

Summary of Responses to HOME-ARP Consultation Questions

Agencies providing responses and other comments:

Salvation Army, Voluntary Action Center, Turning Point, Services for Independent Living, Great Circle, Love Columbia, Central Missouri Community Action, Columbia Housing Authority, The Food Bank for Central and Northeast Missouri, Habitat for Humanity, City of Columbia Public Health and Human Services, Catholic Charities.

1. Please describe the size and demographic composition of the qualifying populations you serve.

Salvation Army- The shelter served 324 unduplicated people between 10/1/20 to 10/1/2021 including 72 veterans, 27 chronically homeless, 80 with a history of domestic violence and 32 fleeing domestic violence. All 324 with income under \$2000 per month. Social Services served 1304 from 10/1/20-10/1/21 providing over \$40,000 in rental and utility assistance.

Voluntary Action Center- VAC provides services to residents of Boone County whose income is at or below 200% of Federal Poverty Guidelines. Additional guidelines may be applicable, such as with the ESG which serves residents below 30% of Average Median Income, ESG-Covid and MHTF both of which serve residents below 50% of Average Median Income. In 2020 VAC provided housing support to 267 households. 76% of those identified as black, 22% white and 2% multiple races. In addition, VAC provides basic needs services including, but not limited to, an emergency food pantry, hygiene packs, feminine hygiene packs, diapers, formula, document assistance, medical copays, dental copays and vision assistance. Many housing clients take advantage of these wraparound services while engaged with the agency.

Turning Point- Last year, Turning Point served 1,155 unduplicated individuals and provided a total of 18,911 units of service. For the first six months of 2021, Turning Point has served 761 unduplicated individuals and provided 8,816 units of service. Of these, 55% are White, 38% are Black or African-American, and 6% are another minority. Ethnically, 3% are Hispanic; 97% are non-Hispanic. By gender, 31% are female, and 69% are male.

Services for Independent Living- Our organization serves people with disabilities, low-income seniors, and veterans. The consumers we serve mostly live on a fixed income: social security, social security disability, or pension. With limited affordable housing in Columbia, many of our consumers face a risk of homelessness with few options and long waitlists. Most of our consumers also lack the family or social support needed when facing financial barriers. When needing to move, our consumers have few options readily available for them. We serve cross-disabilities and cross-lifespan, serving people 13 and up. SIL serves around 1000 consumers a year, over 30% of those consumers are minorities.

Great Circle- In 2020, Great Circle had 188 children residing in residential care on the Columbia campus. Their ages are 0-2 (4%), 3-5 (4%), 6-9 (7%), 10-14 (22%) and 15-19 (28%). It is these older children that are at the greatest risk of homelessness as they age out of the foster care system. The gender of the clients Great Circle serves are 44% male and 56% female with no client identifying as transgender or non-binary. The race of the youth served is representative of the central Missouri region, with 13% identifying as African American, 48% identifying as Caucasian, 1% Hispanic, 6% Multi-Racial and 32% unidentified.

Love Columbia- Since January of 2020 60% of our clients resided in households that are under 100% of the Federal Poverty Level. Thirty percent of our clients are under 50% of the Federal Poverty Level. Calculating AMI for our clients, 69% are below 30% AMI and 22% are between 31 and 50% AMI. *For Jan through Oct 2021:*

- 54% of all requests have been related to housing
- Of those 54%, 14% were for hotel assistance, 43% were for rent or deposit and 18% were for utilities. 23% were seeking housing coaching.
- 234 clients received assistance applying for SAFHR funds.
- 565 Individuals have received a total of 1344 housing coaching sessions. The average number of coaching sessions per client is 2.38. 37 clients secured transitional housing, 145 people secured housing, 92 of those who secured housing were previously homeless and 53 relocated to new housing. 65 clients maintained housing.

- To demonstrate the interest in housing information, Love Columbia's website had the following views for the month of October 2021: 885 views of our housing openings list, 342 views of our housing help page and 249 views of our information library housing resources. This is in addition to sending our low cost (under \$1,000/month) housing openings list out to approximately 100 services providers.

