Children (WIC Program) administered through the City Division of Human Services;
- United Way funding for multiple social service agencies;
- Donations leveraged through the Neighborhood Assistance Program and other private sources;
- Funding administered by the Voluntary Action Center to help meet the basic needs of low-income Boone County residents;
- Funding for homeless prevention activities through the Federal Emergency Management Agency and through the Missouri Housing Trust Fund.

- A variety of programs operated by Central Missouri Community Action aimed at reducing poverty. (Head Start, CSBG, LIHEAP, Weatherization, Employment and Training Services, Life Skills)
- From the City's \$25.2 million in ARPA funds, \$8.6 million has gone to funding affordable housing programs.

Additionally, another \$5.6 million has gone towards programs of services for individuals experiencing homelessness. Job Point's vocational training is providing new job opportunities to low-to-moderate income individuals. The City of Columbia will also continue operating its Homeownership Assistance Program in 2026 to assist in serving as a mechanism for lower income working households to gain access to the benefits of homeownership, which includes building household equity and wealth.

### **Actions planned to develop institutional structure**

The Housing Programs staff is currently located at a street front location on 11 N. 7th St., Columbia, Missouri. This location allows for greater visibility and accessibility of the City's HUD funded programs, as well as greater collaboration between dedicated staff members and local community partners.

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

The City of Columbia continues to support additional affordable housing, community development, and social services activities. Housing Programs City Staff participated in a city-county collaboration of local social services funding processes including the Columbia Affordable Housing Coalition, the Boone County Food and Shelter Coalition, the Boone County Housing Study, and on the initiative of the city Department of Public Health and Human Services, staff of the Housing Programs Division participated in discussion of the Boone Indicators Group (BIG), a city-county collaboration of local social services funding processes.

### **Discussion:**

These additional actions will assist the City to further affordable housing and community development efforts in FY 2026.

## Program Specific Requirements

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

#### Introduction:

Program Specific Requirements are below.

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

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

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

Total Program Income

#### 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.	81.17%

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

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

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as follows:

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

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

The City of Columbia will use recapture provisions as required by 24 CFR 92.254 for homebuyer activities. The affordability period is 10 years. During this period the homeowner must reside in the home as a primary residence. If the property is rented or sold within the 10-year period, the assistance shall be repaid on a prorated basis that includes the balance of any unforgiven amount.

The recapture provisions are as seen below:

The buyer, as a condition of accepting homeownership assistance funds, agrees to comply with the following provisions:

A. That homeownership assistance funds will only be used by a new homeowner for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead and/or radon hazard reduction procedures as required.

B. That the property to be purchased shall be a single-family home or a condominium, the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.

C. The buyer must meet the front end (housing cost (PITI) to gross income) and back end (total debt to gross income) ratios established for the program (35% and 45% respectively). Ratios will be determined by lender underwriting criteria and definition of income. The buyer(s) must have an average combined credit score within 20 points of the current minimum Fannie Mae and Freddie Mac credit requirements, or demonstrate they have completed City approved financial education course such as "Moneysmart".

D. That the buyer qualifies as a "low income family" and meets the current HUD income limits.

E. That the property to be purchased shall continue to be owned by borrower and shall continuously be the principal residence of buyer for the following ten (10) years from closing subject to the following:

a. In the event owner sells or transfers the property or it is transferred by death of owner during the ten (10) year period of affordability, the amount of forgiveness of the loan shall be prorated and

owner shall repay that portion to City that remains of the ten (10) year period.

b. In the event owner abandons or leases the property or ceases to occupy it as his or her principal residence during the ten (10) year period of affordability, there shall be no prorated credit and the entire amount of the loan shall be due and payable in full.

F. Closing must occur on or before \_\_\_\_\_, 20\_\_ (60 calendar days from date of this agreement). After that date, this loan commitment is no longer in force and the funds shall be released from this Agreement. Applicant would need to reapply and requalify if he/she chooses to proceed beyond this termination date.

G. That the buyer will sign a Promissory Note and Deed of Trust for the full amount of CDBG and HOME assistance provided toward the purchase of said property, and the Deed of Trust will be recorded with the Boone County Recorder's Office, Columbia, Missouri.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Columbia's HOA (Home Ownership Assistance Program) uses HOME funds with recapture provisions, the City requires specific recapture formula provisions that also include market analysis and appraisal at each recapture. These provisions are required to be legally secured to the property by Deed of Trust and Promissory Note. The buyer must reside in the home as their primary residence for a minimum affordability period of ten years. If the property is sold within the initial ten-year period, the assistance shall be repaid on a prorated basis that includes the balance of any unforgiven amount. If an owner abandons or leases the property or ceases to occupy it as the principal residence, the entire amount of the loan shall be due and payable in full. In cases of sale, only net proceeds (sales price minus existing debt) are eligible for recapture.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to utilize HOME funds to refinance existing debt secured by multi-family housing rehabilitated with HOME funds. The City will subordinate HOME and CDBG loans as requested by property owners refinancing debt. The City includes subordination requirements in its CDBG and

HOME Administrative Guidelines.

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

N/A

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

N/A

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

N/A

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