

A. Organization Profile

Completed by heatherc@lovecolumbiamo.org on 5/10/2023 7:46 PM

Case Id: 12416

Name: Love Columbia - FY2024 CDBG - 2024

Address: 1209 E Walnut St

A. Organization Profile

Please provide the following information.

ORGANIZATION

A.1. Organization Name

Love Columbia Corp

A.2. Doing Business As (DBA)

Love Columbia

A.3. Federal EIN

20-8801850

A.4. SAM.gov Identifier

FHXEE3LTW4H3

A.5. Organization Type

Tax-Exempt/not for profit

A.6. Address

1209 E Walnut St Colubmbia, MO 65201

CONTACT INFORMATION

A.7. Head of Organization

Jane Williams

A.8. Head of Organization Title

Executive Director

A.9. Phone

(573) 673-2220

A.10. Email

janew@lovecolumbia.org

A.11. Website

<https://lovecolumbia.org>

B. Mission/Goals

Completed by conradh@lovecolumbia.org on 5/10/2023 10:29 PM

Case Id: 12416

Name: Love Columbia - FY2024 CDBG - 2024

Address: 1209 E Walnut St

B. Mission/Goals

Please provide the following information.

B.1. Organizational Mission Statement

To connect community relationships and resources to love people forward. We provide a coordinated network of care for our neighbors to help them to transition to sustainability by addressing relational, material, informational, and spiritual poverty.

B.2. Description of Organizational Goals

1. To provide a clearinghouse and array of relationship-based programs to assess and respond to individual and community needs, recognizing the complexities of each person's situation, the uniqueness of our community and the impact of systemic injustices.
2. To continuously evaluate and improve our organization's services by monitoring community need data, requests for assistance, program outcomes, and evidenced-based practices.
3. To partner with non-profit organizations, churches, social service agencies, local and state government, businesses, and foundations to address community needs.

B.3. Describe the geographic service area.

City of Columbia

B.4. Describe the populations served by your organization.

Demographics of the Love Columbia population are: 71% at or below FPL, 95% at or below 200% FPL, 71% are single parents, 60% are minorities, 3% are Hispanic, 57% with mental health conditions, 23% with disabilities (receiving social security), 37% are homeless, 28% are justice involved and 20% do not have a high school diploma.

B.5. What percent of participants served in your previous fiscal year are identified as local Minority populations, persons with disabilities or non-English speaking persons as identified in 24 CFR 91.105(a)2(i)?

75.00 %

B.6. How does your organization operationalize the values of diversity, inclusion and social equity?

We are strongly committed to reversing Boone County's history of racial inequity by promoting the upward mobility of our African American citizens who typically have half the median income of white citizens, and double the unemployment and high school drop out rates. In 2017, Harvard economist Raj Chetty's Opportunity Atlas demonstrated our dire need for improvement when his research findings ranked Boone County in the 17th percentile in the nation in terms of the ability of someone born in poverty to exit poverty. We prioritize hiring, promoting and offering volunteer opportunities to people of color to provide positive role models and seek to raise public awareness regarding inequities. We engage community members as volunteer coaches to promote relationships and understanding between socioeconomic and ethnic groups. Community members who have lived privileged lives see first hand the effects of systemic injustice and come to recognize the strengths and resiliency of disadvantaged neighbors. Gary Ward, Love Columbia Executive Operations Director, is participating in the diversity and inclusion project called, "Reimagining Our

Printed By: Molly Fair on 5/15/2023

2 of 15

Community" sponsored by Federal Reserve grant to Columbia. Several of our staff are actively involved in leadership responsibilities within the Workforce Development and Affordable Housing initiatives for the Boone County Upward Mobility project.

Minority Representation among Love Columbia Leadership and Staff

Twenty-five percent of the Love Columbia staff are minorities (14 out of 55). Twenty-seven percent of the Love Columbia leadership staff are minorities (3 out of 11). Thirteen percent of the Love Columbia board of directors are minorities (2 out of 15).