Since 2020 Love Columbia has provided \$236,927.77 for mortgage, rent and deposits and \$110,826 worth of hotel assistance. The average amount requested per person through SAFHR is \$3200 in rental assistance.

CMCA- We serve families in 8 counties in Central Missouri but in Boone County only, approximately 13.63% of the households we serve have an income at or below 30% AMI. Based on 2019 ACS 5-year estimates, roughly 8630 households are at 30% or below AMI with 83.2% are renters and 16.8% are homeowners.

Columbia Housing Authority- The Columbia Housing Authority (CHA) currently serves 1,805 households that house 3,920 total persons. Of the 3,920 persons served, 61.6% are minority populations. 81% of CHA's participants served make less than 30% the area median income, or less than \$18,000 per year for household of 2. The average gross annual income of all CHA residents served is \$13,875.68. CHA is our community's largest affordable housing provider serving Columbia's most vulnerable and low-income participants. CHA has experienced an increase in demand and an increase in referrals from local service providers. Currently, CHA has approximately 900 households on its waitlist for its housing programs. 90% of these households meet the McKinney-Vento definition of homeless as defined within the American Recovery Plan Act (ARPA), which means these households are living in hotels, shelters, transitional housing, doubled up with friends/family, or some other non-permanent and undesirable housing arrangement.

Catholic Charities- Catholic Charities of Central and Northern Missouri services a total of 38 counties in central and northern Missouri. Catholic Charities provides services that include immigration services, refugee services, housing counseling, disaster case management, Hispanic resource coordination, and health and nutrition services.

2. Please describe the unmet housing and services needs of the qualifying populations you serve in regards to:

a) Sheltered and unsheltered homeless populations

Salvation Army- Limited affordable housing, limited landlords willing to work with at risk populations, limited public transportation

Voluntary Action Center- Currently, Boone County does not offer a comprehensive shelter for the sheltered or unsheltered homeless population. VAC is currently working with Faith Voices, Turning Point, Loaves and Fishes and Room at the Inn to develop plans and secure funding for a facility that would provide a day center, overnight shelter, meals, showers, mail service, computer lab, medical clinic, case management, employment assistance and document assistance to the sheltered and unsheltered homeless population. This facility would be open 365 days per year and be fully staffed.

Turning Point- Turning Point is a day center providing basic needs for individuals experiencing homelessness. Our primary services include access to showers, laundry, phones, computers, coffee, hygiene products, resource referrals, a mailing address, and personal storage lockers. We also partner with other community agencies for additional services, such as the Wardrobe for clothing vouchers; the VA for veteran services; and Compass Health Network for medical, dental, and mental health services. Turning Point provides essential services for daily survival, operating with the mission to provide hope and restore dignity to those experiencing homelessness.

Services for Independent Living- While there are resources in Columbia for those at risk of homelessness, they are limited. Columbia Housing Authority has long waitlists, or the homes are not accessible. Some financial assistance exists, but it is one-time help and not monthly. And people that would like to move do not have the family assistance to physically move their belongings or cannot afford movers. For sheltered and unsheltered populations, we often hear complaints of limited space in shelters and all shelters closing at the same time.

Mental health has a significant impact on homeless populations and with limited resources to assist in this area, people are unlikely to have access to stable shelter or support. Untreated mental illness, due to lack of resources or lack of insurance, can cause people with housing to neglect bills and rent to ultimately lose their housing. In Missouri, Medicaid will pay for caregiver services, both In Home Services and Consumer Directed Services are programs that we have, but the state continues to cut back the budget on these programs. This leaves people with disabilities at risk of losing a caregiver, being forced to move into a care facility and losing their independence. Family members can work for this person needing care, but the pay is minimal. Having to work for their family members limits the time they can spend in a different job to make more money.

Love Columbia- Columbia lacks sufficient shelter and transitional housing capacity. Love Columbia started addressing the need for shelter/transitional housing for families with children in 2015, through our Extra Mile Homes program that has provided an average of six months housing for 40 families to date. In 2020, we started providing temporary hotel stays for families with children and people with fragile health who were experiencing homelessness. We are not able to respond to people with other situations and have a waiting list for our transitional homes program. Our local shelters provided very limited assistance during the early months of the pandemic and, since then, even though they have accepted more people, many do not want to enter a congregate setting. Most have complex situations and need much support to take steps to move forward.

