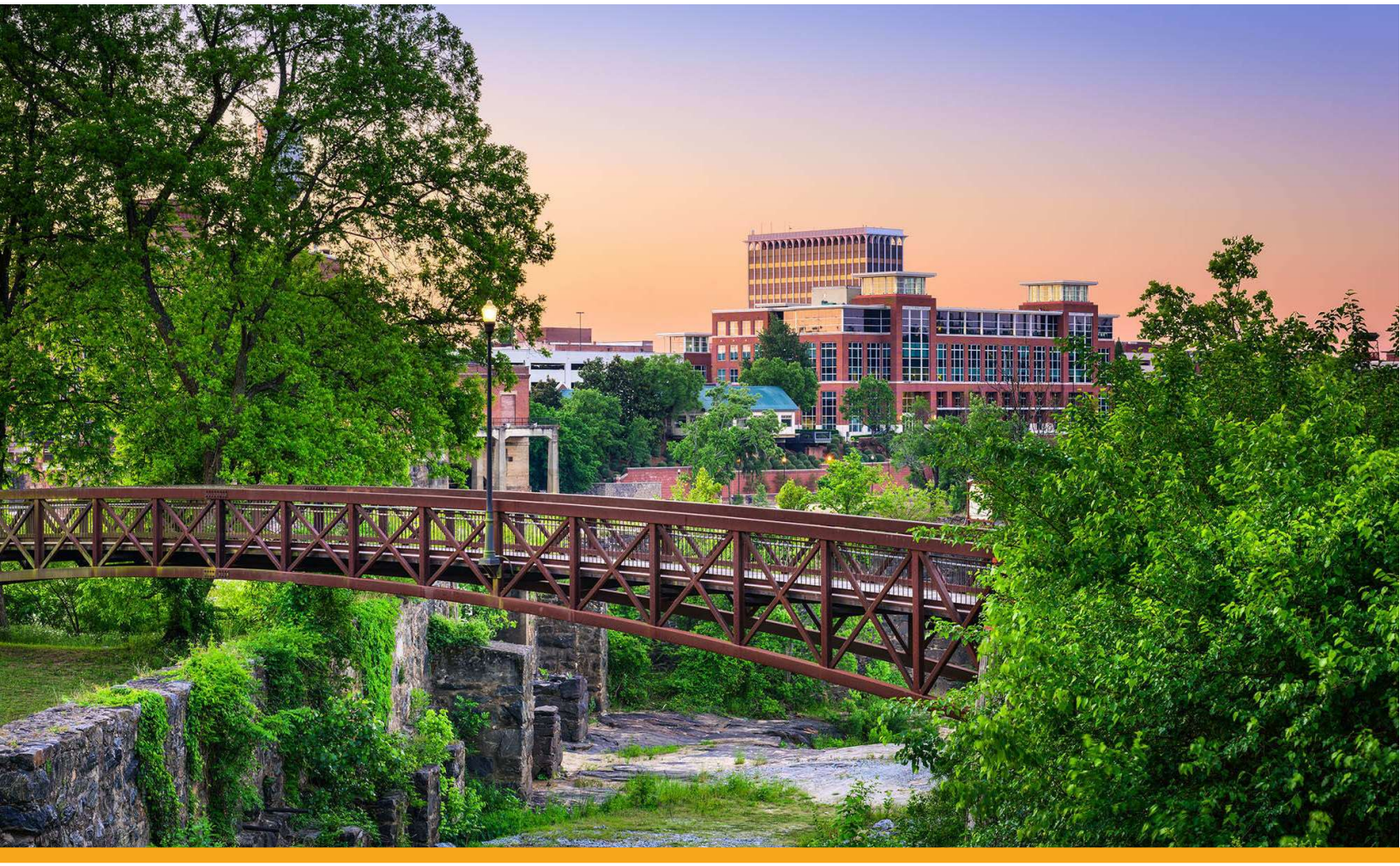
COMMUNITY REINVESTMENT

COLUMBUS CONSOLIDATED GOVERNMENT



2026-2030

CONSOLIDATED PLAN

AND 2026-2027

ANNUAL ACTION PLAN

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COMMUNITY REINVESTMENT

COLUMBUS CONSOLIDATED GOVERNMENT

Executive Summary

ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

1. Introduction

The 2026–2030 Five-Year Consolidated Plan for the Consolidated Government of Columbus, Georgia is a comprehensive planning document that outlines a coordinated approach to housing and community development activities funded through U.S. Department of Housing and Urban Development (HUD) programs. It identifies the City's priority needs and guides the use of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funds over the next five years.

Columbus enters this planning period as a city in transition—experiencing renewed economic momentum, shifting demographics, and reinvestment in key corridors, while still confronting long-standing disparities in housing affordability, neighborhood conditions, and access to opportunity. This Consolidated Plan recognizes that while the city is on the rise, not everyone is rising with it. It is designed to help Columbus manage this period of change equitably, ensuring that growth translates into opportunity for all residents. The plan acknowledges both the progress the city has made and the work that remains to ensure that every resident, in every neighborhood, can share in Columbus's future.

The 2026 Annual Action Plan identifies how the City will allocate the resources it expects to receive during the first year of the Consolidated Plan. While annual funding levels vary based on the federal budget, the City will receive $1,708,493.00 in CDBG funds, $955,158.84 in HOME funds, and $148,619.00 in ESG funds for the 2026 program year (PY).

The Columbus Community Reinvestment Department administers HUD grant funding and prepared this 2026–2030 Consolidated Plan. Covering the period from July 1, 2026 through June 30, 2030, the plan identifies priority housing and community development needs and outlines strategies to address them. The attached 2026 Annual Action Plan details the specific projects to be

funded during the 2026 program year, which begins on July 1, 2026 and ends on June 30, 2027.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

To determine the most pressing needs for the next five years, the City combined quantitative data with extensive community input to understand how housing costs, neighborhood conditions, economic opportunity, and service gaps affect residents across Columbus. The Needs Assessment draws on data from the U.S. Census, the American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data, which estimates the number of households experiencing housing needs. Local data regarding homelessness and public housing were also incorporated.

Public input gathered through interviews, focus groups, community meetings, pop-up events, and a citywide survey was paired with this data analysis to identify priority needs related to affordable housing, homelessness, community development, and economic development. Across all engagement methods, residents and stakeholders consistently emphasized the need for more affordable housing options, safer and better-maintained neighborhoods, expanded economic opportunity, stronger public services, and a more coordinated response to homelessness

Together, these insights revealed a clear mandate for the next five years: to expand opportunity, strengthen neighborhood conditions, and ensure that the systems supporting Columbus residents are equipped to meet current and emerging needs.

Priority needs to be addressed over the next five years are listed below:

- Expansion and Maintenance of Affordable Housing
- Community Revitalization
- Economic Development
- Public Services and Community Prosperity
- Reducing and Alleviating Homelessness
- Program Administration

3. Evaluation of past performance

As required by HUD, the City of Columbus prepares a Consolidated Annual Performance and Evaluation Report (CAPER) for each program year that details the activities the City funded using its HUD grant funds and related accomplishments. The City's CAPER is due to HUD ninety (90) days after the closing of each program year (or by September 28) and is posted for a fifteen (15) day public comment period prior to submission. The City's most recent CAPER for PY 2024 (covering activities from July 1, 2024 through June 30, 2025) was submitted to HUD in September 2025 and is posted on the City's website at www.columbusga.gov/communityreinvestment/Planning/CAPER.

During PY2024, the City of Columbus expended $2,761,739.97 in CDBG, HOME, ESG, and HOME American Rescue Plan (HOME-ARP) funds. The City managed 40 active projects in partnership with community organizations for public service, economic workforce development, and homeowner-occupied rehabilitation.

During PY 2024 and PY 2025, the City of Columbus allocated funds toward a range of community development initiatives aimed at improving the quality of life for low- to moderate-income residents. The City proudly supported organizations that have strengthened neighborhoods and provided essential services to residents and households most in need. Funded projects included the North Center Remodel for the Boys and Girls Club of the Chattahoochee Valley, the Food Mill Shared Kitchen, the Nueva Valley affordable housing project with Habitat for Humanity, and homelessness data tracking for United Way Chattahoochee Valley. These accomplishments demonstrate the City's ability to deliver meaningful, community-centered investments, and they also highlight where deeper, more coordinated action is needed to meet the scale of current challenges.

Funded activities were consistent with the priorities established in the 2021-2025 Five-Year Consolidated Plan, as well as specific objectives included in the 2024 Annual Action Plan. These accomplishments also highlighted areas where additional investment is needed, particularly in expanding affordable housing production, strengthening neighborhood infrastructure, and improving coordination across homelessness services, which directly informed the priorities and goals of this new Consolidated Plan.

4. Summary of citizen participation process and consultation process

Through a comprehensive engagement process, the City of Columbus gathered input for the 2026-2030 Five-Year Consolidated Plan and 2026 Annual Action Plan from a wide range of stakeholders, including City staff, government agencies, social service providers, housing developers, homeless shelters, homeless service providers, other nonprofit agencies, neighborhood organizations, beneficiaries of entitlement programs, and Columbus residents. Activities included community meetings, resident and stakeholder focus groups, interviews, on-site pop-up events, and a communitywide survey.

COMMUNITY MEETINGS

The City of Columbus hosted three (3) in-person community meetings to understand housing and community development needs and opportunities in the city. Each meeting began with an overview of the Consolidated Planning process and eligible uses of CDBG, HOME, and ESG funds, followed by interactive discussions about local affordable housing and community development needs. A total of 77 participants attended at least one community meeting.

FOCUS GROUPS

In addition to community meetings, the City held 3 focus groups that gathered community members with lived experience or insight into homelessness, economic development, and community development needs in Columbus. The focus groups were hosted by local organizations and agencies including the United Way of the Chattahoochee Valley, Enrichment Services Program, Inc., and the Community Reinvestment Department. A total of 24 residents participated in a focus group.

TECHNICAL CONSULT INTERVIEWS

The planning team conducted short interviews with 21 professionals in the fields of affordable housing, homelessness, and public services, as well as city staff. Stakeholders provided input via email, phone interviews, and online questionnaires. Participants represented a total of 19 organizations and agencies.

POP-UP EVENTS

Approximately 76 passers-by were engaged in a dot voting exercise ranking a range of housing and community development priorities at 3 different pop-up

settings including City Hall, the Metra Transit Center, and the Mildred Terry Library.

COMMUNITY SURVEY

The fifth method for obtaining community input was a 16-question survey available to the public, including people living or working in the city and other stakeholders. Survey questions focused on community development, housing, homelessness, public services and infrastructure, and economic development need and opportunities. The survey was available online on the project website and in hard copy in English and Spanish from January 13 through February 13, 2026. Hard copies were available at in-person community meetings and pop-up events. A total of 143 survey responses were received, (124 online responses and 19 hard-copy responses).

PUBLICITY FOR COMMUNITY ENGAGEMENT ACTIVITIES

Advertisement for the community meetings and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was provided through announcements on the City's website and social media, public newspaper notices, and e-mails to community stakeholders. Meeting advertisements noted that accommodations for language and ADA accessibility were available if needed; no requests for accommodations were received.

5. Summary of public comments

[Comments received during the May 31 - June 29 public comment period will be summarized here before the plan is submitted to HUD]

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

[Any comments not accepted during the May 31 - June 29 public comment period will be summarized here before the plan is submitted to HUD]

7. Summary

Through this planning process, the City identified six priority needs that reflect both the lived experiences of residents and the findings of the Needs Assessment and Market Analysis. These needs form the foundation of the

City's strategy for the next five years. The Consolidated Plan links each priority need to specific goals and implementation actions, ensuring that federal resources are directed toward the areas of greatest impact. During the 2026 program year, the City will begin implementing this strategy by funding projects that expand affordable housing, revitalize neighborhoods, support economic mobility, strengthen public services, and enhance the local homelessness response system based on the priority needs listed below:

- Expansion and Maintenance of Affordable Housing
- Community Revitalization
- Economic Development
- Public Services and Community Prosperity
- Reducing and Alleviating Homelessness
- Program Administration

Taken together, these priorities form more than a compliance framework; they outline a vision for a more inclusive, opportunity-rich Columbus. The Consolidated Plan is a roadmap for directing federal resources toward the neighborhoods and households where they can have the greatest impact, ensuring that as Columbus grows, it grows in a way that lifts all residents.

COMMUNITY REINVESTMENT

COLUMBUS CONSOLIDATED GOVERNMENT

The Process

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

TABLE 1 – RESPONSIBLE AGENCIES

Agency Role	Name	Department/Agency
CDBG Administrator	Columbus Consolidated Government	The Community Reinvestment Department
HOME Administrator	Columbus Consolidated Government	The Community Reinvestment Department
ESG Administrator	Columbus Consolidated Government	The Community Reinvestment Department

Narrative

The City of Columbus is an entitlement community under the U.S. Department of Housing and Urban Development's CDBG, HOME and ESG programs. The Consolidated Plan covers the period from July 1, 2026 through June 30, 2031. The plan identifies priority community development and housing needs in Columbus and provides a strategy to address them. The attached Annual Action Plan discusses specific projects to be funded during the 2026 program year, which begins July 1, 2026 and ends June 30, 2027.

The Community Reinvestment Department is responsible for planning and implementing the Five-Year Consolidated Plan and related Annual Action Plans. The department administers the CDBG, HOME, and ESG programs for

the City, including implementing projects, managing and monitoring subrecipients, conducting community engagement, and preparing all required documentation required for the programs.

Consolidated Plan Public Contact Information

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Columbus, GA 31901

PR-10 CONSULTATION – 91.100, 91.110, 91.200(B), 91.300(B), 91.215(I) AND 91.315(I)

1. Introduction

Through a comprehensive engagement process, the City of Columbus gathered input for the 2026-2030 Five-Year Consolidated Plan and 2026 Annual Action Plan from a wide range of stakeholders, including City staff, government agencies, social service providers, housing developers, homeless shelters, homeless service providers, other nonprofit agencies, neighborhood organizations, beneficiaries of entitlement programs, and Columbus residents. Activities included community meetings, pop-up events, resident and stakeholder focus groups, interviews, and a communitywide survey. This section summarizes input gathered from key stakeholders, while the following section focuses on input received from residents.

The City's primary methods for engaging stakeholders were a series of community meetings and focus groups, as listed below. Each community meeting began with an overview of the Consolidated Planning process and eligible uses of CDBG, HOME and ESG funds before moving into a discussion of local affordable housing and community development needs. Agencies with representatives who participated in one or more of the meetings or focus groups are listed in Table 2.

Across all engagement methods, a consistent story emerged: residents want safe, stable housing; neighborhoods that support opportunity; and services that help families thrive. Stakeholders echoed these themes, noting that while Columbus has made meaningful progress, gaps remain in affordable housing, homelessness response, and access to essential services. This alignment between community voice and stakeholder expertise forms the backbone of the plan's priorities.

