



DRAFT
2011 Annual Action Plan
Program Year 2011
July 1, 2011 – June 30, 2012

A. Introduction

Who We Are...

The Community Development (CD) Department is committed to making the City of Columbia and its neighborhoods a better place to live, work and play. The City of Columbia strives to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals and communities.

Columbia is the largest city in South Carolina (2010 Census) and was selected as one of America's best places to retire. Criteria: Safety, climate, housing, culture and recreation, social compatibility, affordability, medical care, transportation and jobs and/or volunteer opportunities.¹ The Columbia Metro area was selected as one of America's "Best Places to Live and Work" and rated as a "Five-Star Community." The annual "Quality of Life Quotient" measures nearly 50 indicators and compares them among the 329 metropolitan statistical areas in the United States.²

The Columbia metro area appeared on Forbes/Milken Institute's list of "Best Places for Business and Careers." Ranked 96 out of 200 metro area; Criteria: salary growth, job growth, number of technology clusters, overall concentration of technology activity relative to the national average, and technology output growth.³

Current Data Trends

According to the 2010 Census, the population of Columbia is 129, 272. Columbia is the center of a metropolitan area with a population of 728,063. In 2009, the racial population was 48.58% white, 45.21% African American, 2.19% Asian, 1.78% Some Other Race, 1.74% Two or more races, .38% American Indian or Alaskan Native, .11% Native Hawaiian or Pacific Islander.

Since 2001, the number of persons in the labor force in Columbia has increased each year, with the rate of growth outperforming both the State of South Carolina and Richland County. However, the unemployment rate for Columbia in 2007 (8.4%) was higher than both the County and the State. According to the SC Employment Security Commission, the unemployment rate for Columbia MSA in February 2010 was 10.2%, compared to the South Carolina rate of 12.5%. In 2009, the estimated per capita personal income was \$21,605 in Columbia and has increased each year since 2000.⁴ The poverty rate for Columbia in 1999 was 22.1% or 20,778 persons with incomes below the national poverty level of \$17,184 for a family of 4.

¹ *Where to Retire: America's Best and Most Affordable Places*

² *Expansion Management*

³ <http://www.forbes.com/>, *Forbes/Milken Institute Best Places*

⁴ *Executive Summary, Central Midlands Council of Governments, 10.30.09*

B. Citizen Participation

The Mayor and City Council of the City of Columbia to provide for maximum citizen participation in the development and implementation of the Annual Action Plan in accordance with the objectives of the Housing and Community Development Action of 1974.

The City of Columbia has a Citizen Participation Plan in place that encourages participation of all resident, especially the low and moderate-income population. Formal and in formal approaches are used each year in the assessment process to provide adequate opportunity for citizens to participate in the development of the Consolidated Plan and the Annual Action Plans. These actions include placing advertisement in the local newspapers, meetings with stakeholders, community forums, appointment of Citizens Advisory Committee for Community Development, and a public hearing at the televised city council meeting.

The Citizens Advisory Committee (CAC), appointed by City Council, consists of seven (7) members, with at least one member from each of the four (4) City Council Districts. The CAC was formally established by City Council through the adoption of a resolution on August 6, 1975, which outlined the Committee's responsibilities. (See Appendix 1 for Citizen Participation Plan).

The Citizens Advisory Committee will meet to review and evaluate the effectiveness of the Citizen Participation Plan. Their responsibilities include an annual review of performance of federal programs, Community Development Block Grant (CDBG), HOME Investment Partnership Program, and Housing Opportunities for Persons with AIDS (HOPWA). These meetings are advertised to the public and are held in accessible locations.

The City of Columbia has a genuine, dedicated grassroots involvement with its neighborhoods. The Columbia Council of Neighborhoods has grown into a large umbrella organization with over one hundred and six neighborhoods. The Community Development Department stresses the integral nature of these neighborhoods by assigning four staff as Neighborhood Liaisons, one to each of the four City Council Districts.

The following schedule of public meetings was held to solicit community input and comments into the preparation of the Annual Action Plan:

- | | |
|-------------------------------------|--------------------------------------|
| • On-line Survey | March 28 - April 30, 2011 |
| • Public Forums | April 11 and 15, 2011 |
| • Columbia Council of Neighborhoods | March 24, 2011 |
| • City Council Committee Meeting | March 28, 2011 |
| • Public Hearing | March 10 April 12, 2011 |
| • Citizens Advisory Committee | March 17, April 7 and April 18, 2011 |
| • Hearing and City Council Review | May 3, 2011 |
| • Submit to HUD | May 13, 2011 |

Notice of these meetings was published in The State newspaper, distributed by email to Columbia Council of Neighborhood members, posted on the City website www.columbiasc.net and on city buildings at 1225 Lady Street, Columbia, SC.

C. Funding Sources

Federal Funds

Projects identified in the Action Plan will be implemented through the City's 2011 Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Persons With Aids (HOPWA) and Stimulus fund allocations. The City of Columbia anticipates receiving approximately \$1,348,864 in CDBG funding, \$901,929 in HOME funding, and \$1,566,258 in HOPWA funding.

Additional funding will be provided through anticipated program income (\$218,577) generated by the interest from housing loans in the CDBG Housing Revolving Loan Fund. HOME Program Income of approximately \$150,000 is anticipated from repayment of loans from the HOME Loan Fund and various other projects, like the Burton Heights Housing Development, to complete the proposed activities in the Annual Action Plan. Over Fifty-two percent (52%) of the funds are estimated to be expended in the Target Areas. The city also anticipates leveraging \$244,570 in private match for the HOME homebuyer assistance program.