CMCA- In the CMCA Service area, 430 homeless persons with 51 total being unsheltered. In Boone County only, point in time counts show 268 homeless persons, with 43 of those being unsheltered. 26 Head Start and BRIDGE families were homeless at the time of application

City of Columbia PHHS- health and mental services, detox services, expanded drop in center services, affordable housing, permanent supportive housing, transitional shelter, emergency shelter.

Catholic Charities- Unsheltered homeless populations need additional shelters. Shelters not just in Columbia, but surrounding counties are at capacity. Due to COVID shelters have reduced their capacity, causing more individuals to be unsheltered. Sheltered homeless populations need, education, training, and programs to increase credit, and housing for individuals who might be convicted felons. Education on budgeting and housing expenses is also a need.

b) Those currently housed populations at risk of homelessness

Salvation Army- Limited public transportation

Voluntary Action Center- Homelessness and the risk of homelessness remain significant in the City of Columbia. Missouri Balance of State's 1/29/2020 PIT report showed Region 5 with the highest rate of homelessness in the BoS with 446 people, 380 sheltered/66 unsheltered. Boone County had the highest rate of homelessness in the BoS by far, with 380 sheltered and 66 unsheltered. That total number for 2019 was 268. Missouri Balance of State's 2019 Homelessness Study shows a 32% increase in chronic homelessness from 2014 to 2018 in the BoS. HUD's 2013-2017 CHAS Data Query Tool indicates 14,770 of 31,155 renting Boone County households had housing cost burdens greater than 30% of income; 8,330 households had cost burdens greater than 50%.(4) These levels of cost burden make housing stability more tenuous, especially as our agency observes limited affordable housing stock in our community and, recently, increasing rental rates. Housing insecurity is a major contributor to community poverty. Boone County had 19.6% of its population identified as living at or below the Federal poverty level in 2019, and the City of Columbia had 22.4% of its population at or below that level the same year. Each of these is significantly higher than national and state averages. Lack of affordable housing continues to be a significant need in the housing continuum. For a shelter to operate at maximum effectiveness, those using the shelter must have more affordable housing options than currently exist in Columbia/Boone County.

Turning Point- Turning Point also helps individuals who are near homelessness with the same basic needs services as those offered to individuals experiencing homelessness. Additionally, we assist the newly housed get household supplies, such as large bottles of body wash, hair products, tubes of toothpaste, pillows, bedding, detergent, and furniture.

Great Circle- Our residential foster care houses children who are at risk of homelessness. Service needs include trauma requiring trauma informed care, capital improvements to our campus of care and residential cottages, and vehicles to enable case managers and care coordinators to ensure children receive regular supervised visits with their biological parents and siblings.

Love Columbia- We have rental assistance through city reserves through June and can refer to SAFHR to prevent evictions. We collaborate with VAC, Rock the Community and local churches who also provide rent assistance.

Many of these families could benefit from ongoing case management and nearly all could benefit from financial coaching or career coaching. We have a two-week waiting period to get into our Path Forward program that provides extensive intake and case management. Our staff have caseloads that are too high to provide the level of services we believe is optimal. Prior to the pandemic, we tried to enroll every client experiencing housing instability into Path Forward. Due to the increased volume of requests for our services, we have to directly refer some to our coaching programs for immediate assistance. We would like to provide more case management and follow up, but need more staff to do this. Some enroll in our longer term financial coaching and career coaching which has been beneficial in ensuring ongoing housing stability.

CMCA- Currently in Boone County only, approximately 15,218 renters (51.6%) and 18.2% or 4,214 homeowners, are paying more than 30% of their income toward housing. 10 Head Start and BRIDGE families were doubling up with each other and 15 families reported living in unaffordable, overcrowded, or transitional housing.