COMMUNITY MEETINGS

Public Meeting #1
Tuesday, January 13, 2026
5:30 PM
Frank Chester Recreation Center

Public Meeting #2
Notice of Funding Availability
Wednesday, January 14, 2026
5:30 PM
Columbus Public Library

Public Meeting #3
Thursday, January 15, 2026
5:30 PM
Asbury United Methodist Church

FOCUS GROUP MEETINGS

Focus Group #1
Persons Experiencing Homelessness
Monday, January 12, 2026
11:00 AM
United Way Chattahoochee Valley

Focus Group #2
Small-Business Owners and Entrepreneurs
Wednesday, January 14, 2026
3:00 PM

Focus Group #3
Childcare Services
Monday, February 9, 2026
1:00 PM
Enrichment Services Inc. (Headstart Program)

FIGURE 1: COMMUNITY MEETING, SURVEY, AND WEBSITE FLYER

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

The City of Columbus works closely with public and private sector providers to ensure successful delivery of services to residents and to promote interagency communication and planning. The City works with Mercy Medical to provide health services to low and moderate-income households. The City

also works with NeighborWorks, Habitat for Humanity and the Land Bank Authority to create new housing units and repair existing housing in low- and moderate-income neighborhoods. Department staff work with a variety of housing, health, mental health, service agencies, and neighborhood organizations to gather data and identify gaps in services for low-moderate income households.

In allocating HUD grant funds, the City considers activities that will enhance linkages between housing and public services. In developing this Consolidated Plan, the City strove to include input from housing providers and health, mental health, and other service agencies.

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

The City of Columbus is represented on the executive committee of the Columbus-Muscogee/Russell County Continuum of Care. Through monthly participation on the executive committee, city staff help decide strategies to address homelessness in the City. The City also supports several homelessness agencies, including Home for Good and Hope Harbour as they provide direct services to the chronically homeless and families transitioning out of homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Columbus is a direct recipient of ESG funds. In the preparation of its Annual Action Plan, the City consults with local agencies, including the local Continuum of Care, to identify areas where ESG funds should be expended. During the City's tenure on the executive committee, the CoC has also updated its Data Quality Management Plan with the HMIS Committee and has introduced system performance measures to lower error rates during data collection.

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

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
Columbus Planning Department	Local government (City)	• Housing need assessment • Non-homeless special needs • Economic development • Anti-poverty Strategy • Non-housing community development needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The Community Reinvestment Department will continue to consult with the Columbus Planning Department and aim to address primary housing needs in Columbus and expand workforce housing, LIHTC housing, smaller single-family homes on smaller lots, and missing middle housing.		
Columbus-Muscogee County Emergency Management and Homeland Security	Emergency management agency	• Non-homeless special needs • Emergency management
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with the Columbus-Muscogee County Emergency Management and Homeland Security, including community engagement and outreach and potential uses of HUD grant funds to ensure financial constraints do not hinder recovery efforts, particularly in low-income areas where needs are greatest.		
Columbus Fire and EMS	Emergency management agency	• Non-homeless special needs • Emergency management

Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The Community Reinvestment Department will continue to consult with the Columbus Fire and EMS Department and address emergency recovery and community needs including housing stability, access to healthcare and behavioral health services, continuity of basic utilities, and coordinated support for vulnerable populations following major incidents.		
Columbus Housing Authority	Local PHA Services: Housing services for low-income individuals/families, homeless persons and families, veterans, children/youth, victims of DV, persons with disabilities, persons with HIV/AIDs, elderly/seniors	• Housing heed assessment • Public housing needs • Homeless special needs • Market analysis • Anti-poverty strategy • Non-housing community development needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with the Housing Authority of Columbus in using HUD grants to support continuous funding for publicly assisted housing services.		
Home for Good	Continuum of Care	• Housing heed assessment • Public housing needs • Homeless special needs • Market analysis • Anti-poverty strategy • Non-housing community development needs
Method of Consultation: An agency representative provided input via phone interview. Anticipated Outcomes: The City will continue to collaborate with Home For Good in addressing homelessness needs and expanding community outreach and prevention efforts.		
Drawdown Georgia	Regional organization (climate change)	• Non-housing community development

		needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will establish collaboration with Drawdown Georgia and other cross-jurisdictional agencies in addressing greenhouse gas impacts on the region.		
NeighborWorks	Regional agency Services: Housing services for low-income individuals/families	• Housing need assessment • Homeless needs – chronically homeless, families with children • Non-homeless special needs • Non-housing community development needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with NeighborWorks in exploring City-led affordable housing initiatives that establish shared goals, leveraged public and private resources, and coordinates efforts across nonprofits, lenders, developers, and community partners to ensure investments are strategic.		
Habitat for Humanity	Regional agency Services: Housing services for low-income individuals/families	• Housing need assessment • Homelessness strategy Homeless needs – families with children • Non-housing community development needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with Habitat for Humanity in providing support for homeownership education preparation, development of smaller homes, and funding repairs to existing homeowner occupied houses.		
Columbus WaterWorks	Agency managing flood-prone areas Agency managing public land/water resources	• Non-housing community development needs

Method of Consultation: An agency representative provided input via phone interview. Anticipated Outcomes: The City will continue to collaborate with Columbus WaterWorks in leveraging public funding for continuing efforts in infrastructure improvements.		
Lower Chattahoochee Workforce Board	Services: workforce development, employment, education	• Non-homeless special needs • Economic development
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with the Lower Chattahoochee Workforce Board in expanding communication and outreach efforts regarding education and employment opportunities available to the community.		
Regional Valley Commission	Regional agency (planning and economic development)	• Housing need assessment • Market analysis
Method of Consultation: An agency representative provided input via phone interview. Anticipated Outcomes: The City will continue to collaborate with the Regional Valley Commission and evaluate and expand rehabilitation efforts of vacant and abandoned properties and potential development of affordable housing.		
Community Reinvestment	Local government (City) Civic leaders	• Housing Need Assessment • Non-Homeless Special Needs • Market Analysis • Anti-poverty Strategy • Non-Housing Community Development Needs
Method of Consultation: An agency representative provided input via phone interview. Anticipated Outcomes: The Community Reinvestment Department aims to explore how to leverage HUD grants for economic development opportunities including small business support (i.e. funding sources, child-care assistance).		

United Way Chattahoochee Valley	State/local health and child welfare agency Organizations representing protected class members	• Housing heed assessment • Public housing needs • Homeless special needs • Market analysis • Anti-poverty strategy • Non-housing community development needs
Method of Consultation: An agency representative provided input via phone interview. Anticipated Outcomes: The City will continue to collaborate with United Way in using HUD grants to fund its existing programs that address including housing instability, utilities, employment opportunities, and other basic needs for families.		
Mercy Med Columbus	Public institutions/systems that may discharge into homelessness (e.g. hospitals, mental health facilities, foster care systems, corrections)	• Non-homeless special needs • Anti-poverty strategy • Non-housing community development needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with Mercy Med in connecting uninsured or low-income patients with physical healthcare, pharmacy, dietary/nutrition, dentistry, behavioral health, and other affordable healthcare services.		
National Alliance on Mental Illness	Services: health services (including children/youth, elderly, homeless persons)	• Non-homeless special needs • Anti-poverty strategy • Non-housing community development needs
Method of Consultation: An agency representative provided input via phone interview. Anticipated Outcomes: The City will continue to collaborate with National Alliance on Mental Illness in expanding community outreach and education efforts around mental health treatment, and wrap-around services, particularly focusing on the needs of transitional age youth, foster youth, youth exiting care, young adults		

between the ages of 18 and 30, and low-income families at risk.		
Hope Harbour	Services: Victims of Domestic Violence	• Non-homeless special needs • Non-housing community development needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with Hope Harbour in expanding shelter and housing services for victims of domestic violence.		
Safe House Ministries	Services: food, clothing, shower services (including children, elderly, persons with disabilities, persons with HIV/AIDS and their families, homeless persons)	• Non-homeless special needs • Non-housing community development needs
Method of Consultation: An agency representative provided input via email. Anticipated Outcomes: The City will continue to collaborate with Safe House Ministries in expanding case management services, continuing ESG funding for rapid rehousing, and directing funding towards other high performing programs.		
Easterseals West Georgia, Inc.	Services: elderly, children/youth with disabilities	• Non-homeless special needs • Non-housing community development needs
Method of Consultation: An agency representative provided input via stakeholder questionnaire. Anticipated Outcomes: The City will continue to collaborate with Easterseals West Georgia Inc. in continuing support for children's programming and poverty reduction efforts.		
Open Door Community House, Inc.	Services: low-income households	• Non-homeless special needs • Non-housing community development needs

Method of Consultation: An agency representative provided input via stakeholder questionnaire. Anticipated Outcomes: The City will continue to collaborate with Open Door Community House Inc. in addressing funding concerns for safe and affordable permanent housing options and accessible treatment options for mental health and other essential services in the city.		
Tri-City Latino Association	Civic Leaders Other: Organizations representing protected class members	• Housing Need Assessment • Non-Homeless Special Needs • Non-Housing Community Development Needs
Method of Consultation: An organization representative provided input via phone interview. Anticipated Outcomes: The City will continue to seek opportunities for collaboration with the Tri-City Latino Association as part of its overall strategy for strengthening engagement with Columbus's Latino community.		

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

Efforts were made to consult a wide variety of community stakeholders throughout Columbus. Flyers advertising the public meetings were posted on several agency websites and social media pages. A total of 74 professionals were invited to participate in the stakeholder forums. Invitations to participate were emailed to stakeholders representing the following fields: housing developers, mortgage lenders, real estate agents, landlord organizations, housing authority staff, colleges and universities, homeless services, domestic violence services, school districts, non-profit organizations, health service providers, workforce development organizations, businesses, faith-based coalitions, fair housing advocates, ethnic group organizations, disability services, LGBTQ advocates, mental health providers, senior services, transit authorities, elected officials, county staff, participating city staff, libraries, emergency management agencies, cable internet providers and regional planning organizations. No agency types were excluded from outreach efforts.

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

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Point-in-Time Homeless Count (2024)	Columbus-Muscogee/Russell County CoC	The Point-in-Time Count identifies the number of homeless individuals in the Continuum of Care in order to understand levels of need for homeless housing and services, which are discussed in the Strategic Plan.
Columbus 2025 Plan	Greater Columbus, GA Chamber of Commerce	The guiding principles of the Columbus 2025 Plan include "increasing prosperity, improving quality of life and reducing poverty." Quality of life goals described in the Columbus 2025 Plan overlap with the Strategic Plan's goals of infrastructure and public facility improvements and expansion of affordable housing supply.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2024 Annual Moving to Work Plan	Housing Authority of Columbus, GA	Goals of the 2022 Annual Moving to Work Plan include the completion of RAD conversion/demolition for its remaining public housing developments. The creation of additional units for low-income households overlaps with the Strategic Plan goal to expand affordable housing supply.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Columbus Consolidated Government 2038 Comprehensive Plan	Columbus Consolidated Government	Some of the goals highlighted in the 2038 Comprehensive Plan include expanding opportunities for walking, biking and transit, growing and expanding businesses, and improving access to affordable, quality housing. These goals, along with others listed in the Comprehensive Plan, align with the Strategic Plan goals to rehab housing, expand affordable housing supply, provide public services, and improve infrastructure and public facilities.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
River Valley Regional Commission Comprehensive Economic Development Strategy (CEDS)	River Valley Regional Commission	The goals of the CEDS Plan include assisting the workforce of the region, improving infrastructure and improving housing stock – which align with the Strategic Plan goals of housing rehabilitation and infrastructure improvements.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Columbus Consolidated Government Hazard Mitigation Plan 2024-2029	Columbus-Muscogee County, GA Homeland Security & Emergency Management	The Columbus Consolidated Government Hazard Mitigation Plan Update is the first phase of a multi-hazard mitigation strategy for the entire community. This Plan encourages cooperation among various organizations and crosses political sub-divisions. The Plan aligns with the Strategic Plan in guiding mitigation efforts and funding allocations for local emergency management agencies and other disaster response organizations to reduce damage from disasters.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Childcare as a Pathway for Workforce Stability – Insights and Policy Directions from the Chattahoochee Valley	United Way Chattahoochee Valley	LIIF partnered with UWCV to identify childcare challenges and explore employer-driven solutions across the Chattahoochee Valley, especially for parents and caregivers experiencing workforce instability. The study assessed parental needs and engaged cross-sector employers to develop a set of strategies to improve the supply of early care and education. The study aligns with the Strategic Plan in guiding investments to support working families and drive economic growth while advancing the goal of reducing poverty.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Young Gamechangers Report and Final Recommendations	Georgia Municipal Association	The Young Gamechangers report and final recommendations collected insights and “big ideas” from young professionals aged 25 - 40 in Muscogee County. The study aligns with the Strategic Plan by providing relevant economic development and community development recommendations.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Columbus Regional Housing Study	United Way of the Chattahoochee Valley	The Columbus Regional Housing Study outlined characteristics of Columbus' low-income renter and owner populations and assessed the strengths and weaknesses of Columbus' housing market. The study aligns with the Strategic Plan by making recommendations that improve the overall housing market, including housing for low-income households.
METRA Transit Development Program, 2022-2026	Department of Transportation/METRA Transit System, Columbus Consolidated Government	The Transit Development Plan assessed the transit needs of the City from 2022-2026. The plan aligns with the Strategic Plan by identifying areas where transit needs in low-income areas match eligible activities for HUD funding.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Columbus implements its Consolidated Plan through a broad network of public-sector partnerships that extend well beyond traditional housing collaborations. In addition to its close coordination with the Georgia Department of Community Affairs and its role as a pass-through for OneGeorgia infrastructure funding, the City works closely with the Housing Authority of Columbus, Georgia (HACG) to support new affordable housing through infrastructure improvements, rehabilitation assistance, and LIHTC development. These housing partnerships are complemented by strong cooperation with the local Continuum of Care, Home for Good, ensuring alignment between City-funded homelessness activities and regional system-level planning, data sharing, and coordinated outreach.

The City also collaborates extensively with other public entities whose work directly affects low- and moderate-income residents. This includes coordination with METRA Transit on route planning that supports access to jobs and affordable housing, and ongoing engagement with the River Valley Regional Commission on regional transportation, economic development, and demographic analysis. Workforce development partnerships with WorkSource Georgia, Columbus Technical College, and Columbus State University help connect residents to training and employment opportunities, while collaboration with the Columbus Health Department, New Horizons Behavioral Health, and DFCS strengthens the safety net for vulnerable households. Public safety agencies, the Muscogee County School District, and various City departments (e.g., Public Works, Parks & Recreation, and Columbus Water Works) also play active roles in neighborhood revitalization and community development. Together, these partnerships reflect a coordinated, cross-sector approach that enhances the City's capacity to implement the Consolidated Plan effectively and equitably.

PR-15 CITIZEN PARTICIPATION – 91.105, 91.115, 91.200(C) AND 91.300(C)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

City of Columbus residents were invited to provide input for this Consolidated Plan by attending one of three community meetings or participating in a public survey regarding housing and community development priorities. The City also held a series of focus groups designed to elicit input from groups of residents, including people with lived experience and small-business owners, with the potential to be impacted by HUD grant programs. Additionally, the planning team conducted short intercept interviews with passers-by at various locations across the city. This section outlines the community participation process, while input from the public is summarized in Table 4.

Community meetings were held in the evening at the Frank Chester Recreation Center, the Columbus Public Library, and the Asbury Methodist Church. Each meeting began with an overview of the Consolidated Planning process and eligible uses of CDBG, HOME, and ESG funds before moving into a discussion of local affordable housing and community development priorities.