The City of Columbia continues to administer the Homelessness Prevention and Rapid Re-Housing (HPRP) stimulus funded program that was originally funded during the 2009 Program Year. HPRP is designed to prevent persons from becoming homeless or to assist those who are experiencing homelessness to be quickly re-housed and stabilized. As grantee, we will continue to monitor the subrecipient's (i.e. The Cooperative Ministry – provides Homeless Prevention services and USC-Department of Medicine provides rapid re-housing services) program and financial performance to ensure regulatory compliance in all areas. The City of Columbia received an HPRP allocation of \$524,731 of which \$231,566 (44%) has been expended leaving a total of \$293,165 (56%) for FY 2011-2012.

The City also uses Revolving Loan funds that help carry out the priority needs and activities identified in the Consolidated Plan and this Annual Action Plan. The following table shows City resources in five revolving loan funds:

FUND TITLE	SOURCE	BALANCE	USE	COMMITMENTS
Commercial Loans	CDBG/EDA	\$1,004,457.38	Commercial Loans	Economic Development Elimination of
Façade Loans	CDBG	\$201,833	Commercial Loans	Slum/Blight
Development Loan Fund	CDBG	0	Development Fund Home Loan	Housing Development Housing Loan Purchase Program
CDBG Housing Restricted	CDBG	\$930,693.17	Purchase	
CDBG Housing Unrestricted	CDBG	\$1,260,975.92	Residential Rehab	Housing Rehabilitation
Total		\$3,397,959.47		

The City of Columbia provides in-kind services, funds for operating costs, furnishings and equipment, and real property to carry out the activities identified in the Consolidated Plan and this Plan. City funds have been used to establish a General Fund Revolving Loan Funds that has leveraged over \$64 million in private bank funds over the last five years. In addition, City funds have funded the Housing component of the Housing First Pilot program designed to assist the most severe chronically homeless individuals manage substance and emotional barriers to gain access to permanent housing. Over a four (4) year period, the City has invested over \$533,000 in this program. In addition, annually the City continues to fund the Columbia Emergency Winter Shelter (over \$500,000 per year) to provide the homeless with access the shelter during the coldest months (November – March) of the year.

Program Year 2011 Budget

The City of Columbia’s CDBG, HOME and HOPWA programs provide funding for projects within the City limits. During the 2011 Program Year, the City will focus its CDBG efforts and funding on decent and safe affordable housing and fair housing choices, neighborhood revitalization and redevelopment, and economic opportunities for business to create jobs. The City will focus its HOME funding on neighborhood revitalization program in the Booker Washington Heights Redevelopment Area, homeowner and rental rehabilitation, rental housing development for Community Housing Development Organizations (CHDO), and the CityLender Housing Loan Program.

The City of Columbia proposes to utilize the \$1,348,864 CDBG allocation for the following activities for FY 2011-2012 listed in Table _____

Table _____ CDBG Proposed Activities FY2011-2012

New CDBG Project for Program Year 2011	Total 2011 Funds to be Allocated (TBD)
I. Fixed Program Cost (City Staff, operating to continue/add programs	
A. Housing Rehab (Admin & Operations)	
B. Public Service: Community Liaison (1 partially funded staff – Tech. Assistance/neighborhoods.	
C. Administration	
1. General Administration (7 partially funded staff & operations)	
2. Citizen Participation (1 partial funded staff – Tech. Assistance to CCN)	
3. Fair Housing Education (Education and Information)	
II. Program Costs (Service & Suggested Program/Activities)	
A. Façade Program (Façade Improvement Loans for businesses)	
B. Commercial Revolving Loan Fund (Loans for small businesses)	
C. Palmetto Richland Care Health Initiative (Uninsured access to medical services)	
D. College Summit (Underserved high school students Richland 1)	
E. HomeWorks (Home Repair for elderly/disabled homeowners)	
F. Promise Zone (Success Skills for young children and parents)	
G. Keep the Midlands Beautiful (Service programs for clean, safe, healthier neighborhoods/city)	
Total	

The City of Columbia proposes to utilize the \$901,929 HOME allocation for the following activities for FY 2011-2012 listed in Table _____.

Table _____ HOME Proposed Activities FY2011-2012

New HOME Project for Program Year 2011	Total 2011 Funds to be Allocated (TBD)
I. Fixed Program Cost (City Staff, operating to continue/add programs)	
A. HOME Administration (Admin & Operations)	\$ 90,192.00
B. CHDO Set Aside (15% of Entitlement)	\$135,389.00
1. Rental Housing Development	
II. Program Costs(Service & Suggested Program/Activities)	
A. Affordable Housing Loans @ low interest 80% below AMI	\$133,416.00
B. Booker Washington Heights Redevelopment (Homeowner/Housing Rehab)	\$300,000.00
C. Rental Acquisition/Rehabilitation (2 units)	\$242,995.00
Total	\$901,929.00

The City of Columbia proposes to utilize the \$1,566,258 HOME allocation for the following activities for FY 2011-2012 listed in Table _____.

Table _____ HOPWA Proposed Activities FY2011-2012

New HOPWA Project for Program Year 2011	Total 2011 Funds to be Allocated (TBD)
I. Fixed Program Cost (City Staff, operating to continue/add programs)	
A. HOPWA Administration (Admin & Operations)	\$ 46,409.00
B. Resource ID – Training/Support Cost	\$ 20,000.00
C. Housing Maintenance – 5 units maintenance over 2 Years (CHA)	\$ 10,000.00
II. Program Costs(Service & Suggested Program/Activities)	
A. Columbia Housing Authority (Housing vouchers/Richland & Lex Co	\$504,676.00
B. USC-Dept. of Medicine (Supportive Services – Calhoun, Fairfield, Kershaw, Lexington, and Richland Counties	\$438,637.00
C. The Cooperative Ministries – Short-term Emergency Housing	\$206,488.00
D. Palmetto AIDS Life Support Services (Support Services)	\$259,765.00
E. Upper Savannah Care Consortium (Supportive Services)	\$ 14,402.00
F. Unobligated at this time	\$ 65,881.00
Total	\$1,566,258.00

D. Annual Objectives

This Annual Action Plan for 2011-12 is built on the foundation of the Five-Year Consolidated Plan for 2010-2014. The Consolidated Plan provides the priority needs, goals, objectives and strategies for improving the quality of life for the citizens of Columbia.