Love Columbia Target Population

Demographics of the Love Columbia population served are: 71% at or below FPL, 95% at or below 200% FPL, 71% are single parents, 60% minorities, 57% with mental health conditions, 23% with disabilities receiving social security, 37% homeless, 28% justice involved and 20% do not have a high school diploma.

Quality Improvement Activities and Efforts to Improve Employment Inequities

We obtain client feedback through follow up phone interviews at service completion. We discuss responses at staff meetings and adjust programs and procedures based on the feedback received. We also seek to engage our clients as employees and volunteers with our organization when possible. We currently have six former clients employed full-time in significant roles (Clearinghouse Manager, Clearinghouse Specialist, Community Resources Coordinator, Path Forward Advisor, Love Seat Operations Manager and Love Seat Assistant Store Manager).

We also currently have four former clients working part-time at The Love Seat and six former clients serving as volunteer coaches and/or office assistants. An advisory group of former clients meets monthly. We have developed partnerships with virtually all local historical African American churches and have hosted financial and employment coaching programs on site at some of their locations.

Active Collaboration with Minority Led Non-Profits

We are collaborating with United Community Builders, Source Summit Global, Destiny of Hope, Kingdom Konnections, Grade A+, and Reentry Opportunity Center. In some cases, we have integrated programs and/or provided free computers and technical support.

Efforts to House Families Experiencing Homelessness

Love Columbia has become the primary agency housing homeless families since the pandemic began and approximately two-thirds of these families are African-American.

Efforts to Increase Affordable Housing

Love Columbia coordinates the Affordable Housing Coalition, a diverse group of business, nonprofit, government, and church sectors seeking to find long-term solutions for Columbia's current gap in affordable housing options.

B.7. Does the organization promote and provide board representation from local minority populations, persons with disabilities or non-English speaking persons as identified in 24 CFR 91.105(a)2(i)?

Yes

B.8. Does the organization's top 5 paid employees employed include local minority populations, persons with disabilities or non-English speaking persons as identified in 24 CFR 91.105(a)2(i)?

Yes

B.9. Is your organization a Section 3 employer, or does the proposed project include the Utilization of Section 3 employers in accordance with the Housing and Urban development Act of 1968?

Yes

Documentation

Articles of Incorporation

17721_Love Columbia Corp. article of incorporation.pdf

By-laws

17720_Official By Laws Signed 7.14.21.pdf

Strategic Plan

17809_Love Columbia Strategic Plan2022.pdf

Organizational chart

Org Chart May 2023.pdf

IRS Tax Exempt Status Determination Letter

IRS Love Columbia Corp. tax-exempt letter.pdf

Financial Statement

LCFinancialStatement2022.pdf

IRS 990 or 990EZ

2021 FORM 990.PDF

 **Financial policies and procedures**

CDBG Financial Policies and Procedures.pdf

 **MO Secretary of State Registration**

Love Columbia approved certificate of amendment.pdf

C. Governance Board

Case Id: 12416

Name: Love Columbia - FY2024 CDBG - 2024

Address: 1209 E Walnut St

Completed by heatherc@lovecolumbiamo.org on 5/10/2023 7:26 PM

C. Governance Board

Please provide the following information.