A Housing and Community Needs Survey was available to residents in both English and Spanish via the project website, www.ColumbusGAConPlan.com. The survey was available from January 13 to February 13, 2026. A total of 143 responses were received from members of the public. The survey was available online and in hard copy at meetings and community events.

Advertising for the public meetings and survey targeted the general public, as well as non-profits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Notice was given to residents through advertisements placed on the

Community Reinvestment Department Facebook page, newspaper ad, website, press release and an email to the department's contact list.

The City held a 30-day public comment period and a public hearing to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the Commissioner's Court and submission to HUD. The comment period began on May 31, 2026 and ended on June 29, 2026. During that time, copies of the draft were available for public review, and residents and stakeholders could provide written comments. The City also held a public hearing to discuss key findings and receive input from residents and stakeholders on the draft plans on June 16, 2026, prior to City Council approval.

The City received [TBD] written comments on the plan.

A summary of community outreach efforts and responses is shown below, with complete survey results and evidence of outreach materials available as an appendix.

Citizen Participation Outreach

TABLE 4 – CITIZEN PARTICIPATION OUTREACH

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Meetings	Non-targeted/Broad Community	77 Attendees	Housing Needs • Need for more affordable rental housing • House prices have increased rapidly • Strict requirements make housing inaccessible and unaffordable (i.e. incomes 3xt the rent, high credit scores, no past evictions) • Lack of maintenance for rental units and hazardous living conditions (i.e. pests infestations, leaking units) • Vacant and aging properties in need of rehabilitation • Home repairs for low-moderate income households and seniors (i.e. window replacement, roofing, electrical work, energy-efficiency improvements) • Tree removal/trimming and yard debris removal • Lack of emergency transfer plans for victims	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				and survivors of domestic violence • Supportive housing for people with disabilities (more emphasis on people with intellectual disabilities) • Affordable housing located near public transportation and essential services and amenities <u>Homelessness Needs</u> • Need for more jobs that pay a living wage • More emergency shelters • Day-shelters, or a center, where unhoused individuals can find safety/sanctuary, store personal items, etc. • Lack of address is a barrier for securing employment and housing • High need for mental health support • Case management and wrap-around services to secure permanent housing, employment, and self-sufficiency <u>Community Development Needs</u>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Need for beautification and revitalization efforts in areas with high vacant property rates and lower household incomes • More community-oriented activities and events (family friendly festivals, community gardening, youth mentorship, supporting elderly neighbors, etc.) <u>Economic Development Needs</u> • Economic instability due to low-wage or stagnant-wage jobs and rising costs of living • Workforce development needed to connect people to high-demand jobs • More seasonal businesses/amenities (i.e. bowling alleys, drive-in theatres, skating rinks) <u>Public Facilities and Infrastructure Needs</u> • Lack of accessible and reliable public transportation options • Lack of safe pedestrian infrastructure (i.e. complete sidewalks, crosswalks, street lighting, ADA accessibility)	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Parks, playgrounds, and recreational centers with modern amenities/renovations needed in all neighborhoods • Litter control, particularly in certain corridors/streets <u>Public Services Needs</u> • High need for affordable childcare • Youth activities after-school and during summer (i.e. recreational, volunteering, internship programs) • Inclusive programs and activities for children with disabilities (i.e. intellectual disabilities) • Transportation services for youth and seniors to access programs/activities <u>Desired Solutions and Recommendations</u> • Improved communication on existing resources available (i.e. homelessness, housing assistance, youth programs, small-business support) • Code enforcement (i.e. landlords not maintaining properties)	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Enforcement of tenants-rights and increased protections (i.e. fear of retaliation from landlords, improved awareness of HUD housing provisions for victims/survivors of domestic violence) • Address vacant/abandoned properties and squatting issues • Transfer ownership of vacant properties to local and community-based investors, developers, and nonprofit organizations • Increased integration and outreach for homeless/unhoused community members • Build more affordable housing that is attainable to working class/low-income households	
2	Focus	• Families with		Economic Development Needs	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
	Groups	children • Lived experience of housing instability • Small business owners/entrepreneurs		• Lack of strategic vision for the City's economic growth • Lack of funding and start-up resources for small-business owners (i.e. grants, low-interest loans, revolving loan funds, etc.) • Expensive permitting/licensing fees • Interest in attracting new and niche businesses (i.e. growing the art/fashion community) • More career and entrepreneurship development for youth • Rehabilitation of vacant properties for commercial use • Need for workshops held in Columbus • Improved communication about existing resources <u>Community Development</u> • Investment and resource gaps across neighborhoods (i.e. Downtown vs. Uptown or South Columbus)	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• More beautification and revitalization efforts (i.e. façade improvements, landscaping, debris cleanup, etc.) • More variety of community events <u>Homelessness</u> • Many forms of homelessness/housing instability (i.e. extended stays in hotels, living with friends or family) • Displacement pressure is growing due to rental units converted into Airbnb or short-term rentals and rising rental prices • Very short eviction timelines (Georgia state law only allows 7 days to move) • Varying definitions of "homeless" (i.e. different language used by HUD, schools, grants make some people ineligible to qualify for all resources or services) • Transportation barriers make it difficult to access permanent housing options or essential services	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Strict eligibility requirements for housing programs (i.e. sobriety, mental health diagnoses, and history of substance use) • Employment challenges and other financial burdens • Funding cuts to transitional housing and prevention programs <u>Housing Needs</u> • Affordable housing that matches local wages; current wages (e.g., $7.25/hour) are not enough to cover rent or basic expenses. • More housing vouchers and faster processing; Section 8 waitlists are extremely long (e.g., applied in 2019 and still on the list). • Increase in housing costs in the last 5 years has caused housing instability and cost burdens • Landlord neglect results in costs passed to tenants (i.e. water leaks that lead to high utility bills)	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Housing that is safe and healthy, including units without mold, dust, or missing smoke detectors. Public Services • Affordable childcare: current costs ($150–$175/week) are unaffordable, and income caps remove assistance too quickly. • Supportive services for families managing health issues, including asthma triggered by poor housing conditions. • Better transportation options, especially for parents with children; buses have long headways (45–60 minutes) and limited routes. • More accessible workforce development and job training information. • Expanded literacy classes and adult education opportunities. Desired Solutions and Recommendations • More school-based support (i.e. school contacts that help connect families to resources)	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Expanded prevention funding • Tenant protection policies (i.e. longer notice periods, stronger enforcement of landlord responsibilities) • Expanded and improved public transportation services • Improved outreach efforts for reaching homeless/unhoused people (i.e. street outreach or finding people who are doubled up and not connected to services) • More support for local small-business owners and entrepreneurs • Improved communication about existing resources and services available (i.e. housing assistance programs, funding/resources for small business owners) • Faster, more accessible utility assistance. • Stronger oversight of nonprofit assistance programs to ensure fairness.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• More beautification and revitalization efforts (i.e. demolition or rehabilitation of vacant properties, façade and street improvements, sidewalk expansion, etc.)	
3	Pop-Up Events	Non-targeted community	76	<u>Homelessness Needs</u> • Unhoused/homeless individuals in need of somewhere to go during the day • Concentration of unhoused individuals in Uptown District • Homelessness prevention <u>Economic Development Needs</u> • Business incubators and/or start-up funding for entrepreneurs <u>Public Services Needs</u> • Domestic violence services • Home repair programs	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Food programs for kids • Legal services (i.e. Heirs property issues) <u>Community Development Needs</u> • Park renovations and upgrades on the south side of the city • Trash/litter clean up and visible signage around bus stops	
4	Community Survey	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	143 responses	<u>Housing Needs</u> • Housing for families • Construction of new housing for homeownership that is affordable to the average worker • Down payment assistance or other help for first-time homebuyers • Combination of new construction and repairing existing vacant/aging housing stock • Home repair assistance for seniors • Regulation of rental costs to limit price gouging	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				in the current market Homelessness Needs • Homelessness prevention • Transitional or permanent supportive housing • Homeless shelters • Mental health/counseling services • Shower and laundry facilities • Employment or educational services Public Services Needs • Childcare financial assistance • Domestic/family violence services, including for children • Community events and activities • Extended hours for parks and recreational programs beyond 9am-5pm • Revitalize vacant lots into community gardens or other community-centered uses	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				Public Facilities and Infrastructure Needs • Community centers (i.e. youth centers, senior centers, cultural centers) • Childcare or afterschool centers • Street and road improvements • Trash/blight clean-up • Maintenance of existing facilities (i.e., public restrooms along riverwalk) • Inclusive improvements across all city parks and playgrounds for children with disabilities Community and Economic Development Needs • Redevelopment or demolition of abandoned properties • Incentives for creating jobs • Financial assistance for community organizations, small-business owners, and entrepreneurs • Improved transportation services	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				• Higher paying jobs with benefits • Financial assistance to new developers creating affordable housing for our community	

COMMUNITY
REINVESTMENT
COLUMBUS CONSOLIDATED GOVERNMENT

Needs Assessment

NA-05 OVERVIEW

Needs Assessment Overview

Columbus enters this planning period with a housing landscape shaped by both progress and persistent challenges. While the city has experienced renewed investment and economic momentum, many residents continue to struggle with rising housing costs, aging homes, and uneven access to opportunity across neighborhoods. The Needs Assessment provides a clear picture of these conditions by examining who is most affected, where needs are concentrated, and what barriers prevent households from achieving stability.

Because HUD programs are designed to serve households with the greatest barriers to housing and economic opportunity, this assessment focuses on the needs of low- to moderate-income (LMI) residents. Income groups are defined as follows:

- "Extremely low income" - Households and persons earning 0-30% of the area median income (AMI)
- "Low income" - Households and persons earning 30-50% of the area median income
- "Moderate income" - Households and persons earning 50-80% of the area median income

Households earning below 80% AMI are collectively referred to as "low- to moderate-income." This term is also used to describe Census block groups where more than half of residents fall within these income ranges. This focus distinguishes the Consolidated Plan from other citywide housing strategies by centering the residents and neighborhoods HUD resources are intended to serve.

To inform the priorities and goals for the next five years, this section analyzes housing, community development, and economic development needs using data from the U.S. Census, the 2020–2024 American Community Survey (ACS), and Comprehensive Housing Affordability Strategy (CHAS) data, which estimates the number of households experiencing one or more housing problems. Local data on homelessness and publicly assisted housing are also incorporated. These quantitative findings are paired with extensive public

input gathered through interviews, focus groups, community meetings, pop-up events, and a citywide survey.

Taken together, these sources reveal a housing landscape marked by rising costs, aging housing stock, and significant disparities between neighborhoods—particularly in areas such as South Columbus, where housing problems and cost burdens are most concentrated.

Key Findings

Full findings are detailed below throughout the entirety of the Needs Assessment (NA) sections. These quantitative findings closely mirror what residents and stakeholders described during community meetings and focus groups, where participants emphasized the difficulty of finding affordable, safe, and well-maintained housing, especially for renters, seniors, and households with disabilities. Key findings worthy of special attention include:

1. **Cost burden and severe cost burden** are the most common housing problems in Columbus.
2. **Income is the strongest predictor** of whether a household experiences one or more housing problems.
3. **Severe housing problems decline sharply** as income increases.
4. **Racial and ethnic disparities persist**, with some groups experiencing disproportionately higher rates of housing problems.
5. **Renters face higher levels of need** than homeowners, reflecting both market pressures and the age of the rental housing stock.

Housing needs are not evenly distributed across the city. The highest concentrations of cost-burdened households, aging units, and housing problems appear in and around the city's R/ECAP areas, including South Columbus. These neighborhoods contain much of the city's older housing stock and have experienced long-term disinvestment, contributing to higher rates of substandard housing and limited access to opportunity. Understanding these spatial patterns is essential for targeting resources where they will have the greatest impact.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

Summary of Housing Needs

The 2020-2024 5-Year American Community Survey reported a Columbus population of 203,711 residents in 81,415 households, representing a slight population growth of 1.7% in the past ten years. In the same time period, the number of households increased by 11.9% and the average household size decreased from 2.61 to 2.43. Additional data shows that this shift is primarily comprised of more people living alone now than 5 years ago – there are nearly 6,000 more single person households in Columbus now than there were in 2019.

TABLE 5 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

Demographics	Base Year: 2015	Most Recent Year: 2024	% Change
Population	200,285	203,711	+1.7%
Households	72,760	81,415	+11.9%
Median Household Income	$42,306	$58,073	+37.3%

Data Source: 2011-2015 ACS (Base Year), 2020-2024 ACS (Most Recent Year)

Table 6 depicts Columbus households by size, type, and income level based on 2020 CHAS data. This table shows that -nearly half of all Columbus households –43.9%- are considered low- to moderate-income, or earning less than 80% of the median area household income. 15.6% of all households are considered extremely low income, earning less than 30% of the median area household income, and an additional 11.9% are considered very low income, earning between 30% and 50% of the median area household income. This means that more than one in four Columbus households (27.5%) have extremely restricted incomes that are less than half of the median area household income.

Different household types may be more or less likely than average to have limited incomes. Households with children under age 6 are most likely to have very or extremely low incomes, with more than one-third of such households

earning 50% or less of the median area household income. Households with at least one person aged 75 or older are least likely to meet or exceed the median area household income – nearly two-thirds of all such households earn less than the median. Small family households are least likely to be low- to moderate-income at 41.8%, and large family households are the only other household type where less than half of the group is considered low- to moderate-income at 49.9%.

Number of Households Table

TABLE 6 – TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,495	8,780	12,080	6,730	34,560
Small Family Households (2-4 people)	3,200	3,140	4,035	2,545	17,975
Large Family Households (5+ people)	700	695	665	555	2,625
Household contains at least one person 62-74 years of age	2,635	1,780	2,885	1,154	7,305
Household contains at least one person age 75 or older	1,230	1,294	1,665	800	2,630
Households with one or more children 6 years old or younger	1,814	1,470	1,895	914	3,540

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

Low- to moderate-income households often face extra challenges in finding and keeping safe, affordable, and appropriate housing. Households are described as **affordably housed** if they spend no more than 30% of their

monthly gross income on housing costs. However, due to their income levels, low- to moderate-income households often experience more housing problems than households with higher incomes. HUD defines four types of housing problems in order to assess levels of housing need, which are as follows:

1. **Cost burden:** A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. **Overcrowding:** A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
3. **Lack of complete kitchen facilities:** A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
4. **Lack of complete plumbing facilities:** A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

Of these, problems number 3 and 4 – a lack of complete kitchen or plumbing facilities – are considered to be severe. A cost burden of over 50% is also considered to be severe, as is overcrowding of over 1.5 people per room.

Table 7 through Table 12 show the number of households with one or more housing problems by several socioeconomic factors. Examining this data to see if some groups are more likely than others to experience housing problems can help in understanding whether there are specific barriers that some groups face, which in turn helps to better understanding an area's housing needs as a whole.

Table 9 and Table 10 specifically examine levels of cost burden among low-income households by household size and type. This information is used to gauge "need by income level" – that is, how many more housing units affordable to different income levels a jurisdiction would need to alleviate cost burden. These tables show that approximately 15,439 low-income renter households and 5,839 low-income owner households are cost burdened in Columbus, indicating that more than 20,000 Columbus households need additional resources to achieve affordability. This data also shows that 8,666 households in Columbus (5,687 renters and 2,989 owners) are severely cost

burdened, meaning that they spend more than half of their total household income just to maintain housing.