Priority Needs

The City's Priority Needs are:

1. Increase decent, safe and affordable housing for Columbia citizens
2. Revitalize neighborhoods and improve quality of life
3. Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless
4. Create jobs and business redevelopment to stimulate economic development
5. Provide permanent housing for persons living with HIV/AIDS
6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS
7. Provide quality supportive services to assist clients with achieving and maintaining housing stability

Five Year Goals

Goal 1: Improve quality of life for Columbia citizens

- Objective 1.1: Increase access to affordable housing (Decent Housing)
- Objective 1.2: Increase permanent housing stability for chronically homeless (Decent Housing)
- Objective 1.3: Provide access to medical care, transportation, education, and job training (Suitable Living Environment)
- Objective 1.4: Provide resources for life-long learning (Suitable Living Environment)

Goal 2: Revitalize low income or blighted neighborhoods

- Objective 2.1: Increase asset wealth of neighborhoods with infusion of capital (Suitable Living Environment)
- Objective 2.2: Increase green spaces and parks (Suitable Living Environment)
- Objective 2.3: Integrate economic development policy with a long term vision for Columbia (Economic Opportunity)
- Objective 2.4: Improve and maintain streets, sidewalks, parks and green space (Suitable Living Environment)
- Objective 2.5: Increase safety of neighborhoods (Suitable Living Environment)
- Objective 2.6: Preserve stable housing in neighborhoods (Decent Housing)

Goal 3: Increase housing stability for special needs populations, including persons living with HIV/AIDS

- Objective 3.1: Increase access to affordable housing (Decent Housing)
- Objective 3.2: Provide supportive services to households to maintain housing stability (Decent Housing)
- Objective 3.3: Use HMIS to identify gaps in needed services and avoid duplication of services (Decent Housing)
- Objective 3.4: Prevent homelessness by providing financial housing and utility assistance (Decent Housing)
- Objective 3.5: Increase organizational capacity of local service providers (Suitable Living Environment)
- Objective 3.6: Increase program efficiencies by regional collaboration (Suitable Living Environment)

The City of Columbia responds to the needs expressed in the community forums and on the community surveys by citizens who state that revitalizing neighborhoods and preserving the existing housing stock are critical.

To improve the quality of life of all citizens in Columbia, the Community Development Department will address both the need for additional homebuyer units and rental units. Because the lower income households are more heavily burdened with housing costs, rental housing will be developed. Elderly and low income homeowners will benefit from housing rehabilitation to improve housing quality.

Fulfilling its mission of providing a holistic approach to community development, the City will continue to engage community partners to provide access to medical care, education, job training, neighborhood litter clean-ups and education, and safe city initiatives.

Prepare four-year old children and their parents for kindergarten and success throughout academic matriculation. Also, high school students will be prepared for college and more families will continue to receive health care.

Citizen participation will be strongly encouraged in Columbia Council of Neighborhood events such as National Night Out, Community Development Week, clean up days, neighborhood meetings. The city staff will develop and implement strategies to improve communication between the City and neighborhood citizens.

Businesses will attract more customers through the business façade program and increase economic development through commercial loans to small businesses.

The city anticipates continued administration of the Homeless Prevention and Rapid Re-housing Program addresses needs of eligible Columbia citizens that are in danger of becoming homeless or are currently experiencing homelessness. The five-year goals include strategies for housing the homeless.

The City continues to commit funds within the proposed Neighborhood Revitalization Strategy Area and the four target areas:

- Eau Claire Redevelopment Area
- Edisto Court Redevelopment Area
- King Street Redevelopment Area
- Booker Washington Heights Redevelopment Area

The Annual Objectives for 2011-2012 area based on the Five Year Goals and Objectives.

Priority Needs and (Proposed) Associated Strategies for 2011

The City's Priority Needs are:

1. Increase decent, safe and affordable housing for Columbia citizens
 - a. Administer loan portfolio of 824 loans, including 50 new loans CDBG
 - b. Increase Fair Housing Education CDBG
 - c. Preserve 12 existing units of stable housing CDBG
 - d. Provide 6 low interest loans for homebuyers HOME
 - e. Provide 2 rental housing units HOME
 - f. CHDO development of 1 rental housing HOME
 - g. Increase 6 owner-occupied rehabilitation HOME
 - h. Provide homebuyer education, credit counseling, safe housing inspections for 395 persons HOME
2. Revitalize neighborhoods and improve quality of life
 - a. Promote communication between city and Community – Community Liaison – 106 CCN groups CDBG

- b. Increase citizen participation – 106 CCN groups CDBG
 - c. Increase access to health care prevention and medical services – 2,500 enrollments CDBG
 - d. Increase student applicants to college CDBG
 - e. Increase educational success of kindergarteners CDBG
 - f. Beautify streets, sidewalks, green spaces - 50 CCN groups participate CDBG
 - g. Provide effective and efficient administration CDBG
3. Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless
 - a. Continue to administer the HPRP program for Homelessness prevent and rapid re-housing. HPRP
 - b. Continue to administer/operate the Winter Shelter General Fund
 4. Create jobs and business redevelopment to stimulate economic development
 - a. Improve 10 commercial building facades CDBG
 - b. Provide 10 commercial loans to small businesses CDBG
 5. Provide permanent housing for persons living with HIV/AIDS
 - a. Provide 95 tenant rental subsidies HOPWA
 - b. Administer housing program HOPWA
 - c. Resource identification HOPWA
 6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS
 - a. Provide housing and utility financial assistance For 320 households HOPWA
 7. Provide quality supportive services to assist clients with achieving and maintaining housing stability
 - a. Provide case management and access to medical care for 400 households HOPWA