C.1. Board Members

Name	Board Position	Address	Term Begin Date	Term End Date
Carson Coffman	President	1315 Stonehaven Rd Columbia MO 65203	10/1/2021	10/31/2023
Brent Beshore	Vice-President	4600 Copperstone Ct Columbia MO 65203	01/01/2022	01/31/2024
Ryan Lidolph	Treasurer	2306 Redmont Ct Columbia MO 65203-1490	07/01/2022	07/31/2024
Dave Cover	Member	4417 Shoram Ct Columbia MO 65203	01/01/2022	01/31/2024
Greg Deline	Member	7250 S Route N Columbia MO	03/01/2020	03/31/2024
Pat Concannon	Member	1308 Strathmore Dr Columbia MO 65203	06/01/2020	6/31/24
Dan Hlavac	Member	2512 Saint Regis Ct Columbia MO 65203	01/01/2022	01/31/2024
Melissa Murphy	Member	2501 Chelan Cir Columbia MO 65203	10/01/2020	10/31/2023
Lindsey Drinkwitz	Member	2501 Snowberry Cir Columbia MO 65201	09/01/2021	09/30/2023
Bob Orscheln	Member	5938 Screaming Eagle Ln Columbia MO 65201	07/01/2021	07/31/2023
Robert Schaal	Member	4950 W Kathy Glen Ct Columbia MO	01/01/2022	01/31/2024
Ranita Norwood	Member	208 E. Sexton Rd, Columbia, MO 65202	05/31/2022	10/31/2023
Erica Beshore	Member	4600 Copperstone Ct Columbia MO 65203	11/01/2021	11/30/2023
Rhonda Moore	Member	7115 W. River Oaks Rd, Columbia MO 65203	11/01/2022	11/30/2024
George Norman	Member	2503 Feldspar Ct, Columbia MO 65202-5553	04/01/2023	04/30/2025

D. Proposal Summary

Completed by conradh@lovecolumbia.org on 5/10/2023 10:56 PM

Case Id: 12416

Name: Love Columbia - FY2024 CDBG - 2024

Address: 1209 E Walnut St

D. Proposal Summary

Please provide the following information.

D.1. Provide a summary describing the proposed project.

Love Columbia is seeking funds to purchase a home to renovate and sell to a low-income, first-time home buyer. We desire to bring neglected and/or vacant houses in central city back into use as affordable owner-occupied housing. The project would revitalize neighborhoods, add to local housing stock and provide homes that are affordable to households with incomes less than 80% AMI. Love Columbia became a HUD Housing Counseling Agency in January 2023 and began a housing counseling program for homeownership that includes classroom instruction and individual counseling. We have graduated 28 individuals/couples. Only one couple has, so far, purchased a home. Others have found it challenging to find homes in their price range, typically less than \$150,000. According to the Columbia Board of Realtors, only 10 of the 143 homes sold in March 2023 were listed under \$150,000.

Our request is for a catalytic investment to purchase the first property in what would become a series of purchases that would result in homes being renovated and sold at a rate of one per year. The funds from the sale of the first house will be invested in a second house and the process repeated.

Love Columbia intends to purchase a vacant or neglected property in the central city and will reduce the cost of renovations by utilizing our network of volunteers and donors to provide some of the needed labor and supplies. Our goal is to sell the renovated homes at 20% under market value in order to provide the buyer with immediate equity. Buyers will have successfully completed HUD-certified housing counseling and meet all eligibility requirements for the City's first-time homebuyer down payment assistance to ensure the property is affordable and the buyer meets low-income requirements, as well as maintaining a ten-year forgivable loan which will serve to prevent buyers from immediately selling the home for a profit while building equity.

D.2. Select the production goal(s) within the 2020-2024 Consolidated Plan that this project will fulfill:

- Rehab and Repair of Homes
- Technical Assistance to Businesses
- Direct Homebuyer Assistance
- Sidewalk Construction
- Direct Housing Counseling and Education
- Storm Water Improvements
- New Home Construction
- Acquisition and Demolition of Dilapidated Structures
- Production of Rental Units

Printed By: Molly Fair on 5/15/2023

- Code Enforcement
- Tenant Based Rental Assistance
- Public Facilities and Improvements
- Vocational Training
- Homeless Facility Improvements

D.3. Project service area: Will this project service individuals and households within the City of Columbia?

Yes

D.4. Number Served: How many individuals or households will this project benefit? What is the target population?

Please provide data to support.