Columbia Housing Authority- The primary unmet housing and services needs for the qualifying populations the Columbia Housing Authority serves are the lack of supply of affordable housing. The Columbia Housing Authority (CHA) is seeking to preserve and expand its available affordable housing. The CHA currently has over 150 vouchers available for homeless and housing insecure populations, however there is very little affordable housing supply on the private market and our program participants cannot successfully match their voucher to an available unit. The Columbia Housing Authority has completed the renovation of 597 housing units it owns, however 120 public housing units remain that also need renovated. These remaining 120 units lack modern amenities including washer and dryer hookups, bath and CO exhaust fans, adequate insulation, modern sewer piping and systems and much more. The remaining 120 units require significant resources to maintain at minimum standard. The Columbia Housing Authority desires to fully renovate or redevelop these final units on the existing land these units are located to ensure these affordable units are preserved for future generations and that these affordable units remain in the desirable downtown location. CHA's portfolio of affordable housing units has also not kept up with the growth in population in Columbia. CHA's original 719 units of public housing were completed by 1980 when Columbia's population was approximately 62,000. Now Columbia's population is over 126,000, however CHA's available affordable housing units has only grown to 753, demonstrating a need for significant expansion of its housing portfolio.

City of Columbia PHHS- utility assistance, rent assistance

Catholic Charities- While the SAFHR funds are available, in our experience accessing these funds is difficult. The process is lengthy, often requiring multiple reapplications and burdensome on tenants. An easier way to access the funds to assist with rent or mortgage delinquency and to provide financial education and coaching as a requirement is a need.

c) Other families requiring services or housing assistance or to prevent homelessness

Salvation Army- Limited budget curriculum, limited rental and utility assistance programs

Love Columbia- We include a financial assessment with all our services and address housing cost burdened situations by offering coaching to manage spending, reduce debt, create savings, or increase income. We also assess

transportation which is a barrier to employment and help people create a plan to obtain reliable transportation. Our staff currently receives more referrals than they can handle as quickly as we would like. We engage community volunteers to expand capacity and add to the social capital of our clients, but it takes time to recruit and train volunteers.

CMCA- Of our families in Boone County receiving any type of HUD subsidized housing Avg income \$13,749, Avg AMI 21%, Female head of household 71%, Disabled HOH, under age 61 is 42%, Disabled HOH, above age 62 is 62%, Average months on waiting list = 14

City of Columbia PHHS- Affordable housing, utility assistance, rent assistance.

d) Those at greatest risk of housing instability or in unstable housing solutions

Salvation Army- Limited budgeting curriculum, limited rental and utility assistance programs

Love Columbia- We essentially need a “housing emergency room” with experienced staff always available to handle those in dire situations that require immediate attention. We are increasingly trying to move toward this by adding and repositioning staff within the organization to give more support to our clearinghouse department where initial requests are assessed and triaged. Our current staff is stretched thin and many people in these dire situations need immediate, and frequent contact as soon as they reach out for help.

CMCA- In the beginning of 2020-2021 school year, 35 families reported crisis housing situations.

City of Columbia PHHS- affordable housing, permanent supportive housing

3. Identify the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supporting rental housing.

Salvation Army- Year round emergency shelter that houses single men, women, and adults with children, congregate public meals at the emergency shelter, TBRA vouchers, RRH vouchers, Section 8 vouchers.

Voluntary Action Center- Currently, Room at the Inn provides seasonal overnight shelter and Turning Point provides a day center option for the unsheltered. There is no comprehensive shelter option as noted in the response to question 2. Supportive services are provided by multiple agencies, including VAC. VAC provides a broad range of basic needs services and housing support services to assist those that are homeless or at risk of homelessness. Housing programs administered by VAC currently are directed at the homeless or those at risk of homelessness (ESG-Covid). VAC also provides housing assistance via ESG, MHTF, CDBG and EFSP. The biggest issue with VAC’s housing programs is finding affordable housing. The inventory in this area is extremely low. Various agencies are working together to address this issue. CHA has plans that could help this.

Turning Point- Turning Point offers a congregate shelter unit by providing a Sleep Room where individuals can rest during organizational operating hours (7:30 am - 12:30 pm).