Goal 1: Improve quality of life for Columbia citizens

- Objective 1.1: Increase access to affordable housing (Decent Housing)
 - Strategy 1.1.1 Provide low interest loans through City Living Initiative
 - Strategy 1.1.2 Provide technical assistance to CHDO's
 - Strategy 1.1.3 Rehabilitate existing housing units for rental tenants
- Objective 1.3: Provide access to medical care, transportation, education, and job training (Suitable Living Environment)
- Objective 1.4: Provide resources for life-long learning (Suitable Living Environment)

Goal 2: Revitalize low income or blighted neighborhoods

- Objective 2.1: Increase asset wealth of neighborhoods with infusion of capital (Suitable Living Environment)
- Objective 2.2: Increase green spaces and parks (Suitable Living Environment)
- Objective 2.3: Integrate economic development policy with a long term vision for Columbia (Economic Opportunity)
 - Strategy 2.3.1 Implement catalysts from existing development plans
- Objective 2.4: Improve and maintain streets, sidewalks, parks and green space (Suitable Living Environment)
- Objective 2.5: Increase safety of neighborhoods (Suitable Living Environment)
- Objective 2.6: Preserve stable housing in neighborhoods (Decent Housing)

Goal 3: Increase housing stability for special needs populations, including persons living with HIV/AIDS

- Objective 3.1: Increase access to affordable housing (Decent Housing)
- Objective 3.2: Provide supportive services to households to maintain housing stability (Decent Housing)
- Objective 3.3: Use HMIS to identify gaps in needed services and avoid duplication of services (Decent Housing)
- Objective 3.4: Prevent homelessness by providing financial housing and utility assistance (Decent Housing)
- Objective 3.5: Increase organizational capacity of local service providers (Suitable Living Environment)
- Objective 3.6: Increase program efficiencies by regional collaboration (Suitable Living Environment)

**HUD Table 3A
Summary of Specific Annual Objectives**

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	Rental Housing Objectives					
1.1.2	Provide technical assistance to CHDO's	HOME	CHDO contacts	2		DH-2
	Rehabilitate existing housing units for rental tenants	HOME	Assisted units	2		DH-2
	Owner Housing Objectives					
1.1	Increase access to affordable housing	HOME	homebuyer training courses; credit counseling sessions; homeownership workshops	75; 200; 4		DH-1
1.1.1	Provide low interest loans through City Living Initiative	HOME	Loan closing	15		DH-2
2.6	Rehab Owner-occupied housing	CDBG	Assisted houses	12		DH-3
2.6	Rehab Owner-occupied housing	HOME	Assisted Houses	6		DH-3
	Homeless Objectives					
1.2	Increase access to homeless prevention and rapid re-housing for housing stability	HPRP	# of units	25		DH-1
3.5	Increase organizational capacity of local service providers	CDBG	# of TA sessions	5		SL-3
3.6	Increase program efficiencies by regional collaboration	CDBG	# of MACH mtgs	12		SL-3
	Special Needs Objectives					
3.1	Provide supportive permanent housing for persons living with HIV/AIDS	HOPWA	# of leased units	95		DH1

3.2	Provide case management to persons living with HIV/AIDS	HOPWA	# of clients with access to care and support; increased employment; increased income; primary health care provider; housing plan	400		DH-3
3.4	Provide short term housing and utility assistance to persons living with HIV/AIDS	HOPWA	# of clients with stable housing	320		DH-3
	Community Development Objectives					
1.1	Increase access to affordable housing	CDBG	Loan closings;	50		DH-2
2.5	Increase safety of neighborhoods	CDBG	# of CCN groups	106		SL-3
	Public Facilities Objectives					
	Public Services Objectives					
1.3	Provide access to medical care, transportation, education, and job training	CDBG	Number of participants	2,650		SL1; SL-2; SL-3
1.4	Provide resources for lifelong learning	CDBG	# of persons	70		SL-3
2.1	Increase asset wealth of neighborhoods with infusion of capital	CDBG	# of neighborhoods	50		SL-3
	Economic Develop. Objectives					
2.2	Provide resources to stimulate job creation	CDBG	# of loans	10		EO-3
2.3						

Outcome/Objective Codes

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

E. Proposed CDBG Activities and Table 3C Descriptions

FY2011-12 PROJECT DESCRIPTIONS

Eau Claire Promise Zone

This project will include providing the Eau Claire Promise Zone with operational support to establish an office, planning and organizational support, community assessments, and marketing and development. This program will provide resources and support to ensure low- and moderate income children are prepared for school and for life. The total project estimated cost is \$50,000 provided by the City of Columbia CDBG Program.

College Summit

This project will include providing College Summit with operational support to provide 100 low- and moderate- income high school youth to access the resources needed to implement post secondary planning and equip high schools in low-income areas to raise their college enrollment rates. This project will target students within Richland 1 School District.

Commercial Revolving Loan Fund

Provide GAP financing for borrowers with bank financing--Terms of up to 25 years at below market rates. Two main goals are to create or retain jobs and stimulate private lending, usually banks, to participate.

Façade Program

This project will include providing funding to encourage development of first floor operations in targeted areas of Columbia retail corridors. The City will implement a loan program for exterior renovations to existing commercial properties. The loans will be used for installation of commercial facades, painting and repairs, canopies and awnings, signage, and architectural lighting. The loan will be forgiven at a rate of 20% per year for each year the business successfully remains in operation for up to five years. This project will aide in the elimination of slum and blight within the redevelopment areas.