This project will serve one family each year for up to 10 years. We will purchase and renovate a vacant or neglected property and then sell the home to a low-income first-time homebuyer at below market rates to provide an affordable option. The funds obtained from the sale of the homes will be used to purchase an additional home which will be renovated and sold to other families. We will continue reinvesting funds from the sale of each home to increase home ownership among low-income families.

D.5. Outcomes: Identify the specific, measurable and desired outcomes for this project.

Close on purchase property (Buyer - Love Columbia)

Provide housing counseling to low-income first-time homebuyer

Complete renovations on purchased home

Receive occupancy notice from City of Columbia

Close on property (Buyer - low-income first-time homebuyer)

Low-income household increases assets and gains housing stability by becoming a first-time homebuyer

D.6. Outcome Data: What data will be collected to evaluate the outcomes for this project?

Closing documentation on property (Buyer - Love Columbia)

Documentation of first time home-buyer completion of housing counseling

Invoices from renovations

Notice of occupancy documentation

Closing documentation on property (Buyer - low-income first-time homebuyer)

D.7. How does the proposed project address and promote systemic changes towards social and racial equality?

This project will increase home ownership among low-income individuals, with an additional family obtaining home ownership each year. Another impact will be neighborhood revitalization since we will be purchasing neglected properties and making renovations before they are sold. Homes will be sold at cost below market rates with no profit margin. This project will complement the home buyer classes and counseling that we are already providing. Love Columbia has 5 HUD-certified counselors on staff and is a HUD-approved counseling agency. Sixty percent of Love Columbia clients are minorities, also represented among those receiving housing counseling for homeownership.

D.8. Does the organization have control of the site(s) for the project?

No

D.9. Is the proposed project compliant with existing zoning and land use ordinances?

Yes

D.10. Describe actions to rezone the property to allow for desired use

N/A

D.11. Neighborhood Consultation: Describe how the neighborhood has been consulted regarding this project.

We have consulted with First Ward residents; the past and present First Ward city council member; the Ridgeway Neighborhood Association President; and Leigh Kottwitz, Neighborhood Services Manager, City of Columbia. We have also consulted with several local property owners who are a part of the Affordable Housing Coalition facilitated by LoveColumbia. All of these individuals are in favor of the project.

D.12. Who is the proposed program administrator to ensure compliance with HUD and City regulations and source of funding for this position.

Gary Ward, Love Columbia Executive Operations Director

D.13. What is the prior experience of the organization's personnel with this type of project? Include the following: 1) Credentials, including resumes and licenses necessary to accomplish the job. 2) Number of years of experience with this type of project; 3) List of representative projects completed in the past.

Gary Ward - was previously Vice Chancellor of Operations of MU with over 40 years in design, construction and development. Mr. Ward oversaw the design and building of multiple residential life halls. Prior to working at MU, he was in the architectural industry where he was a project manager and constructed multi-housing units in Oklahoma and Texas.

D.14. Does the proposed project include the utilization of qualified MBE/WBE contractors or subcontractors, which may include construction, services or operational supplies?

Yes

D.15. For construction projects, who is the designated person or firm designing and inspecting construction projects.

Adrienne Stolwyk, Architect at Monarch Architecture

D.16. Provide a brief summary on previous City funding received, any funding remaining, and the measurable results from previous City funding.

Love Columbia received the following city funding:

- \$200,000 in 2021 from city reserves to purchase a transition house for homeless families. These funds were spent.
- \$110,000 in 2021 from city reserves to provide housing and rental assistance to individuals and families who are experiencing housing instability. 125 individuals/households received assistance. 74% of them participated in financial coaching. 95/95 remained housed after 30 days (5 unable to contact), 72/76 remained housed after 90 days (4 lost housing and 4 unable to contact) (7/1/21-5/31/22). \$3,000 remain and these funds will be spent by the end of June, 2022.
- \$39,956 in 2022 from EFSP was received for hotel reimbursement for shelter for individuals and families who are experiencing housing instability. Funds contributed to shelter for 156 households and 6,323 total bed nights in 2022.
- \$9,766 in 2023 from EFSP has been awarded for hotel reimbursement for shelter for individuals and families who are experiencing housing instability
- \$70,557 in 2023 from City of Columbia Social Services for financial coaching. 151 individuals have received services so far with 80% of funds remaining.