Great Circle- Foster Care Case Manager provides, coordinates and facilitates all services necessary to support the permanency goal for the children in care. Case managers provide all duties related for safety/needs assessments, resource acquisition transportation/visitation, court reports, and authorization of funds for services to family members. Case management is provided to move children towards permanency effectively and within federal time frames, consistent with best practice to meet the children’s best interests. In the Central (Columbia, Missouri) region there are 19 case managers and 4 supervisors overseen by the Associate Director of Community Based Services.

Love Columbia- There are limited congregate beds available particularly for families with children (six rooms with four beds at Harbor House). There are housing choice vouchers available through CHA, but not enough landlords that will accept housing choice vouchers or people with past evictions or criminal backgrounds. Columbia has income-based housing (CHA, Columbia Square, Lakewood, Fairway Management) but not enough

to meet need. There is some available low cost rental property (an average of 35-40 properties under \$1,000 on our weekly housing openings list), but about one-third less than a year ago and almost no three and four bedroom housing.

CMCA- CMCA provides HCV (Housing Choice Vouchers) but NOT in Boone County. Those are provided by Columbia Housing Authority. CMCA has energy and utility assistance available through our LIHEAP program. CMCA offers several programs within our Whole Family Approach system to assist with families gaining skills for employment or employment improvement. We also offer Head Start services, so families have affordable childcare and can work.

Columbia Housing Authority- The Columbia Housing Authority provides over 1,600 housing vouchers that are defined as "Tenant Based Rental Assistance (TBRA)." TBRA is uniquely different than emergency housing assistance provided through the Voluntary Action Center (VAC), Love Columbia and other housing providers in that it models and aligns with HUD's Section 8 Program and is for permanent housing assistance rather than emergency or transitional. HUD requires communities to align TBRA programs with local public housing authorities to ensure program goals and regulations are met and to reduce operational expenses. CHA currently has over 150 TBRA vouchers available and program participants are struggling to find available affordable housing, therefore additional TBRA would not be a strategic investment of funding.

The Columbia Housing Authority is our community's largest provider of permanent supportive affordable housing. CHA provides housing to over 1,800 households and maintains 753 of its own properties. CHA's available housing portfolio has not kept pace with the growth in demand or Columbia's population. By 1980, CHA finished completing the construction of 719 affordable housing units and Columbia's population was 62,000. By 2021, Columbia's population has more than doubles at over 126,000, however CHA's available affordable housing units has only grown to 753. The most pressing affordable housing need for homeless and housing insecure populations is to preserve and expand our available affordable housing units. The Columbia Housing Authority is our community's largest affordable housing provider and was created to carry out this specific role.

Catholic Charities- Specifically in Columbia, there are a couple of shelters for individuals who are experiencing homelessness or recovering from addiction. Through Love Columbia there is also transitional housing for families who qualify for their program. Many social service agencies (CMCA, Voluntary Action Center, Catholic Charities, The Salvation Army) provide rental assistance typically based on FPL, citizenship, household composition, documentation, eviction status, and available funding. While there are section 8 vouchers and public housing, there is a waitlist for both programs. Less than half of the Columbia residents own their homes. Data from Headwaters Economics reported that in 2019 Columbia reported only 8.2% of available housing was vacant, with only 4% of the vacant housing units to be available to rent. This is lower than the reported housing vacancies across the US at 12.1%. This data shows that there are a lack of affordable rental units in Columbia.

4. Identify any gaps within the current shelter and housing inventory as well as the service delivery system.

Salvation Army- Lack of affordable housing, lack of landlords willing to work with at risk populations, high rental deposits, high rental application fees.

Voluntary Action Center- Gaps in the service delivery system have been described in previous responses. In short, a comprehensive emergency shelter and the inventory of affordable housing are both areas that need significant support and improvement.

Turning Point- Turning Point is currently operating with minimal staff who work almost exclusively on general operations. In order to better support and improve the organization itself, we would like to hire a Development Coordinator to expand our donor base and demographics, steward existing donor relationships, and strategize fundraising opportunities. This role will serve to expand community engagement by opening more volunteer

opportunities and partnering with more local businesses, churches, and organizations. A Development Coordinator would greatly contribute to the sustainability and self-sustainability of Turning Point.