Palmetto Richland Care

This project will include providing the Richland Care program through the Palmetto Health Initiatives funding for uninsured low- and moderate- Income City of Columbia residents with special emphasis on the 29203 zip code, access to specialty care services through \$20 co-pay fees. These services include Cardiac Surgery, Cardiology, Podiatry, Pulmonology, Rheumatology, Orthopedics, Ear, Nose, and Throat, etc.

Home Works

This project will include providing funding to Home Works, of America Inc. with support to repair 12 houses within the City of Columbia. Home Works coordinates volunteers to make repairs on the homes for low- and moderate income persons that are elderly or disabled homeowners. Repairs can include installation of wheelchair ramps and grab bars, repairs to roofs, replacing rotten wood and painting, etc.

Keep the Midlands Beautiful

This project will provide funds to implement service programs to help Columbia to be a cleaner, safer, more beautiful place to live, work and play. The project will engage neighborhood participation to remove up to 12,000 pounds of unsightly trash and debris from within the neighborhoods and along the waterways that include drainage ditches within the neighborhoods.

Table 3C Description of Activities [under revision]

F. Geographic Distribution

The City of Columbia's primary geographic distribution is citywide. However, the City has designated four target areas and a Neighborhood Revitalization Strategy Area (NRSA). Map ___ illustrates the location of current and proposed CDBG, HOME and HOPWA projects for 2010 Program Year.

[Map of 2011 Proposed Project Locations]

G. HUD Table 3B: Annual Affordable Housing Goals

[Insert table]

H. Public Housing

The Columbia Housing Authority is an autonomous agency, designated by Internal Revenue Service as a 509(a) tax-exempt public charity. Its mission is to meet the emerging affordable housing needs of low to moderate-income individuals and families in Columbia and Richland County while promoting self-reliance and improving their quality of life.

The City of Columbia will continue to partner with Columbia Housing Authority to provide safe, affordable housing. The City supports Columbia Housing Authority's plan for homeownership education and counseling and the use of Section 8 vouchers for homeownership. Columbia Housing Authority plans to increase homeownership over the next 5 years with 25 new homebuyer families. The City also supports the Housing Authority's use of Continuum of Care Supportive Housing Program funds for 25 units of permanent supportive housing for homeless persons.

The City of Columbia supports Columbia Housing Authority's plan to increase resident participation in the Resident's Executive Council by 50% and increase the number of employed residents by 10%.

I. Homeless and Special Needs

The City of Columbia plans to actively participate in the local Continuum of Care, Midlands Area Consortium for the Homeless (MACH) by attending monthly planning meetings and engaging in community discussions of addressing the needs and gaps in services for the homeless and those at risk of homelessness. The City will use Homelessness Prevention and Rapid Re-Housing (HPRP) funds to provide financial assistance and case management to persons at risk of homelessness to maintain their housing stability or person who are currently experiencing homelessness to secure housing stability.

Over the last four years, the City has funded a Housing First Pilot Program model of permanent housing in cooperation with the University Of South Carolina School Of Medicine and the Columbia Housing Authority. These funds have provided 25 units of permanent housing and intensive supportive services to chronically homeless persons. These services reduce the need for emergency

room care at local hospitals, improve the income potential of the clients served, and assist in the maintenance of housing stability. The most recent point in time count of the homeless in Columbia reported 158 chronically homeless persons. The outreach worker from the Housing First project has provided services to over 600 homeless persons in the last 24 months. There will be a continued need to provide those services.

The City will also cooperate with the Midlands Housing Alliance to provide emergency shelter for the chronically homeless during the extreme cold nights of the Winter Season.

The City of Columbia, in partnership with area non-profit sponsors, will use HOPWA funds to provide vouchers for permanent housing, short term rental and utility assistance and case management supportive services to persons living with HIV/AIDS. The City of Columbia will use HOME funds to repair and rehabilitate owner-occupied housing, a portion of which may be owned by persons who are elderly.

J. Barriers to Affordable Housing

The City of Columbia will continue to monitor the administrative processes and procedures that might inhibit the production of affordable housing. The city will review city ordinances and regulations that might pose additional burdens. The city will evaluate the use of web-based applications. The City will continue to meet on a quarterly basis with representatives from other local governmental jurisdictions, Columbia Housing Authority, and United Way of Midlands to discuss housing development issues. The City will continue to participate with Greater Columbia Community Relations Council to identify and address fair housing issues. The Community Relations Council Housing Committee hosts quarterly housing forums where topics on affordable housing, bankruptcy, foreclosures, heir's property, and alternative mortgage financing are discussed.

K. Other Actions

Obstacles to Meeting Underserved Needs

Through the housing programs of the Community Development Department, the City of Columbia seeks to meet the needs of the underserved. By participating in the Midlands Area Consortium for the Homeless, City staff is engaged in setting priorities and planning for the needs of the homeless in Columbia. Through the City's pilot Housing First program, chronically homeless persons have obtained permanent housing and supportive services to maintain housing stability. The City's HELP (Housing Emergency Loan Program) for homeowner repair provides deferred loan payments to qualified households.

Foster and Maintain Affordable Housing

The City of Columbia will continue to target households whose incomes are at 80% or below of the area median income. The housing market analysis and needs assessment identified housing needs and problems for persons with extremely low incomes, very low incomes and low incomes. The City has prioritized the use of available funds relying on the recommendations of the Affordable Housing Task Force. The City will continue to fund the City Lender I and City Lender II programs that provide low interest loans to homebuyers. City staff is certified Homeownership and Credit Counselors.