D.17. Please provide what year of funding you wish to use for this proposed project and the date that the funds will likely be fully expended.

2024

Project will be completed within 1 year of funding award.

Documentation

Project timeline

ProjectTimeline.pdf

Site map/diagram

***No files uploaded*

Site pictures

***No files uploaded*

Letters of commitment

***No files uploaded*

Project personnel resumes

Gary Ward Bio.pdf

E. Budget

Case Id: 12416

Name: Love Columbia - FY2024 CDBG - 2024

Completed by heatherc@lovecolumbiamo.org on 5/10/2023 7:48 PM

Address: 1209 E Walnut St

E. Budget

Please provide the following information.

* - denotes ineligible CDBG funding activity

** - denotes ineligible HOME funding activity

E.1.

Activities	CDBG	HOME	Cash Applicant Providing	In Kind Services	Other
Acquisition	\$100,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Architectural	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Relocation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Inspection	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Housing Construction*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Demolition and Site Improvements**	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Public Improvements Construction**	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Housing Rehabilitation	\$50,000.00	\$0.00	\$0.00	\$10,000.00	\$0.00
Minor Home Repair**	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Housing Infrastructure**	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Homeownership Assistance	\$0.00	\$0.00	\$0.00	\$20,000.00	\$0.00
Tenant Based Rental Assistance*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Office and Utilities (Costs only CDBG eligible for public services activities)**	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Supplies (Equipment is ineligible)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Contractual Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Developer Fee for Housing Development (limited to 10% of total development cost)*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Project Personnel	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Program Administration**	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TBRA Administration*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tenant Based Rental Assistance*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Supplies (Equipment is ineligible)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$150,000.00	\$0.00	\$0.00	\$30,000.00	\$0.00

F. Required Documents

Case Id: 12416

Name: Love Columbia - FY2024 CDBG - 2024

Address: 1209 E Walnut St

Completed by heatherc@lovecolumbiamo.org on 5/10/2023 7:50 PM

Required Documents

Please upload the following files:

Documentation

Articles of Incorporation *Required

17721_Love Columbia Corp. article of incorporation.pdf

By-laws *Required

17720_Official By Laws Signed 7.14.21.pdf

Strategic Plan *Required

17809_Love Columbia Strategic Plan2022.pdf

Organizational chart *Required

Org Chart May 2023.pdf

IRS Tax Exempt Status Determination Letter *Required

IRS Love Columbia Corp. tax-exempt letter.pdf

Financial Statement *Required

LCFinancialStatement2022.pdf

IRS 990 or 990EZ

2021 FORM 990.PDF

Financial policies and procedures *Required

CDBG Financial Policies and Procedures.pdf

MO Secretary of State Registration *Required

Love Columbia approved certificate of amendment.pdf

Project timeline *Required

ProjectTimeline.pdf

Site map/diagram

***No files uploaded*

Site pictures

***No files uploaded*

Letters of commitment

***No files uploaded*

Project personnel resumes *Required

Gary Ward Bio.pdf

Certification

Completed by conradh@lovecolumbia.org on 5/10/2023 11:01 PM

Case Id: 12416

Name: Love Columbia - FY2024 CDBG - 2024

Address: 1209 E Walnut St

Certification

Please provide the following information.

LEAD AGENCY

I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

Authorized Name and Title

Jane Williams, Executive Director

Telephone

(573) 673-2200

Authorized Signature

Jane Williams

Electronically signed by heatherc@lovecolumbiamo.org on 5/10/2023 9:00 PM