Services for Independent Living- While there are resources and shelters to cover all demographics, Columbia would benefit from more overnight shelters as well as day-time resource centers. Shelters easily reach their max so not everyone can get in and with few day-center options, this population has limited resources during the day. More day services need to be provided, outside of just storage or shelter, but to actually provide resources for mental health and job training. A shelter is needed, but there are other skills and resources essential for success.

Great Circle- Gaps include the need for repairs, renovations, and upgrades to existing residential treatment cottage buildings and support buildings to include electrical and lighting, bathroom renovations, window replacements, improvements to concrete walkways, stairs, entrance areas, asphalt parking and driveway, emergency signage, wayfinding signage, and repairs to play areas.

Love Columbia- There is a shortage of housing throughout the entire range of housing: congregate shelter, transitional housing, income-based units, landlords that will accept housing choice vouchers, low cost market-rate rentals, lower cost homes to purchase. More support services, particularly case management, is needed for those experiencing housing instability.

CMCA- Regarding shelters, we don't have any direct work with them. That said, we do hear from clients that they don't have room, don't take them in because of their pets, or won't have space for families. Regarding housing inventory, we see a large gap with the cost of construction and the appraisal values of homes. Inventory is historically low as well and most of what is on the market is not considered to be in an "affordable" price range.

Columbia Housing Authority- The most significant gap in shelter and housing inventory is the lack of permanent affordable housing. The CHA received referrals daily from organizations such as the Voluntary Action Center, Love Columbia, Phoenix Programs and many more, and maintains approximately 900 households on CHA's waitlist for permanent affordable housing. There are currently 121 chronically homeless individuals on the Functional Zero Task Force's list and many of these individuals will make into CHA's housing programs (public housing or Section 8). Given historic rates of literally homeless populations that remain unsheltered, CHA staff estimates 50 literally homeless individuals will remain unhoused and will need to seek shelter during our community's coldest winter months. Given the ARPA restrictions on congregant shelter and the higher costs associated with running a congregant shelter vs. supportive housing, CHA staff recommends investing HOME ARPA funds into our largest gaps, which is the need for more permanent affordable housing units to serve the 900 individuals on CHA's waitlist.

There are also currently 157 Columbia Public Schools Children identified as being homeless as defined under the McKinney-Vento Act, 67 of which are living in hotels on the business loop. Insecure housing for children negatively impacts their ability to succeed in school. Each time a child moves, that child falls 5 weeks behind in curriculum while changing schools. Housing insecure families also experience higher rates of domestic violence and less opportunities to be involved in life enriching activities. Permanent and stable affordable housing is the best solution

for homeless and housing insecure children and families, as shelter and transitional housing does not provide the permanency and stability needed for children to succeed in school.

City of Columbia PHHS- lack of emergency shelter beds in spring, summer, and fall. Drop in center availability in afternoons, evenings, and weekends.

Catholic Charities- One major gap in sheltering is for the population who is homeless during the winter. While Columbia has the Room at The Inn shelter that moves from church to church over the winter months. Establishing a permanent shelter for the unhoused population to go to in the winter or heat of summer is a gap in service delivery. Additionally, housing in Columbia is broken up into 50% being single family homes and roughly another 46% consisting of townhomes, apartment buildings and apartment complexes. Another gap is in single-family low-income housing stock.

5. Identify the characteristics of housing associated with instability and an increased risk of homelessness.

Salvation Army- Affordable housing units in poor shape, landlords don't invest in up keep and/or repairs.

Voluntary Action Center- Especially during the Covid crisis, many households have struggled with maintaining an adequate income. This often results in an inability to pay rent. Households are falling behind on rent and find it all the more difficult over time to meet that obligation. The pandemic has created significant mental stress on families. Families frequently move from one dwelling to another or sleep in their cars. In addition to stress created for parents, children often struggle as well. Frequent relocation impacts a child's ability to learn from a platform of a stable living environment. Landlords also feel the pressure as they depend on rent received to cover expenses, including property maintenance. This puts pressure on property owners which is then sometimes placed upon their tenants. As noted previously, the limited stock of affordable housing and rising rent costs contribute to this concern as well.