Evaluate and Reduce Housing Units Containing Lead-based Paint

The City of Columbia's Housing Division within the Community Development Department will maintain full compliance with Title X of the 1992 Housing and Community Development Act (24 CFR Part 35) on all housing units assisted with CDBG, HOME or HOPWA funding. The intent of the Federal regulation is to identify and address lead-based paint hazards before children are exposed. The City requires evaluation for lead-based paint hazards of all housing units constructed before 1978 that are slated for repairs which may disturb any painted surfaces. If lead paint hazards are found during an evaluation, they are addressed through HUD approved interim control or abatement protocol. In particular, the City will comply with EPA regulations regarding the use of certified firms

for the painting and/or rehabilitation of housing. Prior to any project receiving funds, City staff will conduct an environmental review and determine if a lead-based paint hazard exists. The City also distributes and maintains documentation of all required information for homes built before 1978, including the *EPA Lead-based Pamphlet, Notification of Lead Hazard Evaluation, and notification of Lead Hazard Reduction*.

Anti-Poverty Strategy

According to the most recent Census data, 23 of the 54 census tracts in the City of Columbia have more than 20% of the population living in poverty. The poverty rate for the City of Columbia was 21.2%, almost 50% higher than the nation (14.5%) and 122% higher than the metro suburbs outside the City (9.5%).

The Community Development Department addresses the problem of poverty through its strategic goals. Through a holistic approach that combines safe, decent affordable housing for low to moderate income families with social services, education, access to health and employment, the City strives to reduce the poverty level. The City, as lead agency in the implementation of the Consolidated Plan, will coordinate with local organizations to ensure that goals are met.

Develop Institutional Structure

The City of Columbia operates under a city manager-council form of government. The City Council consists of seven members, four elected from single-member districts and three at-large members (including the Mayor), for four-year terms. Under this structure, the City Council employs a city manager who is responsible for administrative oversight of all city departments over which Council has authority. However, there have been several public forums that intended to explore the possibility of the Strong-Mayor form of Government.

The Community Development Department is within the Bureau of Community and Neighborhood Services to unify the departments within the City structure that are primarily responsible for Parks and Recreation, Community Development, 911/311 Ombudsman and Commercial and Economic Development. The Community Development Department is organized into three sections: Neighborhood Development, Residential Housing and Development Corporations, Business Development. The Department's offices are located at 1125 Lady Street in downtown Columbia.

Enhance Coordination Between Public and Private Agencies

The City of Columbia has strong intergovernmental cooperation with agencies. The City coordinates with Richland and Lexington Counties, the Columbia Housing Authority, local municipalities and neighboring jurisdictions on matters related to housing, economic and community development. Collaboration is ongoing with community stakeholders and partners including neighborhood associations, non-profit agencies and service providers, state and federal agencies, the Faith-based community, Universities and Colleges, Richland 1 School District, and Health Institutions. These relationships are key to the success of housing, economic and community development efforts within the City of Columbia. Community Development staff meets quarterly with staff from Richland County, Lexington County, Columbia Housing Authority and United Way of the Midlands to discuss development opportunities and regional cooperation.

Access to Public Transportation

Transportation links are an essential component to successful fair housing. Residents who do not have access to commercial areas are limited in where they can shop for goods and services, as well as seek employment. The converse is true as well. Inadequate transportation routes limit the selection of housing to neighborhoods within transportation service areas. Convenient roads in good repair are as important for those who rely on their own vehicles for transportation as they are for those who rely on public transportation provided by the Central Midlands Regional Transit Authority.

The Central Midlands Regional Transportation Authority (CMRTA) has undertaken a Comprehensive Study Project in order to assess the existing state of its transit operations and management and to chart a future course for effectively serving the Central Midlands region. This project consisted of

three concurrent studies: a Comprehensive Operational Analysis (COA) of fixed route services, a Contract-Operator Management Performance Review (MPR), and a County-wide Park-and-Ride Study (PRS).⁵

CMRTA provides fixed route services within Richland County and portions of Lexington County, carrying over 8,000 passengers every weekday, almost 4,000 every Saturday, and almost 1,000 every Sunday. Much of this service is provided within the City of Columbia with operations reaching into the communities of Cayce, West Columbia, Forest Acres, Arcadia Lakes, Springdale, St. Andrews, Harbison, and the Village at Sandhill. CMRTA's system is primarily a radial network, with nearly all of its 24 weekday routes starting/ending at the Downtown Transfer Center (DTC), located at Laurel and Sumter Streets in downtown Columbia.

There is much that current CMRTA fixed-route service is doing right, and future recommendations seek to preserve those elements. Namely, CMRTA maintains a weekday system wide average of over 23 riders per revenue-hour, a good value for a key performance indicator. Productivity in some of the key corridors, like Two Notch Road, Forest Drive/Decker Boulevard, North Main Street, Broad River Road/St. Andrews Road, and Devine Street/Garners Ferry Road are even greater. And the latent demand analysis found that the vast majority of today's high population and employment-density areas are within ¼-mile of transit.

But underscoring the myriad of data and analysis are demographics of CMRTA's riders that are confirmed in both the onboard survey and transit opinion survey: 4 out of 5 riders live in households with zero or one vehicles earning less than \$30,000 annually. Over half of all riders do not have a driver's license. The majority of patrons rides the bus 4 days or more each week, primarily for work trips, and have been riding for over 5 years. This represents a ridership base that is highly transit dependent. This base is less sensitive to deficiencies in service levels or reliability, especially when it comes to work trips.

L. Program Specific Requirements

1. CDBG

The CDBG revolving loan fund is expected to generate approximately \$217,566 in program income during 2011-2012. All program income received in this program year will be included in this action plan for next year. The city does not estimate carry over CDBG funds for the current action plan year. The City estimates that 100% of CDBG funds will be used for activities that benefit persons of low and moderate income.

2. HOME

Recapture Provision The City of Columbia specifies that in its homebuyer program, a written agreement with the homebuyer will stipulate the recapture provision, which is that in the event the home funded with HOME dollars is sold prior to the end of the affordability period, all of the HOME dollars available for recapture, ie. net proceeds, are returned to the City of Columbia by the homeowner. Specifically, the City of Columbia will utilize the recapture provision specified in 92.254(a)(5)(ii)(A)(1) *Recapture entire amount*.