Table 11 examines which types of households are most likely to experience overcrowding. This data shows that 935 renter households and 173 owner households experience overcrowding, for a total of more than 1,100 households. 75% of these are single-family households, meaning that three-quarters of all households experiencing overcrowding are households where all members are related. Overall, this data indicates that Columbus needs 1,100 additional units that are both affordable to low- to moderate-income residents and large enough for larger families in order to meet this need.

1. Housing Problems (Households with one of the listed needs)

TABLE 7 – HOUSING PROBLEMS TABLE

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing – Lacking complete plumbing or kitchen facilities	220	104	125	34	483	35	59	45	4	143
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	125	10	80	10	225	0	0	10	0	10
Overcrowded – With 1.01-1.5	160	250	210	75	695	35	35	45	44	159

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
people per room (and none of the above problems)										
Housing cost burden greater than 50% of income (and none of the above problems)	5,280	2,100	575	35	7,990	1,860	1,125	530	160	3,675
Housing cost burden greater than 30% of income (and none of the above problems)	835	2,300	3,600	980	7,715	275	655	1,320	875	3,125
Zero/negative Income (and none of the above problems)	1,150	0	0	0	1,150	725	0	0	0	725

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

TABLE 8 – HOUSING PROBLEMS 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,790	2,460	985	155	9,390	1,935	1,220	625	210	3,990
Having none of four housing problems	2,340	2,950	6,215	3,650	15,155	1,440	2,155	4,250	2,724	10,569
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

TABLE 9 – COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,000	1,945	2,085	6,030	580	640	369	1,589
Large Related	450	485	114	1,049	84	89	220	393
Elderly	1,625	969	653	3,247	1,123	769	805	2,697
Other	2,409	1,270	1,434	5,113	390	290	480	1,160
Total need by income	6,484	4,669	4,286	15,439	2,177	1,788	1,874	5,839

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

TABLE 10 – COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	840	840	520	375	0	895
Large Related	0	0	255	255	80	59	0	139
Elderly	1,265	564	103	1,932	945	495	145	1,585
Other	0	2,110	550	2,660	360	0	0	360
Total need by income	1,265	2,674	1,748	5,687	1,905	929	145	2,979

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

TABLE 11 – CROWDING INFORMATION – 1/2

	Renter					Owner				
	0-30 % AMI	>30 - 50 % AMI	>50 - 80 % AMI	>80-100 % AMI	Total	0-30 % AMI	>30 - 50 % AMI	>50 - 80 % AMI	>80-100 % AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	235	170	250	30	685	35	20	55	40	150
Multiple, unrelated family households	45	90	20	55	210	0	15	4	4	23
Other, non-family households	10	0	30	0	40	0	0	0	0	0
Total need by income	290	260	300	85	935	35	35	59	44	173

Data Source: 2016-2020 CHAS

TABLE 12 – CROWDING INFORMATION – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Describe the number and type of single person households in need of housing assistance.

Estimates of the number of non-elderly single person households in need of housing assistance are included in the "other, non-family" category of Table 9 and Table 10. This category includes multi-person households whose members are unrelated (e.g., roommates, un-married partners, etc.). There are an estimated 6,273 single-person or multi-person unrelated households with low or moderate incomes who spend more than 30% of their income on housing. This group is disproportionately more likely to rent than to own, with nearly 82% being renters. Overall, this data indicates that there are up to 6,273 low-income single-person households in Columbus that are in need of assistance in order to relieve cost burden.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

CHAS data does not specifically capture the incidence of disability or survivors of violence among low-to-moderate income brackets; however, the 2020-2024 5-Year American Community Survey estimates that 28.5% of Columbus residents with a disability live below the poverty line. In contrast, 17.6% of non-disabled residents in Columbus live below the poverty line. The most recent estimates indicate that there are approximately 33,834 residents with disabilities in Columbus, and at a poverty rate of 28.5%, this means that

approximately 9,643 Columbus residents with disabilities live below the poverty line and are therefore likely in need of housing assistance.

The Georgia Commission on Family Violence's 2025 Annual Fact Sheet states that approximately 41% of women and 26% of men in Georgia have experienced intimate partner violence including sexual or physical violence or stalking. Using 2024 ACS population estimates for Columbus, this would mean that approximately 42,771 women and 23,355 men in Columbus have experienced domestic violence, for a total of 66,126 people. Data depicted in Table 6 shows that approximately 53.1% of Columbus households are low- to moderate-income. With the assumption that 53.1% of domestic violence survivors are also low- to moderate-income, this means that approximately 35,113 residents in Columbus are likely to be both survivors of domestic violence and require housing assistance due to low- to moderate-income status.

What are the most common housing problems?

The most common housing problem in Columbus is cost burden. A comparison of Table 7 and Table 8 shows that cost burden accounts for 85% of all housing problems among renters and 92% of all housing problems among homeowners with incomes under 100% AMI.

Are any populations/household types more affected than others by these problems?

Table 7 and Table 8 show that one of the most substantial discrepancies in housing problems is between renters and owners. Renters are more likely than owners to be low-to moderate-income overall, with 65% of renters falling into this category in comparison with 40% of owners. Low- to moderate-income renter households are more likely to have any housing problem than low-to moderate-income owners (38.3% vs 27.4%), and renters overall are more than twice as likely as owners to be cost burdened – 18.8% of all homeowners in Columbus spend more than 30% of their income on housing, in comparison with 41.9% of renters.

Housing problems are also extensively tied to income level – 77% of extremely low-income households have at least one problem. This number drops to 75% for very low-income households, 54% for low-income households, and 33% for moderate-income households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205I/91.305I). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

For the purposes of its HUD grant funding, the Community Reinvestment Department utilizes the definitions of "homeless" and "at risk of homelessness" found at 24 CFR 576.2. Table 6 shows that households with children under age 6 are most likely to have very or extremely low incomes, with more than one-third of such households earning 50% or less of the median area household income. Table 8 shows that households at this income level are nearly twice as likely to rent as they are to own and that renters are more likely to have housing problems than homeowners, and Table 9 shows that 6,484 extremely low-income renter households who are cost burdened and should therefore be considered at imminent risk of becoming homeless.

Low wages, rising rental costs, and the scarcity of affordable housing for low- and extremely low-income households place vulnerable households at even greater risk for eviction or homelessness. Individuals and families at imminent risk and those who have experienced homelessness and are receiving rapid re-housing assistance often face a myriad of barriers including prior histories of homelessness or eviction, chronic physical or mental disabilities, poor credit, criminal histories, and limited access to additional education or job skills training. The greatest need of formerly homeless families and individuals receiving rapid re-housing assistance is the availability of standard housing that is affordable to households at or below 50% AMI.

For formerly homeless families and individuals nearing the termination of assistance, the top needs are for increased, sustainable income (earned and unearned); access to Social Security disability and other mainstream benefits; linkages to health, mental health, and legal services; access to affordable transportation and childcare; access to transitional and supportive housing programs; and ongoing case management and supportive services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Columbus does not provide estimates of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over 50% are most imminently at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. These same factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness.

NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)

Introduction

This section assesses the housing problems of different racial and ethnic groups at various income levels in comparison to overall housing problems at the same income level to identify any disproportionately greater needs that are tied to race or ethnicity. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the overall income level.

The tables in this section identify the number of households experiencing one or more of the four housing problems by householder race, ethnicity, and income level. These four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

0%-30% of Area Median Income

TABLE 13 – DISPROPORTIONALLY GREATER NEED 0 – 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,835	2,670	0
White	2,235	1,205	0
Black / African American	5,685	1,265	0
Asian	189	10	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	45	0
Hispanic	515	140	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

TABLE 14 – DISPROPORTIONALLY GREATER NEED 30 – 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,635	2,155	0
White	2,105	770	0
Black / African American	3,950	1,235	0
Asian	15	15	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	303	110	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

TABLE 15 – DISPROPORTIONALLY GREATER NEED 50 – 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,540	5,545	0
White	2,105	2,415	0
Black / African American	3,425	2,740	0
Asian	75	65	0
American Indian, Alaska Native	30	35	0
Pacific Islander	40	0	0
Hispanic	610	285	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

TABLE 16 – DISPROPORTIONALLY GREATER NEED 80 – 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,210	4,519	0
White	645	1,895	0
Black / African American	1,170	2,254	0
Asian	85	55	0
American Indian, Alaska Native	35	34	0
Pacific Islander	0	0	0
Hispanic	170	199	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Housing needs are directly tied to income levels – the lowest income households show the highest levels of need. 77% of extremely low-income households (with incomes under 30% of Area Median Income) have a housing problem. This number drops to 75% for very low-income households (30-50% AMI), 54% for low-income households (50-80% AMI), and 33% for moderate income households (80-100% AMI). Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes (0-30% AMI)

Among extremely low-income households, Asian and Native American households show a disproportionate level of need (95% and 100% of such households have a housing problem, respectively). Black households at this income level also have a higher-than-average incidence of housing problems at 82%, although this does not rise to HUD's definition of a disproportionate need.

Very Low Incomes (30-50% AMI)

Among very low-income households, only Native American households showed a disproportionate level of need – 100% of the 15 Native American households in this income group reported a housing problem.

Low Incomes (50-80% AMI)

Among low-income households, Pacific Islander (100%) and Hispanic or Latino (68%) households show disproportionate levels of housing problems.

Moderate Incomes (80-100% AMI)

Among moderate-income households, disproportionate housing problems exist among Asian (61%), Native American (51%), and Hispanic or Latino (46%) households.

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)

Introduction

This section assesses the severe housing problems of different racial and ethnic groups at various income levels in comparison to overall housing problems at the same income level to identify any disproportionately greater needs that are tied to race or ethnicity. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the overall income level.

The following tables identify the number of households experiencing one or more of the four severe housing problems by householder race, ethnicity, and income level. These four housing problems include: (1) severe cost burdens (paying more than 50% of income for housing costs); (2) severe overcrowding (more than 1.5 persons per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

0%-30% of Area Median Income

TABLE 17 – SEVERE HOUSING PROBLEMS 0 – 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,725	3,780	0
White	2,000	1,435	0
Black / African American	4,865	2,085	0
Asian	189	10	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	45	0
Hispanic	480	180	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

TABLE 18 – SEVERE HOUSING PROBLEMS 30 – 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,680	5,105	0
White	1,195	1,685	0
Black / African American	2,180	3,005	0
Asian	15	15	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	210	208	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

TABLE 19 – SEVERE HOUSING PROBLEMS 50 – 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,610	10,465	0
White	585	3,935	0
Black / African American	730	5,430	0
Asian	0	140	0
American Indian, Alaska Native	30	35	0
Pacific Islander	40	0	0
Hispanic	119	775	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

TABLE 20 – SEVERE HOUSING PROBLEMS 80 – 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	365	6,374	0
White	145	2,390	0
Black / African American	184	3,240	0
Asian	10	130	0
American Indian, Alaska Native	0	69	0
Pacific Islander	0	0	0
Hispanic	0	374	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Like overall housing problems, severe housing problems are directly tied to income levels – the lowest income households show the highest levels of need. 67% of extremely low-income households (with incomes under 30% of Area Median Income) have a housing problem. This number drops to 42% for very low-income households (30-50% AMI), 13% for low-income households (50-80% AMI), and 5% for moderate income households (80-100% AMI). Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes (0-30% AMI)

Among extremely low-income households, Asian and Native American households show a disproportionate level of severe need (95% and 100% of such households have a housing problem, respectively).

Very Low Incomes (30-50% AMI)

Among very low-income households, no racial or ethnic group shows a disproportionate level of severe need.

Low Incomes (50-80% AMI)

Among low-income households, Pacific Islander (100%) and Native American (46%) households show disproportionate levels of severe housing problems.

Moderate Incomes (80-100% AMI)

Among moderate-income households, no racial or ethnic group shows a disproportionate level of severe need.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

Introduction

This section compares the needs of specific racial or ethnic groups to see whether a disproportionate need exists in comparison to the needs of the overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs (not cost burdened), those paying between 30 and 50% (with a cost burden), and those paying over 50% (with a severe cost burden). The final column, "no/negative income," identifies households without an income, for whom housing as a share of income was not calculated.

Housing Cost Burden

TABLE 21 – GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	46,955	12,520	12,195	1,965
White	22,590	4,070	3,585	940
Black / African American	18,694	6,905	7,295	840
Asian	1,360	169	214	10
American Indian, Alaska Native	140	65	40	0
Pacific Islander	40	0	40	45

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Hispanic	3,190	870	710	125

Data Source: 2016-2020 CHAS

Discussion

Table 21 shows that approximately 17% of Columbus households are considered cost-burdened, or spending 30-50% of their income on housing, while another 17% are severely cost-burdened, or spending more than half of their income on housing. Data by race and ethnicity shows that Native American households are disproportionately impacted by a cost burden of 30-50%, while Pacific Islander households are disproportionately impacted by severe cost burdens of 50% or more. No other racial or ethnic groups show disproportionate levels of cost burden or severe cost burden.

NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION – 91.205(B)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are several income categories in which specific racial or ethnic groups have a disproportionately greater level of need than that of the overall income category, as summarized below:

Extremely Low Incomes (Under 30% AMI)

- At extremely low incomes, 77% of all households have a housing problem and 67% have a severe housing problem.
- Asian and Native American households in this income category have disproportionate levels of need in comparison to households of other races and ethnicities – 95% of Asian and 100% of Native American households in this category have severe housing problems.
- Black households in this income category had higher than average levels of need, but the level did not rise to the HUD definition of disproportionate.

Very Low Incomes (30 to 50% AMI)

- At very low incomes, 65% of all households have a housing problem and 42% have a severe housing problem.
- Native American households in this income group showed a disproportionate level of need – all 15 households in this group reported one or more housing problems.
- No racial or ethnic group in this income category has a disproportionate incidence of severe housing problems.

Low Incomes (50 to 80% AMI)

- At low incomes, 54% of all households have a housing problem and 13% have a severe housing problem.
- At this income level, Hispanic households have a disproportionate incidence of housing problems, Native American households have a disproportionate incidence of severe housing problems, and Pacific

Islander households have a disproportionate incidence of both regular and severe housing problems.

Moderate Incomes (80 to 100% AMI)

- At moderate incomes, 33% of all households have a housing problem and 5% have a severe housing problem.
- Asian, Native American, and Hispanic households all report disproportionate levels of housing problems at this income level.
- No racial or ethnic group reports disproportionate levels of severe housing problems at this income level.

If they have needs not identified above, what are those needs?

Input collected during the community engagement process identified housing affordability for low- and moderate-income households as the priority housing need in Columbus. Community members and service providers who gave feedback consistently reported that wages in the area are not matching cost-of-living increases, forcing many low-income residents to choose between paying for rent, utilities, healthcare, or food each month.