Turning Point- Some of the common struggles our newly housed clients experience are: making rent and utility payments, especially when financial assistance ceases; conflicts with the landlord, particularly regarding house guests; and inability to retain employment. These are the most common issues we've seen clients struggle with that have led to housing instability and even evictions. We've also frequently seen clients with criminal records have difficulty obtaining housing, especially after completing a sober living program and applying to other leasing agencies.

Services for Independent Living- Again, affordable housing is limited in Columbia through waitlists or inaccessibility of the home.

Great Circle- Youth in foster care have already experienced incredible trauma due to being removed from their families, becoming homeless, or experiencing other forms of instability. While schools should act as a critical protective factor to help students heal from these traumatic experiences, they too often fail to provide needed supports. Instead of being met with compassion from teachers, these students are often met with disciplinary actions that exacerbate their trauma and further the gap of academic success. To address the needs of all young people who have experienced trauma, Great Circle helps make the school on the Columbia campus a safe, supportive, and trauma-informed environment by improved hiring and training practices, creating trauma informed academic and care plans, and increased availability of trained social workers and counselors. This attention to trauma informed care is Great Circle's highest priority, and often comes at the expense of our physical plants. So while the staff provide trauma informed care and education, the buildings in which the youth live and learn are in disrepair. Specifically, this requires hundreds of thousands of dollars in land improvements on our campuses and millions in repairs to our residential cottages and schools.

Love Columbia- Individuals and families who are living in hotels are at risk for becoming homeless if they cannot keep up with the daily or weekly rent. Some hotels have recently raised rent and stopped renting by the week or to people with a Columbia address.

Many people are in rentals where the landlords are raising rent at lease renewal. This is often without making any improvements to the property. Current tenants who cannot afford the rent increase must move out, but are struggling to find housing they can afford. Some families have been doubled up with relatives or friends and are not able to continue this for a variety of reasons. In some cases, they are jeopardizing the housing stability of

those with whom they are staying as they are not officially on the lease. In other cases, the emotional strain of crowded conditions creates conflict or exacerbates mental health concerns.

Some people have reported that their landlord will not make needed repairs so they cannot stay due to health risks or because the residence will no longer pass housing choice voucher inspection.

Finally, in some cases, the tenant has allowed others to move in and these individuals cause rent violations or even force the original tenant out. We have most often seen this in the case of someone who has experienced homelessness and has many relationships in the homeless community or resultant compassion for the unhoused.

CMCA- High rental prices, high utility costs due to lack of upkeep on the property. In areas without access to public transportation

Columbia Housing Authority- The characteristics of housing associated with instability and an increased risk of homelessness includes less desirable housing. The ARPA utilizes the McKinney-Vento Act to define and identify homeless and those at risk of homelessness. The Act identifies those at risk of homelessness as those that are 30% or below the area median income and experiencing 2 additional housing insecure experiences within the last 60 days. HUD also defines households with “severe housing problems” as those with an incomplete kitchen facility, incomplete plumbing, more than 1.5 person per room and cost burdened greater than 50%. According to HUD Comprehensive Housing Affordability Strategy (CHAS) data there are currently over 7,940 renter households that meet the criteria of having “sever housing problems.” This means there are 7,940 renter households in Columbia that are at-risk of either being homeless or living in substandard housing situation. This is another data point that confirms the need for additional high quality affordable housing units for qualified populations identified within the ARPA.

City of Columbia PHHS- Unaffordable, low inventory, energy inefficient, in areas of high concentration of poverty, increasingly moving north and east away from urban core.

Catholic Charities- Affordably of housing is a characteristic of instability and homelessness. With the small stock of available rental units, housing prices have inflated, making renting, or becoming a homeowner unrealistic for some individuals. Additionally, some low-income renters are living in substandard living conditions, often spending over \$500 a month in the winter or hot summer on utilities. When a family is spending over 20% of their income on utilities, the risk of falling behind on bills and becoming homeless increases.