Guidelines for the homebuyer program will be communicated to potential homebuyers during homebuyer counseling sessions and in the City's program marketing materials. These guidelines include the execution of a written agreement between the City of Columbia and the homebuyer that, among other things, specifies the length of the affordability period associated with the HOME assistance and the conditions under which the recapture provision would be triggered. The City of Columbia will specify the start and end dates of the affordability period. The affordability period begins after all title transfer requirements have been performed, the project complies with HOME

⁵ Executive Summary, Central Midlands Regional Transportation Authority, "Transforming Our Transit System", Final Report, January 2010

requirements (including property standards), and project completion information has been entered into HUD's IDIS.

The City will adopt the HOME rule affordability period requirements as its program requirement. The term of the affordability period for the project is based on the amount of total HOME funds assistance that the homebuyer receives to purchase the home. This assistance could be directly, in the form of down-payment assistance or a second mortgage, or indirectly, such as through the sale of the home to the buyer at less than fair market value. If the homebuyer receives less than \$15,000, the period of affordability would be 5 years; if the homebuyer receives \$15,000 to \$40,000, the period of affordability would be 10 years; and if the homebuyer receives more than \$40,000 in assistance, the period of affordability would be 15 years.

The recapture provision will be triggered, if during the affordability period, the homebuyer no longer occupies the HOME-assisted home as his/her principal residence, either voluntarily (through a sale) or involuntarily (through foreclosure).

The City of Columbia will calculate net proceeds from the subsequent sale of the home as sales price minus any superior loan repayment (other than HOME funds) and any closing costs. If the net proceeds from the sale of the home are insufficient to repay the entire amount of the HOME assistance, the amount recaptured is limited to the amount of the net proceeds. Once the net proceeds have been used to repay the entire amount to the City of Columbia (HOME investment), and the homeowner's investment, any additional funds may remain with the homeowner.

A mortgage and note are recorded for each homebuyer, as well as a separate written agreement, to enforce homebuyer compliance with the recapture provision. The servicer of the homebuyer loans notifies the City when there is a request for change of address or change in type of insurance to non-owner.

The City will not refinance existing debt on multi-family projects. The City will not use HOME funds for tenant-based rental assistance. The City does not plan to use any forms of investment other than those listed in 24 CFR 92.205(b).

HOME match is satisfied through private lenders contributions to the City's affordable housing loan program for homebuyers. The banks the City partners with provide mortgage financing to eligible borrowers at reduced interest rates. The City calculates match using the difference between the interest rate the borrower is receiving through obtaining the City's financing and the interest rate that they would have normally received if they had received financing solely through the partner lender. The difference in payment over the life of the loan is what the City uses as match requirement.

Affirmative Marketing The City of Columbia will market all programs in accordance with federal fair housing laws. Realtors, builders and individuals seeking housing opportunities will be targeted to receive information on Columbia's housing programs. The City will interact with Greater Columbia Community Relations Council, Columbia Board of Realtors, and Columbia Council of Neighborhoods to distribute information on Columbia housing programs. At least once a year, a city water bill mail out will target all water customers to inform them of City housing programs. The City will continue to market its housing programs with informational posters at the University of South Carolina's Colonial Center. Commercials on the City Information Cable Channel 2 and advertisements in the State newspaper will inform persons of available housing programs. The City's marketing plan includes direct marketing to large employers with distribution of informational posters and informational sessions with employees.

Minority Outreach

The City of Columbia's Affirmative Marketing program will also reach minorities. In addition, the City will distribute information to minority interest groups such as Columbia Urban League, SC Hispanic Outreach, and Hispanic Connections.

3. HOPWA

The one-year goals for the City of Columbia grant are as follows:

Type of Assistance	Output Goals
Rental Vouchers for permanent housing	95 households each year
Short Term Emergency Housing/Utilities Assistance	320 households each year
Case Management and Supportive Services	420 households each year

M. Analysis of Impediments to Fair Housing

The City of Columbia is in process of preparing a revised Analysis of Impediments (AI) to Fair Housing that should be completed in May 2011. The latest AI was completed in May 2005 with 2008 updates to the loan activity information produced for that report. Recommendations in the AI included the following:

- The City should provide local financial institutions with Home Mortgage Disclosure Act (HMDA) loan activity information and seek to build public/private partnerships to address community lending needs.
- City of Columbia should continue to enforce Fair Housing Ordinance and work in close cooperation with Greater Columbia Community Relations Council.
- With cooperation of local realtors and Greater Columbia Community Relations Council, undertake aggressive education and outreach campaign related to fair housing rights and responsibilities and inform minority and low to moderate income citizens of mortgage loan products.
- Coordinate with Columbia Housing Authority to educate and inform landlords of Section 8 voucher program
- Consider partnership with local banks to encourage financial investment in low wealth and minority neighborhoods.
- Continue to apply for HOPWA funding to address housing needs of persons living with HIV/AIDS.
- Continue to implement action plan to address fair housing issues.

The 2011-2012 Annual Fair Housing Action Plan for the City of Columbia is as follows:

Goal I: Educate more people on Fair Housing Laws

- **Strategy 1.1** Continuously update Fair Housing information on City of Columbia's web page.
 - Outcome 1.1.1 Link 12 articles on the website regarding Fair Housing.
- **Strategy 1.2** Distribute Fair Housing materials in Columbia Council of Neighborhoods monthly mail outs.
 - Outcome 1.2.1 Twelve news articles in the mail to 102 neighborhood presidents
- **Strategy 1.3** Educate neighborhoods on Fair Housing laws.
 - Outcome 1.3.1 Attend 30 neighborhood meetings
 - Outcome 1.3.2 Designate Fair Housing Month
- **Strategy 1.4** Develop a programmatic agreement with SC Human Affairs Commission and SC Consumer Affairs
 - Outcome 1.4.1 Sponsor 2 Fair Housing programs

Goal II: Meet the requirements established by HUD relevant to Fair Housing

- **Strategy 2.1** Revise AI and Identify Impediments and outline solutions.
- **Strategy 2.2** Meet Limited English Proficiency (LEP) requirements.