Participants in the feedback process also consistently identified transportation access as a major need among low-income populations in Columbus. Service providers noted that it is common for low-income workers to work multiple odd jobs outside of normal business hours, and that the bus system does not run during these hours. Providers additionally noted that using public transit requires additional time and planning and that it make take two or more hours to travel three miles by bus, which creates barriers in regard to employment, healthcare appointments, education, and more.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The map in MA-50 shows the population distribution by race and ethnicity in Columbus. There is a significant divide between Black and white residents, with white residents primarily residing in north Columbus and Black residents primarily residing in south Columbus. In contrast, Hispanic or Latino residents are distributed fairly evenly throughout the jurisdiction. Asian and Pacific Islander residents are somewhat more present in north Columbus than in south Columbus. It is difficult to gauge visual concentrations of Native

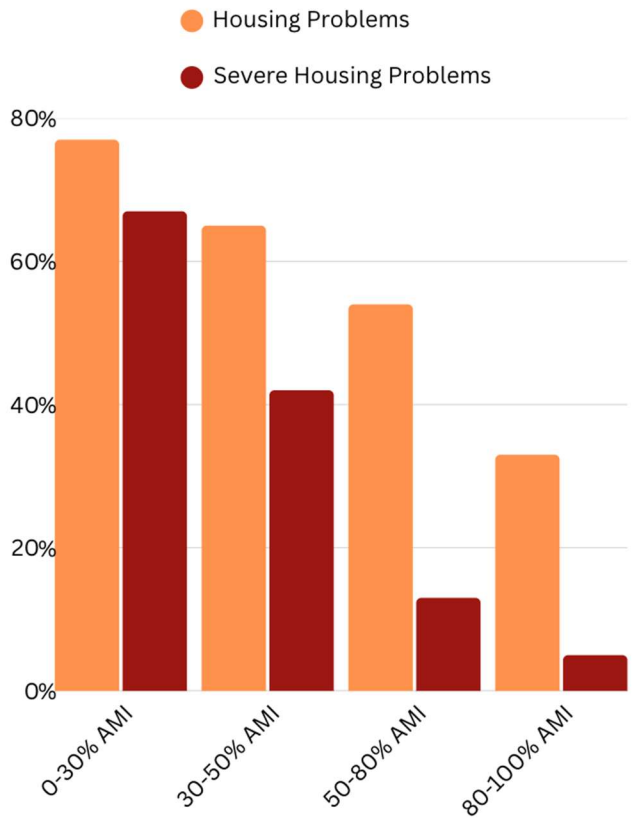
American residents and residents of other races due to low population numbers.

In addition to overall population clustering, it is relevant to note that this map also depicts the locations of R/ECAPs, or Racially/Ethnically Concentrated Areas of Poverty. The definition of a R/ECAP is a census tract in which the poverty level either 1) exceeds 40% or 2) exceeds 3x the median area poverty rate, whichever is lower; AND has a population that is at least 51% non-white. As depicted, R/ECAPs in Columbus are primarily clustered in south Columbus along the City's western border. This aligns with feedback from community members and service providers, who note that south Columbus has historically received less funding and development attention than north Columbus.

Discussion

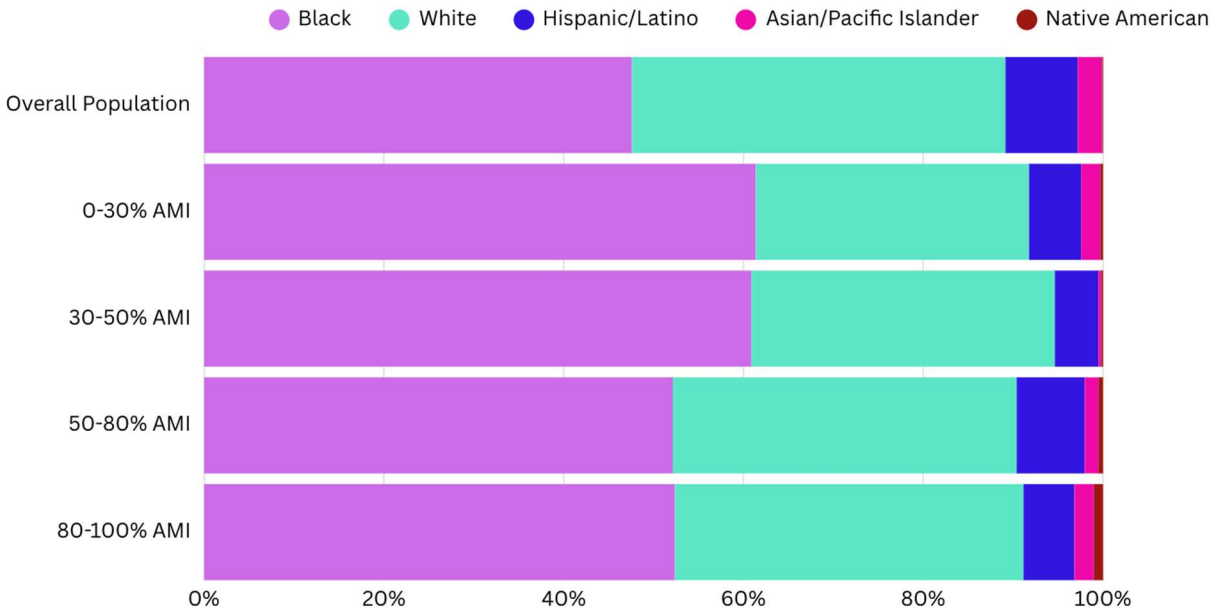
The primary factor in prevalence of housing problems – including severe housing problems – is income. The chart below uses the data discussed in previous sections to depict the incidence of both regular and severe housing problems by household income level. Notably, the incidence of severe housing problems in particular decreases dramatically with each increase in income level and, as discussed above, the most common severe housing problem is severe cost burden. This suggests that even a small increase in income or a small housing subsidy can dramatically improve affordability for Columbus's lowest income residents.

FIGURE 2: PREVALENCE OF HOUSING PROBLEMS BY INCOME LEVEL



In addition to disproportionate levels of housing problems impacting some racial and ethnic groups at various income levels, the racial and ethnic makeup of the income levels themselves within Columbus is disproportionate. The chart below depicts the racial and ethnic makeup of each income level in Columbus in comparison with the racial and ethnic makeup of Columbus's overall population, showing that Black residents are disproportionately likely to have incomes of under 50% AMI.

FIGURE 3: RACIAL AND ETHNIC COMPOSITION OF OVERALL POPULATION IN COMPARISON TO VARIOUS INCOME LEVELS



NA-35 PUBLIC HOUSING – 91.205(B)

Introduction

The Housing Authority of Columbus Georgia (HACG) serves residents of Columbus with publicly supported housing through its Low-Income Housing Tax Credit (LIHTC) units, HOME units, affordable market units, supportive housing, project-based rental assistance (PBRA) units, project-based voucher (PBV) units, Rental Assistance Demonstration (RAD) units, Section 8 Housing Choice vouchers, emergency housing vouchers, and single-room occupancy (SRO) certificates.

Per the HACG's input for this Consolidated Plan, the authority currently manages 242 public housing units (Elizabeth Canty Homes). All other public housing units have been converted through HUD's RAD or Section 18 conversion processes. Waitlist times are long, however, with applicants waiting an average of 3 to 5 years until receiving assistance. The applicants/residents consist of a mix of individuals, seniors (55+), and families throughout the housing authority's portfolio.

According to data from HUD's PIH Information Center, the housing authority has 2,370 vouchers in use. Housing choice vouchers make up approximately 2.9% of all 81,415 households in Columbus. Income and demographic data indicate that the average annual income of voucher holders is $10,124. Approximately 17.3% of all voucher-holding households (409 households) had a member with a disability. Around 9.8% of voucher-holding households (233 households) had an elderly member. Approximately 62.4% of all heads of household identified their race as Black or African American, with 3.6% identifying their race as white. 1.2% of all heads of household identified their ethnicity as Hispanic or Latino, with 98.7% identifying as Not Hispanic or Latino. Income and demographic data for the HACG indicate the significant role housing choice vouchers play in providing housing options to very low-income households, as well as racial and ethnic minorities.

Totals in Use

TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
							Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	54	242	2,370	183	2,138	23	0	0

Data Source: 2016-2020 CHAS

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Characteristics of Residents

TABLE 23 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type							
				Vouchers				
							Special Purpose Voucher	
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	616	9,334	10,124	12,007	9,853	11,589	0
Average length of stay	0	2	5	5	0	5	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	9	1	1	1	0	0	0
# of Elderly Program	0	1	279	233	8	221	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Participants (>62)								
# of Disabled Families	0	2	409	405	55	345	5	0
# of Families requesting accessibility features	0	54	1,637	2344	183	2,138	23	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

TABLE 24 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	8	156	86	9	73	2	0	0
Black/African American	0	46	1,478	2,277	174	2,058	21	0	0
Asian	0	0	2	6	0	6	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Ethnicity of Residents

TABLE 25 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	7	29	4	25	0	0	0
Not Hispanic	0	52	1,630	2,341	179	2,113	23	0	0

Data Source: PIC (PIH Information Center)

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Housing Authority of Columbus, Georgia (HACG) continues to see strong demand for accessible units among both current tenants and households on its waiting lists. While all new federally assisted developments must include 5% mobility-accessible units and 2% units accessible for persons with visual or hearing impairments, the supply of accessible units remains insufficient relative to need. According to the most recent HUD PIC data, approximately 17% of households using vouchers report having a member with a disability, indicating a substantial share of applicants who require accessible features or reasonable accommodations.

Information from HACG's MTW Plan further demonstrates the depth of this need. HACG is actively converting more than 400 public housing units through RAD, and many of these older properties have limited accessibility features. As these units undergo redevelopment, residents with disabilities often require temporary or permanent relocation to accessible units, placing additional pressure on the accessible-unit waiting list. HACG's portfolio also includes a high proportion of elderly households, and the agency is investing in new senior developments, specifically because demand for accessible, age-appropriate units exceeds current availability.

Overall, the needs of tenants and applicants with disabilities include:

- More mobility-accessible units, particularly in 1- and 2-bedroom sizes.
- Accessible units in locations near services, transit, and healthcare.
- Units with modern accessibility features, as many older PH units lack full compliance with UFAS standards.
- Shorter wait times, which remain long due to limited turnover and high demand.
- Relocation options for residents affected by RAD conversions who require accessible units.

These factors collectively demonstrate that while HACG continues to add accessible units through redevelopment and LIHTC partnerships, the need for accessible, affordable housing in Columbus significantly exceeds the current

supply, and applicants with disabilities remain one of the highest-need groups on the waiting list.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs among residents of public housing units or HCV voucher holders include finding and securing safe and stable housing. However, current wait lists for housing assistance can exceed more than three years, leaving vulnerable households at risk of being unhoused. Residents receiving housing assistance often need additional supportive services that include mental health services, food, legal services, childcare, and healthcare. General opportunities to attain a level of financial stability and self-sufficiency, including job training, employment opportunities, and banking or personal finance management, are also needed.

How do these needs compare to the housing needs of the population at large

While community input identified a high need for affordable housing, residents of publicly assisted housing require additional support for needs beyond housing insecurity, particularly for at-risk individuals or households.

For example, community members emphasized that HUD tenants also include professionals who have fallen from various forms of adversities, such as divorce, due to lack of support systems. Thus, tenants and program participants may require a wider variety of resources in order to achieve self-sufficiency.

NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(C)

Introduction:

This section provides estimates of the population experiencing homelessness in the region and details the needs of people experiencing homelessness in Columbus. The City is part of the Columbus-Muscogee/Russell County Continuum of Care (CoC), which conducts an annual Point-in-Time count of people who are homeless during the last ten days of January each year. The 2024 Point-in-Time count for the Columbus-Muscogee/Russell County Continuum of Care was held on January 29, 2024. It counted a total of 272 people experiencing homelessness in the region.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Of the 272 people experiencing homelessness, 34 were chronically homeless (12.5% of all people experiencing homelessness), 14 were veterans (5.1%), 77 were in families with children (28.3%), 15 were unaccompanied youth (5.5%), and 25 were survivors of domestic violence (9.2%) (see

Table 26).

TABLE 26 COLUMBUS-MUSCOGEE/RUSSELL COUNTY COC 2024 POINT-IN-TIME COUNT: NUMBERS OF HOUSEHOLDS AND PERSONS EXPERIENCING HOMELESSNESS IN COLUMBUS-MUSCOGEE/RUSSELL COUNTY

	Sheltered		Unsheltered	Total Number	Total %
	Emergency Shelter	Transitional Housing			
Total Households Experiencing Homelessness	136	24	51	211	100.0%
Total Persons Experiencing Homelessness	196	24	52	272	100.0%
Persons in Households with Children	77	0	0	77	28.3%
Persons in Households without Children	119	24	52	195	71.7%
Chronically Homeless	15	0	19	34	12.5%
Veterans	9	0	5	14	5.1%
Unaccompanied Youth	10	1	4	15	5.5%
Victims of Domestic Violence	15	6	4	25	9.2%

Data Source: Columbus-Muscogee/Russell County CoC Point-in-Time Count, 2024

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

All 77 individuals in families with children were sheltered in emergency shelter, and none were transitional housing.

Of the 14 veterans, 5 were unsheltered (35.7%), 9 were in emergency shelter (64.3%), and none were in transitional housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The Point-in-Time count categorized the number of individuals experiencing homelessness in Columbus-Muscogee/Russell County by race and ethnicity. The count found that 51.1% of people experiencing homelessness in the region were Black or African American, 42.3% were white, and 2.9% were multiple races. Asian, American Indian or Alaska Native, and Native Hawaiian or other Pacific Islander residents comprise about 1.1% or fewer of residents experiencing homelessness in the region. An estimated 2.2% of residents experiencing homelessness were Hispanic or Latino (of any race, see Table 27).

TABLE 27 COLUMBUS-MUSCOGEE/RUSSELL COUNTY COC 2024 POINT-IN-TIME COUNT: RACE AND ETHNICITY OF PEOPLE EXPERIENCING HOMELESSNESS IN COLUMBUS-MUSCOGEE/RUSSELL COUNTY

Race	Number	%
White	115	42.3%
Black or African American	139	51.1%
Multiple Races	8	2.9%
American Indian or Alaska Native	1	0.4%
Asian	3	1.1%
Native Hawaiian or Other Pacific Islander	0	0.0%

Ethnicity	Number	%
Hispanic/ Latino	6	2.2%
Non-Hispanic/ Non-Latino	266	97.8%

Data Source: Columbus-Muscogee/Russell County CoC Point-in-Time Count, 2024

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point-in-Time Count noted a total of 272 people experiencing homelessness in Columbus-Muscogee/Russell Counties, including 220 sheltered (80.8%) and 52 unsheltered persons (19.1%). Note that these figures do not represent the entire population experiencing homelessness in Muscogee/Russell Counties, but rather the number of people experiencing homelessness who were sheltered and unsheltered at the time of the 2024 Point-in-Time count. Further, stakeholders interviewed during this planning process noted that people experiencing homelessness may be doubling up with other families, staying with friends or relatives, or living in vehicles. For this reason, many people experiencing homelessness may not be included in the Point-in-Time count.