6. Identify priority needs for qualifying populations.

Salvation Army- Affordable housing units, program to help clean the slate for at risk tenants

Voluntary Action Center- Priority needs for the homeless or those at risk of homelessness would be a comprehensive emergency shelter as described in response 2 and a plan to increase the inventory of affordable housing options. The development of affordable housing is not something VAC is prepared to address at this time. However, the agency fully supports the efforts of CHA and collaborates with CHA and other agencies that are effective and active in this area. VAC welcomes partnerships focused on affordable housing. Additional rent assistance resources would allow VAC and other local agencies to continue to alleviate housing issues in Boone County. VAC has the capacity and history to effectively manage and distribute additional funds.

Turning Point- Some of the most common and important needs our clients encounter are: finding emergency shelter due to limited capacity at the existing shelters, getting case management, and having reliable transportation to get to appointments in time.

Services for Independent Living- Priority needs would be more affordable, accessible housing, more day centers for job training, shelter, meals, etc., and more mental health resources specifically working with at-risk populations.

Great Circle- Every year Great Circle prioritizes its capital improvements into Phase One (critical), Phase 2 (necessary) and Phase 3 (optimal). The graphic below illustrates the Phase One capital needs across the enterprise. Phase One capital improvements for Columbia total \$310,000, or 17% of the entire Phase One budget.

Love Columbia- Priorities needs are: to provide immediate housing (shelter or transitional housing), then permanent housing (income-based units, landlords who will accept housing choice vouchers) and, finally, support to maintain housing (case management, coaching to manage money and understand tenant rights and responsibilities along with other potentially needed services to support employment, mental health or substance use recovery).

CMCA- While it is not the work we are doing currently, it seems that those that fall within the parameters of Qualifying Populations would benefit the most from additional affordable housing rental communities. There are only 2 in Columbia (Columbia Square and Lakewood Apartments) other than the housing authority. All of these tend to have very long waiting lists. A shelter that can house families together and/or a transitional housing facility would be a large benefit. CMCA has several supportive services that could be provided to these tenants to help them set and reach their goals to achieve housing stability.

Columbia Housing Authority- The priority needs of qualifying populations served is for additional permanent affordable housing with supportive services. FZTF data demonstrates a functional zero in terms of available shelter beds to demand for shelter and the CHA waitlist shows there are 900 households seeking a permanent, stable and affordable housing.

City of Columbia PHHS- Affordable housing, permanent supportive housing, transitional shelter, emergency shelter, utility assistance, rent assistance.

7. Explain how the level of needs and gaps in shelter and housing inventory and service delivery systems are determined.

Salvation Army- Case managers at social service agencies screen clients for housing priority and they are placed on prioritization list. Housing voucher awards are based on client's placement on the prioritization list.

Voluntary Action Center- In addition to keeping track of data that illustrates current needs, VAC works closely with other local social service agencies providing housing services. This is most especially illustrated in the work of the Functional Zero Task Force (FZTF), a consortium of local agencies who provide housing services. Meeting twice monthly, this group works through a by-name list of individuals and families in need of housing. These meetings include discussions of the current housing situation, providing more information regarding available units and other data. Members of FZTF also refer to one another and informally inform one another of current housing circumstances. Conversations with local landlords provides additional information and perspectives.

Turning Point- Turning Point logs each client who comes for services at the door immediately upon arrival. In addition to our internal records, we also input data into HMIS and run monthly, semi-annual, and annual reports. Every client is homeless or near homeless, and a unit of service is determined to be a day of services.

Love Columbia- At Love Columbia, we receive a high volume of requests for assistance (110 per week). Because of this volume, we can easily determine gaps in local services. We are also part of various taskforces and networks where agencies compare requests for assistance and unmet needs.

CMCA- CMCA gathers our data during client intake into our programs. Program data is housed in our data system. This information, along with several other data collection sources, is used to complete a Community Needs Assessment. This assessment helps us determine the needs and shape our activities.

Columbia Housing Authority- The gaps and needs for housing were determined within this document by utilizing data provided by the City of Columbia Human Services Division, 2020-2024 Consolidated Plan, HUD Comprehensive Housing Affordability Strategy (CHAS) data, Functional Zero Task Force data and the Columbia Housing Authority's current waitlist.

City of Columbia PHHS- Division of Human Services tracks monthly and annually using CE, PITC, and HIC.