- Outcome 2.1.1 Draft an LEP plan
- Outcome 2.1.2 Outreach materials will be translated into Spanish
- **Strategy 2.2** Meet Section 3 requirements.
 - Outcome 2.2.1 Develop Section 3 plan.
 - Outcome 2.2.2 Develop marketing plan to add Section 3 businesses to City of Columbia's Contractor's List
- **Strategy 2.3** Market housing programs to individuals that would not have access to them.
 - Outcome 2.3.1 Deliver outreach materials to agencies that work directly with protected classes.

In addition to the strategies listed in the Annual Fair Housing Action Plan, the City of Columbia continually monitors its activities in relation to the recommendations and conclusions in the AI. In the 2008-2009 Consolidated Annual Performance and Evaluation Report (CAPER), the City of Columbia reported:

"Exclusionary zoning is not an impediment in Columbia, SC. Zoning is not a direct restrictive factor that impedes housing choice. Subdivision regulations do not impede fair housing choice. The Building codes enforced in the City of Columbia and the enforcement of the City's Minimum Housing Code do not appear to be impediments."

The City has taken the following actions to address the disparity and inequality in obtaining mortgage financing:

- Examine impact fees and building code restrictions to determine what changes are necessary to provide access to affordable housing
- Establishing a plan to bridge gaps in loan financing by race, gender, and census tracts.
- Assessing the effectiveness of incentive tools such as low down payment and low interest loans.

The City will continue to enforce the Fair Housing Ordinance and consider the possibility of a regional Fair Housing Ordinance with Richland and Lexington Counties. The City will continue to strive to produce loans that mirror the City's demographic composition. The City will continue to make clients loan-ready via well-publicized home buyer workshops, and individual credit counseling. In 2009, City staff provided 47 credit counseling sessions. The City will continue to provide affordable housing to low to moderate income families in target neighborhoods which are predominately low-income minority communities. The City maintains a Fair Housing Report Log. No complaints were recorded in the log for 2009.

City of Columbia staff serves on the Housing Committee of the Greater Columbia Community Relations Council. This committee sponsors informational housing workshops that promote Fair Housing. The city also markets its loan products in partnership with the Greater Columbia Community Relations Council. The City supports Columbia Housing Authority's efforts to educate current and potential Section 8 program landlords. City staff will serve on the Fair Housing Steering Committee which meets to ensure Fair Housing opportunities for all persons. Their goals include (1) the development of a Fair Housing education agenda for the Midlands; (2) securing funding from HUD to finance Fair Housing initiatives; and (3) composition of Fair Housing ordinance to be presented to Richland County for adoption.

The City will continue to partner with local financial institutions to secure funding for low-income persons who are interested in becoming homeowners. Over the last five years, the City received \$60 million in leveraged funding from eight local lending institutions. The City will negotiate this year for future financial commitments from local lenders. The City's CityLender I program provides funds to assist low income families throughout the city. City Lender II provides loan assistance for higher income families to live in lower income target areas. The lending institutions who participate in the City's programs attempt to verify credit through alternative methods if potential homebuyers do not have a credit history. The city also provides housing counseling services to address debt reconciliation and responsibilities of homeownership.

The City receives HOPWA funds to assist persons living with HIV/AIDS. The HOPWA funds provide housing assistance and supportive services throughout Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties. Case managers trained in housing placement maintain lists of landlords who will accept clients as tenants who might otherwise face barriers to obtaining housing.

The City of Columbia advocates income and racial diversity for all neighborhoods and will continue to make quality housing available to all eligible loan applicants.

Monitoring and Compliance

The City of Columbia recognizes the importance of maintaining appropriate performance measurements of its CDBG and HOME projects and programs. Community Development staff provide management for the CDBG, HOME and HOPWA programs and continuously monitor activities and projects. The staff has developed guidelines that include performance measures to ensure that the City of Columbia ensures that the City meets all federal requirements and remains in compliance. Using the HUD monitoring checklist as a guide, the City will periodically evaluate staff performance and program performance against the current Consolidated Plan.

Columbia has financial and programmatic processes in place to ensure that sub-recipients and contractors are in compliance and that activity and procedures can be tracked accordingly. This includes contract provisions that address affirmatively marketing for fair housing, and procurement procedures to ensure minority participation. The City will also address compliance with program requirements including public service caps and timely expenditure of federal funds. A higher emphasis is given to project type and projects that require quicker expenditures with a larger impact on the budget.

Anti-Displacement Plan

The City of Columbia will make reasonable effort to ensure that activities undertaken with CDBG, HOME and HOPWA Program funds, will not cause unnecessary displacement. Displacement of any nature shall be reserved as a last resort action necessitated only when no other alternative is necessary. The City will adhere to all required Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and amendments – the “Uniform Act” or the Residential Anti-displacement and Relocation Assistance Plan under Section 104 (d) –

- ❑ Shall be provided to the displaced person or persons. Information about these programs is provided to all persons who may potentially be displaced in the form of informational brochures and explained in detail by the City’s Community Development Staff.
- ❑ Replace all low and moderate-income dwelling units that are occupied or vacant but suitable for occupancy and that are demolished or converted to a use other than as low and moderate-income housing in connection with an activity assisted with funds provided under the Housing and Community Development Act of 1974 as amended, as described in 24 CFR 570.606(c)(1).