Discussion:

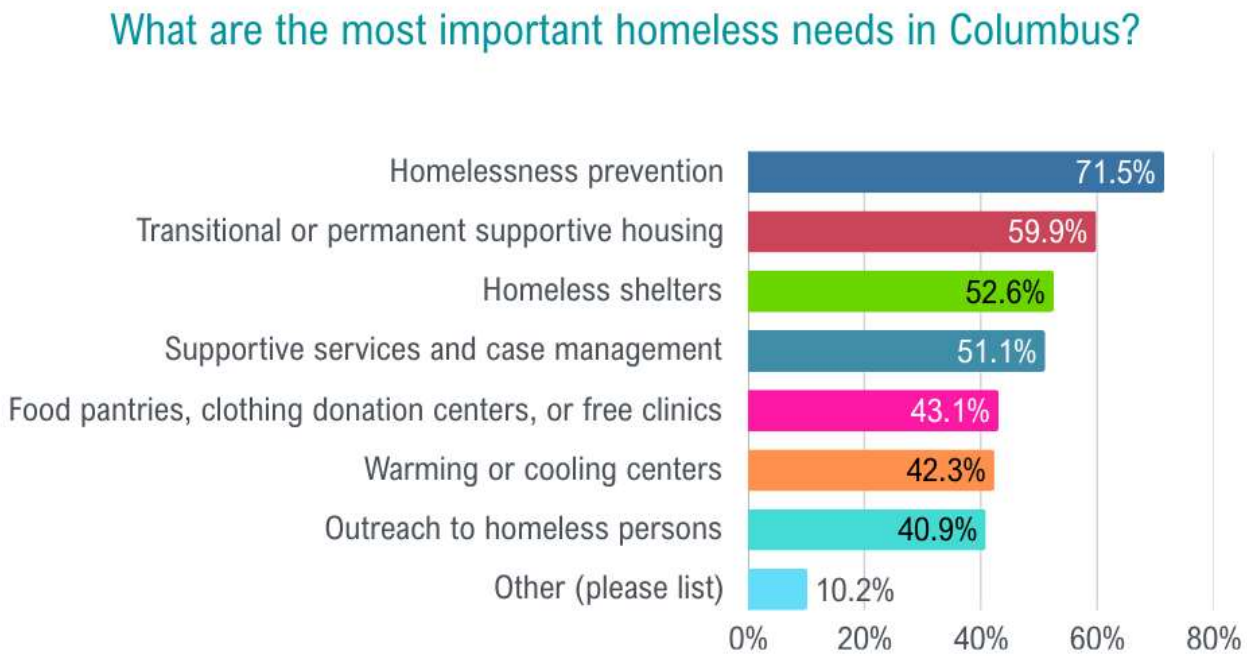
Data from the Point-in-Time count and stakeholder input indicate a need for housing and services for people experiencing homelessness in Columbus. Survey respondents rated all homeless services at high levels of need. In particular, 71.5% rated homeless prevention as the highest need, followed by transitional or permanent supportive housing (59.8%), homeless shelters (52.5%), and supportive services and case management (51.1%), (see Figure 4).

Participants in community input sessions, focus groups, stakeholder interviews, and the public survey also noted the following needs related to homelessness in Columbus:

- Mental health services
- Services for individuals with substance use disorder

- Permanent supportive housing, especially for population suffering from mental illness and substance use disorder
- Case management or counseling services
- Shower and laundry facilities
- Expansion of affordable housing, i.e. small homes for homeless individuals
- Services and housing for people with intellectual and developmental disabilities
- Connecting school districts with homelessness prevention services and funding
- Outreach workers to connect people with benefits
- Connections to employers and job training
- Education on domestic violence and enforcement of tenant protections including emergency transfer plans

FIGURE 4: HOMELESS NEEDS IN COLUMBUS FROM THE COMMUNITY SURVEY



NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)

Introduction:

This section discusses the characteristics and needs of people in various subpopulations in Columbus who are not necessarily homeless but may require supportive services, including people with HIV/AIDS, the elderly, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, survivors of domestic violence, and individuals with a criminal record and their families.

Describe the characteristics of special needs populations in your community:

ELDERLY AND FRAIL ELDERLY

An estimated 14.8% of the population in Columbus is elderly, aged 65 and over, and 5.9% of the population is considered frail elderly, aged 75 and over, according to 2020-2024 5-Year American Community Survey estimates. The elderly and frail elderly are Columbus' fastest growing demographic, with the number of persons over 65 anticipated to increase by 23% between 2025 and 2035. The number of frail elderly is expected to increase by 52% over the same period.[1] An estimated 36.7% of elderly individuals aged 65 and over in the city have a disability.

PEOPLE WITH DISABILITIES

As estimated 17.4% of residents in Columbus have one or more disabilities, slightly higher than the state of Georgia (13.1%) and the national rate (13.3%). In Columbus, the most common disabilities are ambulatory difficulties (9.1%), independent living difficulties (8.7%), and cognitive difficulties (8.6%). Other disability types include hearing difficulties (3.7%), self-care difficulties (3.5%), and vision difficulties (3.4%).

In Columbus, frail elderly people who are 75 years and over have the highest rate of disability (51.4%), followed by elderly between the ages of 65 and 74

[1] Carl Vinson Institute. "Population by Age – Muscogee County"

(27.1%). Children account for the population with the lowest share of disability with a rate of 9.5%.

PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

Data from the 2023 Georgia HIV Surveillance Summary reported 107 new HIV diagnoses in Columbus, with an overall diagnosis rate of 29.5 per 100,000 people[2].

In 2023, Georgia Public Broadcasting shared findings from a report published by Innerbody, which found that Columbus had a higher rate of sexually transmitted diseases (STD) than Atlanta and other larger metropolitan areas in the country including Los Angeles, Chicago, Nashville, and Phoenix. Of the 100 cities surveyed, Columbus ranked 27, with a rate of 906 STD cases per 100,000 residents[3].

PEOPLE WITH ALCOHOL OR DRUG ADDICTION

The Georgia Behavioral Risk Factor Surveillance System (BRFSS), last updated in 2014, reported 12-16% of adults in the west-central region (including Columbus) engaged in binge drinking[4]. Additionally, adults with an annual household income of $75,000 or more, and $15,000 or less, were the most likely populations to engage in binge drinking.

According to 2023 Georgia Opioid Overdose Surveillance, there were 45 opioid-involved overdose death in the west central health district (including Columbus), with an overall district rate of 12.4 deaths per 100,000 residents[5]. The state rate is slightly higher with 17.9 deaths per 100,000 residents.

SURVIVORS OF DOMESTIC VIOLENCE

Community engagement participants for the Consolidated Plan shared concerns about domestic violence, particularly due to an increase in cases across the state and the city in recent years. In 2025, local news WTVM reported law enforcement sees domestic violence issues on a daily basis, with more cases resulting in someone going to jail due to family violence charges[6]. Hope Harbour, a local nonprofit that supports women, men, and children who

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[2] https://dph.georgia.gov/epidemiology/hiv-epidemiology-unit/georgia-hiv-surveillance-data
[3] https://www.gpb.org/news/2023/05/22/columbus-has-one-of-the-highest-std-rates-in-the-us-beating-atlanta-and-other-large
[4] https://dph.georgia.gov/epidemiology/health-behavior-and-injury-epidemiology/georgia-behavioral-risk-factor-surveillance
[5] https://dph.georgia.gov/epidemiology/drug-surveillance
[6] https://www.wtvm.com/2025/02/28/law-enforcement-see-domestic-violence-issues-daily/

are victims of domestic violence, reported serving 2,300 victims in and around Muscogee County in 2025.

According to the Georgia Family Violence Statistics and Trends Annual Fact Sheet, there were 42,184 incidents of family violence reported across the state in 2024, a 12% increase from 2023. 70% of victims of reported family violence cases were women, and approximately a third of reported incidents were committed with a child present[7].

RE-ENTRY POPULATIONS

According to the Georgia Department of Corrections, 1,335 persons from Muscogee County were released from state prisons between 2021 and 2025.[8] Most recently published data for the parole population in Georgia reported parolee population decreased by 3.5% between fiscal years 2024 and 2025. During fiscal year 2025, 73% of Georgia's parole population successfully completed parole supervision, exceeding the national successful completion rate of 60%[9].

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive service needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined based on input from service providers and the public through community meetings and stakeholder interviews, as well as through research on housing and supportive service needs for specific population groups.

HOUSING THAT IS AFFORDABLE, ACCESSIBLE, SAFE, AND LOW-BARRIER

High housing costs make it difficult for populations with special needs--who often live on very low incomes--to afford housing. Residents with special needs often live at or below the federal poverty level. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2026 estimates fair market rents for a two-bedroom unit in Columbus, GA-AL as $1,088 per

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[7] https://gcfv.georgia.gov/resources/data
[8] Georgia Department of Corrections – Data Management and Research. (Jan 5, 2026). "Total prison releases by home county for the past five complete calendar years." gdc.georgia.gov.
[9] https://pap.georgia.gov/parole-population-georgia

month[10]. Because of the high cost of housing, there is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle housing, including duplexes, triplexes, quadruplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability. Residents and stakeholders who participated in public meetings and stakeholder interviews also discussed a need to increase the supply of affordable housing that is in good condition and to support housing rehabilitation for low-income homeowners.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly and frail elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment to provide access to needed services and reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

TRANSPORTATION

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment,

[10] https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2026_code/2026summary.odn

health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs.

SPECIALIZED HOUSING AND SUPPORTIVE SERVICES

Specialized housing is often needed to target needs of specific populations, although the Housing First model emphasizes that supportive services should not be required for people to access housing. People with intellectual or developmental disabilities, people living with HIV/AIDS, and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services.

WORKFORCE DEVELOPMENT AND EMPLOYMENT SERVICES

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

PHYSICAL AND MENTAL HEALTH AND TREATMENT SERVICES

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

EDUCATION/COMBATING PERCEPTIONS

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Further, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing risk of homelessness.

OUTREACH

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing about what services are available and how to access them is important for increasing access for

vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Data from the 2023 Georgia HIV Surveillance Summary reported 107 new HIV diagnoses in Columbus, with an overall diagnosis rate of 29.5 per 100,000 people[11].

Of the 107 people newly diagnosed with HIV, 73 were males (68.2%) and 34 were females (31.8%). The largest share of new diagnoses was among adults between the ages of 25 and 34 (29.9%), followed by young adults between the ages of 18 and 24 (21.5%). Among all people with HIV in Columbus, people between the ages of 55 and 64 were living with HIV at the highest rate (23.1%), followed by people between the ages of 45 and 54 (21.9%). Looking at prevalence by race and ethnicity, Black and African American residents were living with HIV at the highest rates (72.9%).

In 2023, Georgia Public Broadcasting shared findings from a report published by Innerbody, which found that Columbus had a higher rate of sexually transmitted diseases (STD) than Atlanta and other larger metropolitan areas in the country including Los Angeles, Chicago, Nashville, and Phoenix. Of the 100 cities surveyed, Columbus ranked 27, with a rate of 906 STD cases per 100,000 residents[12].

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii))

N/A

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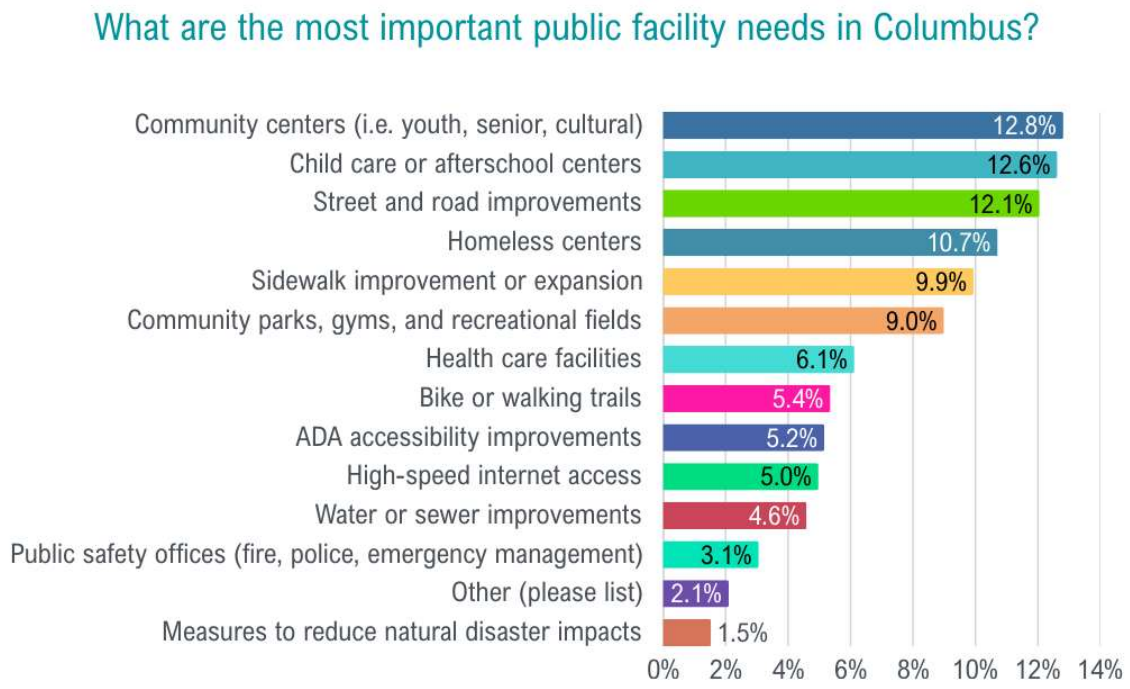
[11] https://dph.georgia.gov/epidemiology/hiv-epidemiology-unit/georgia-hiv-surveillance-data
[12] https://www.gpb.org/news/2023/05/22/columbus-has-one-of-the-highest-std-rates-in-the-us-beating-atlanta-and-other-large

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

Describe the jurisdiction's need for Public Facilities:

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Respondents to the Housing and Community Needs Survey ranked the public facility needs in Columbus, with the following top responses: (1) community centers i.e. youth centers, senior centers, or cultural centers); (2) childcare or afterschool centers and (3) street and road improvements (see Figure 5).

FIGURE 5: PUBLIC FACILITIES NEEDS IN COLUMBUS FROM THE COMMUNITY SURVEY



Community Revitalization

Community members who attended meetings or responded to the survey were concerned about the number of abandoned buildings, particularly in the southern portion of Columbus, and the desire to see these structures used in a

way that best benefits the community. Specific responses included the following suggestions:

- Maintenance of existing facilities such as public restrooms on the riverwalk
- Remodel or revitalize abandoned properties for community uses/events, as well as affordable housing
- Improved clean-up of litter and trash
- Repairs and upgrades to city parks including inclusive improvements for children with disabilities
- Inspection of blighted structures
- Improvements to streetscape and lighting

The Liberty District Master Plan[13], adopted by City Council in May 2025 identified similar community needs regarding the Liberty Heritage Historic District which sits east of downtown. The area has a long history of community organizing and influenced social and political change for the city of Columbus. The plan emphasized the importance of churches and houses of worship as community anchors for providing social services, spurring economic development, providing crisis response, supporting youth and families, and more. However, many churches in the area are considered historical landmarks and require funding in order to restore and maintain their structures. Community input for the Consolidated Plan also identified the importance of providing funding support for churches to expand their services to include shelters for unhoused community members, food banks, or donation centers.

Additionally, the 2038 Comprehensive Plan Resolution identified needs and opportunities for future land use and development based on community input including residents, business owners, and other important community partners. The identified needs included:

- Scarcity of land available for development which increases sprawl pressure

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13 https://www.columbusga.gov/Portals/Planning/pdfs/Liberty%20District%20Master%20Plan_Adopted.pdf?ver=vfPvPCm3wUzTC2FHhw3toA%3d%3d

- Incompatible zoning policies with urban renewal
- Need to prioritize sustainability and health for residents' quality of life

The 2038 Comprehensive Plan Resolution[14] outlined opportunities for improvement including mixed-use development to create more density and connectivity to essential services and amenities throughout Columbus. Current zoning policies need review in order to allow for infill and incremental development which can include accessory dwelling units and transit-oriented design. The 2022 Comprehensive Economic Development Strategy (CEDS) for the River Valley Region of West-Central Georgia identified the need to improve vacant properties along Mainstreet and downtown Columbus, including infrastructure improvements and creating quality spaces that are people-oriented. Community input for the Consolidated Plan also emphasized the need for safe pedestrian infrastructure with a focus on increasing walkability and accessible public transportation services.

How were these needs determined?

Public facility needs in Columbus were determined based on input from residents and stakeholders engaged through the community survey, in-depth interviews, and community meetings (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the 2022 Comprehensive Economic Development Strategy, the 2038 Comprehensive Plan Resolution (2023), the Liberty District Master Plan (2025), and other local and regional plans (see Table 3 for the full list of plans).

Describe the jurisdiction's need for Public Improvements:

Community members and partners were asked to provide input on public improvement needs with a focus on economic development. Respondents to the Housing and Community Needs Survey ranked the public and economic improvement needs in Columbus, with the following top responses: (1) redevelopment or demolition of abandoned properties; (2) incentives for creating jobs; (3) financial assistance for community organizations (see Figure 6).

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14 https://www.columbusga.gov/portals/planning/pdfs/2038ComprehensivePlanResolution.pdf

Strengthening the local economy and generational wealth creation

Community input from public meetings and the community survey focused on the need to support Columbus' economic growth and development in a manner that benefits existing residents and business owners. Currently, community members feel there is a need for a strategic approach that grows the local economy organically. Written responses in the community survey included the following suggestions:

- Reduce money spent on demolition and create incentives for local investors or organizations to acquire and improve abandoned properties
- Help minority-owned businesses to grow and serve economic needs in the community
- Provide guidance for small businesses to create foundations, i.e., standard procedures in developing a board of directors or trustees for long-term stability and generational wealth transfers

Other recent plans identified the following economic development needs:

- Facilitate moving city-owned property from public to private initiatives
- Aligning local business needs with the local school system including training, and access to college or educational opportunities for advancement and employment
- Addressing stagnant job growth numbers and pursuing trending industries in Georgia, i.e., the film industry
- Improve or renew focus placed on entrepreneurship
- Increase connectivity efforts and promote activation of underutilized commercial, industrial, and neighborhood properties
- Expand public transportation coverage and frequency to connect residents to jobs and amenities

Public Infrastructure Improvements

Through TSPLOST funding and other funding streams, the City has identified and plans to address several major infrastructure issues, including flood abatement, road widening, increased road safety through features such as

roundabouts, and expanding recreation opportunities with a new trail.[15] The 2023 Comprehensive Plan Update also identified several broader transportation goals, including expanding ideals of complete (multi-modal) transportation, and enhancing transportation facilities with a focus on persons with disabilities and again populations.

Several infrastructure issues have had a negative impact on the local business community. A focus group of small business owners in Columbus shared their personal adversity and financial struggles when starting their entrepreneurial endeavors while highlighting the systemic barriers they dealt with. Particularly, some participants who have worked in South Columbus noted that disinvestment is still an unresolved problem. Attracting customers and visitors has often been a challenge due to the presence of blighted structures, lack of street beautification including façade and landscaping improvements, and the lack of walkability.

Community members ask for improved communication and updates regarding public improvements, particularly those that create disruptions to businesses and daily life for residents. A 2025 summer intern for the Community Reinvestment Department evaluated community perceptions and the effects of road construction projects in Columbus. Intern research-lead, Kameron Mitchell, found that road construction impacts operations for small-businesses by obstructing parking, causes school schedule changes (i.e. some

[15] Mcgee, Brittany. (May 5, 2025) "Columbus is working on $1.2 billion in construction. See the project updates." Columbus Ledger-Enquirer. https://www.ledger-enquirer.com/news/politics-government/article305477751.html

local high schools have had to change their schedule during the day), and creates confusion among drivers and pedestrians traveling through town.

Diversifying Local Businesses and Entertainment

The 2023 Comprehensive Plan Update identified several needs related to economic development and education, including:

- Strengthening the culture of entrepreneurship in Columbus
- Retaining the best and brightest workers/Stopping the brain drain
- Attracting talented individuals to Greater Columbus
- Using broad connectivity efforts to increase local competitiveness in economic development

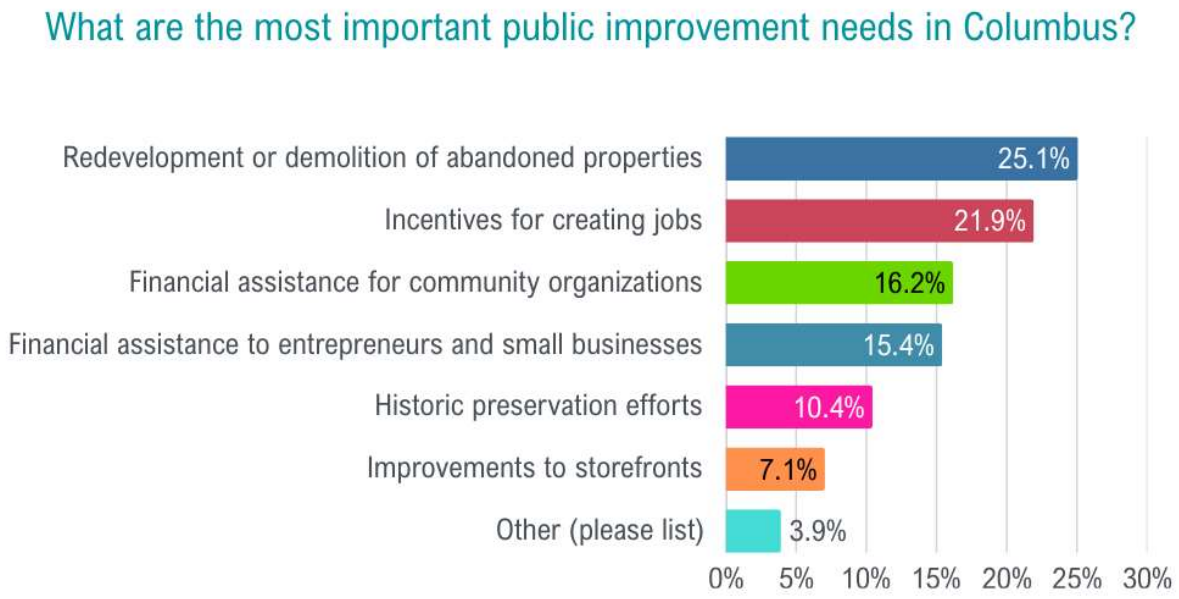
Participants in the Consolidated Plan process also emphasized the need to diversify the types of businesses and industries present in Columbus, specifically in strengthening the arts and fashion industries. Currently, the creative community in Columbus is underfunded, with many artists often limited financially. Focus group participants emphasized there is an untapped opportunity in providing financial support for small business owners to acquire and renovate abandoned or blighted properties that would give them more control over their business rather than relying on leasing spaces. Additionally, small business owners would like to see improved communication and organization relating to existing resources and information in general. Some participants shared they often seek assistance or information and do not hear back in a timely manner which has forced them to travel to other neighboring cities or counties in order to access grants or information on licensing and permitting.

The Community Reinvestment Department hosted interns in Summer 2025 and a set of community research initiatives found there is a lack of activities and third spaces for teenagers and youth to engage in outside of school. Local youth that were interviewed by interns shared concerns about the increase in crime rates by juveniles since the Covid-19 pandemic started. Sentiments shared by youth included the following:

- “The only places that teeners go to hang out at in Columbus would be the strip mall, downtown, or the peach tree mall, or the movies, but even those places aren’t strictly targeted towards teenagers…” (Je’Nya Harris, 17 years old)

- "My idea is to bring more things for teens to do in Columbus. With more recreational centers that are age appropriate, especially for teenagers 15 and older, more educational programs, and even more athletic or fitness programs." (Madyson Wells, intern research-lead for Engaging and Including Teens in Our Community)

FIGURE 6: PUBLIC IMPROVEMENT NEEDS IN COLUMBUS FROM THE COMMUNITY SURVEY



How were these needs determined?

Public improvement needs in Columbus were determined based on input from residents and stakeholders engaged through the community survey, in-depth interviews, and community meetings (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the 2022 Comprehensive Economic Development Strategy (2022), the 2038 Comprehensive Plan Resolution (2023), the Liberty District Master Plan (2025), and other local and regional plans (see Table 3 for the full list of plans).

Describe the jurisdiction's need for Public Services:

Respondents to the Housing and Community Needs Survey ranked the public services needs in Columbus, with the following top responses: (1) mental health services; (2) help finding, affording, and maintaining housing; (3) childcare financial assistance (see Figure 7). Community input also identified

the need for extended operation hours for existing parks and recreational programs. High quality or recently renovated centers are not equally accessible, particularly in the south or east side of the city.

Services for Vulnerable Populations

Public meetings for the Consolidated Plan were well attended and the planning team heard a variety of concerns regarding the need for adequate services for vulnerable individuals and families. Community members shared concerns regarding survivors of domestic violence, with Georgia ranking amongst states with the highest domestic violence rates. Community members with lived experience emphasized the lack of communication regarding protections and housing assistance for victims. People affected by homelessness are also often unaware of existing programs and resources due to the lack of a centralized location to access information. Community members suggested improving outreach by hiring people with lived experience who understand the challenges and barriers of living through homelessness. Particuarly, there is a high need for mental health support among unhoused individuals, with many dealing with chronic problems such as substance use that impact their ability to maintain stable employment and housing.

Childcare Support and Other Public Services

Community participants in focus groups particularly noted the need for childcare services. A recent study conducted by United Way Chattahoochee Valley surveyed 353 parent respondents in Columbus and Muscogee County[16]. 192 (55%) respondents reported having children age 5 and under, including 130 of whom may require licenses care to maintain heir workside participation and 62 unemployed parents for whom access to licenses care may be a prerequisite to a job search. Respondents commonly reported they turn to a member of their community (i.e. family, friend, or neighbor) as a child care type, followed by afterschool programs. However, the third most common response was “none” and was more frequently selected than formal child care options such as a child care center or summer camp. The Community Reinvestment aims to explore opportunities to utilize eligible HUD grants in order to provide necessary childcare services to low-moderate income households or business development support and workforce stability.

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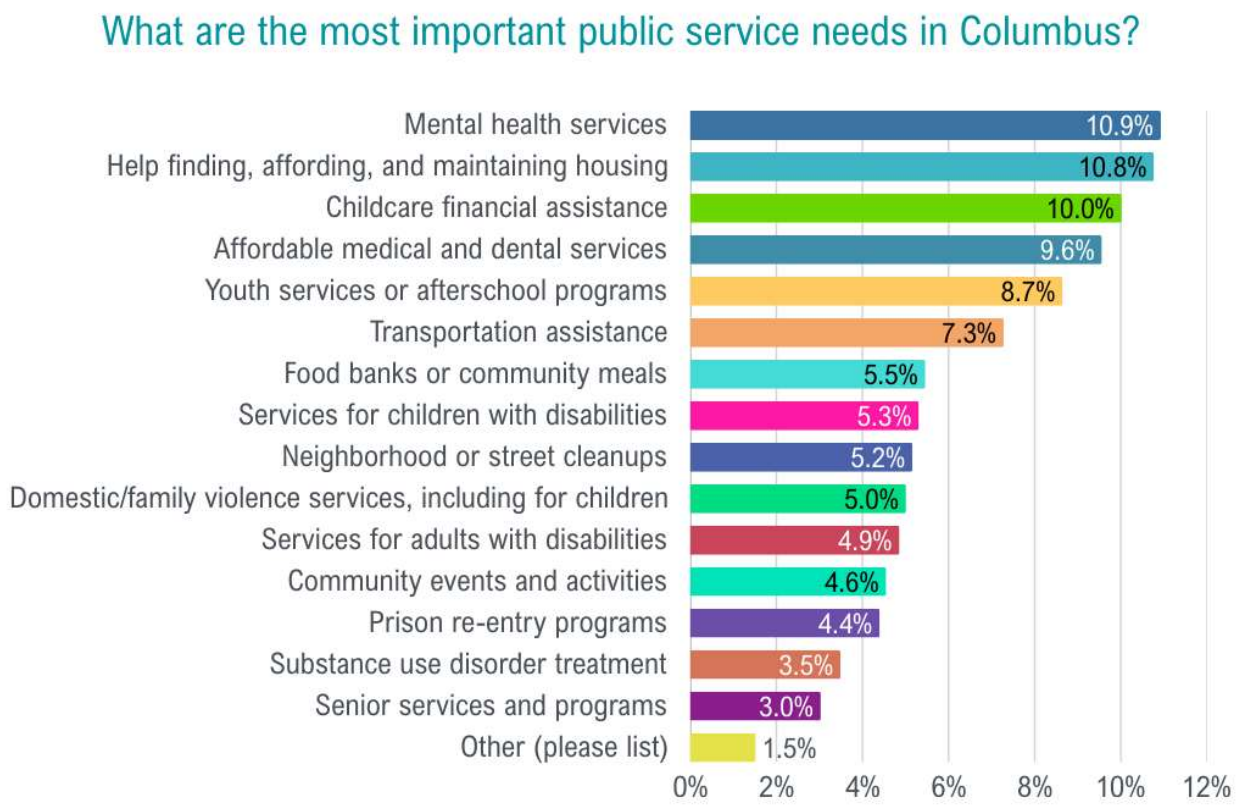
[16] https://unitedcv.org/wp-content/uploads/2025/11/Final-Child-Care-as-a-Pathway-for-Workforce-Stability.pdf

Additionally, community members emphasized the need for affordable housing and concerns over the rapidly increasing cost of housing. The minimum wage in Columbus remains too low for people to afford the rising cost of living and impacts vulnerable households, including low-income households or seniors.

Other recent plans identified the following public service needs:

- Funding restraints impacting public services
- Lack of access to affordable, quality housing
- Need for improved multi-modal transportation to increase access to commercial business and healthcare services, particularly for seniors
- Preservation and expansion of short-term and long-term homeless facilities and associated services

FIGURE 7: PUBLIC SERVICES IN COLUMBUS FROM THE COMMUNITY SURVEY



How were these needs determined?

Public services needs in Columbus were determined based on input from residents and stakeholders engaged through the community survey, in-depth interviews, and community meetings (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the 2022 Comprehensive Economic Development Strategy, the 2038 Comprehensive Plan Resolution (2023), the Liberty District Master Plan (2025), and other local and regional plans (see Table 3 for the full list of plans).

COMMUNITY REINVESTMENT
COLUMBUS CONSOLIDATED GOVERNMENT

Housing Market Analysis

MA-05 OVERVIEW

Housing Market Analysis Overview:

As housing choices can be fundamentally limited by household income and purchasing power, a lack of affordable housing can be a significant hardship for low- and moderate-income households that prevents them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a severe issue in Columbus, with housing prices increasing significantly over the last several years.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment. Overall, the Columbus housing market is characterized by rising costs, limited new construction, and significant variation in housing quality and affordability across neighborhoods — conditions that place increasing pressure on low- and moderate-income households.

Key Findings

Full findings are detailed below throughout the entirety of the Market Analysis (MA) sections. Key findings worthy of special attention include:

1. There is an extreme shortage of housing available in Columbus that is affordable to the City's lowest income households (earning 30% or less of the Area Median Income) – Columbus would need roughly 10,000 more units at this price point to meet the existing need.
2. A significant portion of Columbus's housing stock is aged and in need of rehab and repair assistance – a need that will only increase with time.
3. There is a demand for additional rental housing in Columbus, both for low-income households and for average workforce households.
4. There is a demand for new construction for "budget" homeowner units at lower price points than currently available.
5. It will be critical to Columbus's future to ensure that economic development efforts are closely tied to affordable housing expansion

efforts in order to ensure that an influx of new residents does not create a housing crisis.

Market conditions also vary substantially by geography. Neighborhoods such as South Columbus contain some of the city's oldest housing stock and the highest concentrations of housing problems. These areas have experienced long-term disinvestment and limited private-market activity, contributing to lower home values, fewer quality rental options, and higher rates of cost burden. In contrast, areas north of Macon Road and along the northern growth corridors have seen more recent development and stronger market demand. These market dynamics underscore the need for targeted investment in affordable housing production, rehabilitation of aging units, and neighborhood revitalization, all of which are reflected in the priority needs and goals identified in the Strategic Plan.

MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

Introduction

As of the 2020-2024 American Community Survey, Columbus had a total of 92,031 housing units. Single-family detached homes make up nearly two-thirds of the City's housing stock, followed by small apartment complexes with 5-19 units comprising an additional 12.5%, duplexes, triplexes, and quadplexes comprising 9%, and large apartment complexes with 20 or more units comprising 8.3%. All other types of housing, including single-family attached homes and mobile homes, make up the remaining 4.6% of Columbus's housing stock.

Columbus is nearly evenly split between owners and renters, with 50.8% of residents owning their home and 49.2% renting. Homeowners tend to live in larger homes than renters – Table 29 shows that 37% of homeowners live in a home with 4 or more bedrooms, but only 7% of renters live in a home this large. In contrast, 21% of renters live in a studio or one-bed home, while only 1% of owners live in a home this small.

All residential properties by number of units

TABLE 28 – RESIDENTIAL PROPERTIES BY UNIT NUMBER

Property Type	Number	%
1-unit detached structure	60,431	65.7%
1-unit, attached structure	2,662	2.9%
2-4 units	8,283	9.0%
5-19 units	11,484	12.5%
20 or more units	7,607	8.3%
Mobile Home, boat, RV, van, etc	1,564	1.7%
Total	92,031	100%

Data Source: 2020-2024 American Community Survey

Unit Size by Tenure

TABLE 29 – UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	88	0.2%	982	2.5%
1 bedroom	349	0.8%	7,383	18.4%
2-3 bedrooms	25,634	61.9%	28,810	72.0%
4 or more bedrooms	15,319	37.0%	2,850	7.1%
Total	41,390	100.0%	40,025	100.0%

Data Source: 2020-2024 American Community Survey

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

HUD maintains a database of publicly supported housing known as A Picture of Subsidized Housing, or APSH data. According to the most recently available APSH data, Columbus has 430 Public Housing units, 804 Project-Based Section 8 units, 122 Section 202 (elderly) units, one Section 811 (disability) unit, and 3,969 Housing Choice Vouchers (HCV).

The Housing Authority of Columbus (HAGC) website, which may have more current data than that provided by APSH, states that there are a total of 541 public housing units between three developments, 3,914 Section8/Housing Choice vouchers, 28 permanent supportive housing units, and 88 assisted housing units. The HACG lists a total of 7 HUD Assisted development communities, 5 affiliated communities, 3 communities under contract management, one assisted housing community, and one permanent supportive housing community as involved with or managed by the Housing Authority. In addition, the HUD LIHTC database lists a total of 48 LIHTC properties in Columbus, 29 of which have dedicated low-income units for a total of 2,558 such units.

Targeting of different types of assisted units varies, but all units are restricted to households that are low- to moderate-income. LIHTC units typically target households earning 50-60% of the area median income, which in 2025 was $38,500-$46,200 for a family of four. The HACG lists an income limit of $32,250 for a family of four for Section 8/Housing Choice vouchers and an income limit of $41,600 for a family of four for public housing. Section 202 and Section 811 housing is included in this public housing designation, with added restrictions reserving units for elderly and disabled residents, respectively.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to program requirements, LIHTC properties must remain affordable for a 30-year period from the time they are placed in service. Credit allocation dates range from 1990 to 2018 for current Columbus LIHTC properties. One property with a total of 96 low-income units – Springfield Crossing – received its credit allocation in 2000 and will age out during the duration of this 2026-2030 Consolidated Plan. As LIHTC units age past their required 30-year

affordability period, the City and its partners may want to consider potential approaches to retain these properties as income-restricted housing.

Does the availability of housing units meet the needs of the population?

Input from stakeholders varies on whether overall housing availability meets the needs of the population in Columbus – some respondents felt that there is a significant need to construct new housing, while others felt that there is enough housing in existence and that a focus on lowering costs would be more beneficial. Vacancy data indicates that it is likely that there are enough housing units available overall in Columbus; however, this data does not take into account the potential for housing to be vacant due to condition. Stakeholder feedback indicated that there is a substantial need for rehab and repair to improve both housing affordability and overall housing availability in Columbus.

Describe the need for specific types of housing:

Throughout all community engagement activities, stakeholders emphasized the need for a variety of housing affordable at different income levels. While additional rental housing, including permanent supportive housing, is needed to serve lowest income groups, moderate- and middle-income households also face difficulty finding affordable housing – especially for large families and/or renters. Feedback from community members and service providers indicated a need for the following specific types of housing:

- Rental units suitable for large families
- Accessory Dwelling Units (ADUs) or other types of small or non-standard housing
- Housing integrated with supportive services to help people with disabilities live more independently
- Housing that is truly affordable to people on very limited fixed incomes such as SSI
- Permanent supportive housing with integrated wraparound services and long-term support and assistance for people exiting homelessness
- New construction that costs less than $75,000 per home for the purpose of affordable homeownership

- Housing that is near public transit
- Small multifamily infill – duplexes, triplexes, and quadplexes

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING – 91.210(A)

Introduction

This section reviews housing costs and affordability in the City of Columbus. Since the year 2015, median home values have increased by 44.2% and are now just under $194,000, while median rents have increased by 33.3% and are now just over $1,100 per month. Median owner costs for households with a mortgage have increased at a slower rate than that of both median rents and median home values at 22.8% since 2015.

Median household income, or MHI, in Columbus remained relatively stagnant and lagged slightly behind median rent until the year 2017, when it caught up to rental increases and then surpassed them in 2021. This coincided with a population rebound, which may indicate that Columbus's economic development actions aimed at increasing wages were successful in beginning to draw people back to the area.

Cost of Housing

TABLE 30 – COST OF HOUSING

	Base Year: 2015	Most Recent Year: 2024	% Change
Median Home Value	$134,500	$193,900	+44.2%
Median Contract Rent	$830	$1,106	+33.3%
Median Household Income	$42,306	$58,073	+37.3%

Data Source: 2011-2015 ACS (Base Year), 2020-2024 ACS (Most Recent Year)

TABLE 31 - RENT PAID

Rent Paid	Number	%
Less than $500	2,389	6.1%
$500-999	13,099	33.6%
$1,000-1,499	15,362	39.4%
$1,500-1,999	6,197	15.9%
$2,000 or more	1,901	4.9%
Total	38,948	100.0%

Data Source: 2020-2024 ACS

Housing Affordability

TABLE 32 – HOUSING AFFORDABILITY

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,779	No Data
50% HAMFI	6,999	4,350
80% HAMFI	19,743	9,870
100% HAMFI	No Data	13,743
Total	28,521	27,963

Data Source: 2016-2020 CHAS

Monthly Rent

TABLE 33 – MONTHLY RENT

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$895	$939	$1,088	$1,445	$1,703
High HOME Rent	$856	$919	$1,104	$1,268	$1,395
Low HOME Rent	$673	$721	$866	$1,001	$1,116

Data Source: 2026 HUD FMR and 2025 HOME Rents

Is there sufficient housing for households at all income levels?

Table 32 depicts the number of housing units in Columbus available to households at various income levels. In order to determine if the number of available units meets the needs of the population at each level, it is necessary to compare Table 32 with Table 6 in section NA-10, which depicts the total number of households at each income level. Table 6 depicts a total of 11,505 households in Columbus with incomes of under 30% AMI, while Table 32 shows that fewer than 1,800 housing units in Columbus are affordable at this income level. Comparisons of affordable units to number of households in all other income levels, however, show adequate numbers of affordable housing units to meet the number of households at each income level. This shows that Columbus has a pressing need for nearly 10,000 more housing units affordable to extremely low-income households in order to meet this need.

Additionally, the National Low Income Housing Coalition's Out of Reach data examines rental housing rates relative to income levels for counties and metro areas throughout the United States. 2025 data shows that in Muscogee County, a household would need to earn either $21.31 per hour or $44,320 per year in order to afford an average two-bedroom apartment at HUD's determined Fair Market Rent (FMR) without being cost burdened. Affording

the same apartment at minimum wage without cost burden would require 118 hours of work per week – the equivalent of nearly three full-time jobs.

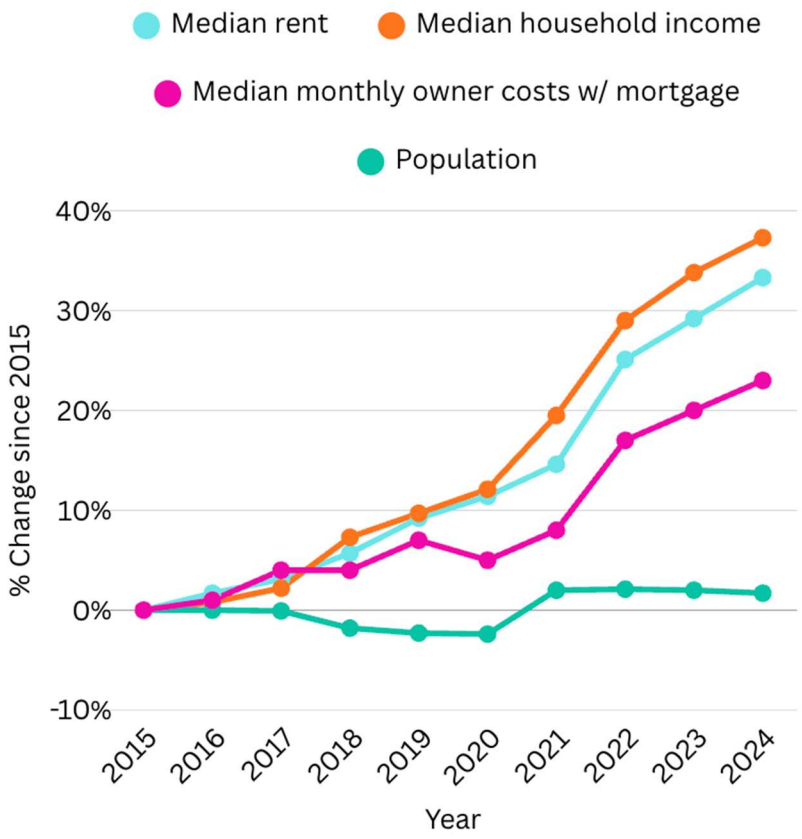
The NLIHC's report also shows that the rent affordable to the median rental household in Columbus is $1,112 per month. While this is remarkably similar to the current median contract rent in Columbus of $1,106 (as shown in Table 30), it is important to take into account the data presented in Table 33, which shows that housing units larger than two bedrooms are unaffordable to the median renter household. This means that larger families may struggle significantly in finding housing that is both affordable and large enough for all members – a conclusion supported both by cost burden data, which shows that large families are more likely to have a housing problem (Tables 6, 9, and 10), and by community member and service provider feedback.

How is affordability of housing likely to change considering changes to home values and/or rents?

Although increases in median household income have now slightly outpaced increases in median rent, the difference remains small (a 33.3% increase in median rents over 10 years vs a 37.3% increase in MHI over 10 years). This means that functionally, very little has changed in the landscape of housing affordability in Columbus over the past 10 years – it is unlikely that residents find housing substantially more affordable now than they did 10 years ago. Additionally, as shown in Figure 8, median monthly costs for homeowners with a mortgage have increased at a slower rate than median home values. This means that the barrier of entry into homeownership is likely higher now than it was in 2015 - residents who can afford the difference between median monthly rents and median monthly mortgage costs may not be able to afford the increased downpayment required by a disproportionate increase in home values.

Community members and service providers who participated in the community engagement process also frequently noted that wage growth has not kept pace with cost-of-living increases in the area, which includes more than the cost of housing. Service providers noted that this has resulted in low- to moderate-income clients having to choose which bills to pay each month, at times leading to eviction.

FIGURE 8: CHANGES IN MEDIAN HOUSING COSTS, MEDIAN HOUSEHOLD INCOME, AND POPULATION IN COLUMBUS SINCE 2015



Source: 5-Year American Community Survey, years 2015-2024.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Service providers who participated in the community engagement process noted that HUD determined Fair Market Rents, which determine how much assistance a Housing Choice or Section 8 Voucher can provide, have not kept pace with the actual rental market, leading to voucher holders facing difficulty in finding rents low enough to be covered by their vouchers. This discrepancy is likely related to Columbus's relatively low voucher utilization rate of 74%, despite a full voucher program and waiting list. Additionally, as discussed above, even fair market rents for rental units larger than two bedrooms are unaffordable to the average renter household in Columbus, meaning that large families face additional barriers in finding affordable, accessible housing.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

Introduction

This section examines the condition of housing in Columbus, including the presence of selected housing conditions: 1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

Renters in Columbus are more likely than owners to experience one or more of the selected housing conditions - about 48.8% of renter-occupied units and 22.0% of owner-occupied units have at least one of the conditions described above (Table 34). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition.

About 21.8% of owner-occupied units in the county have one selected condition, and only .02% have more than one selected condition. In contrast, 46.3% of renter-occupied units have one selected condition, while 2.5% have two or more selected condition. These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purpose of this Consolidated Plan, the City of Columbus defines units to be in “standard condition” if they meet HUD Section 8 housing quality standards. A unit is defined as “substandard” if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is “substandard but suitable for rehabilitation” if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate

insulation. They may not be part of public water or sewer systems but will have sufficient systems to allow for clean water and adequate waste disposal.

Information is unavailable on the number or share of units in Columbus that are vacant or substandard but suitable for rehabilitation. In place of this, information is provided in Table 37 on vacancy rates and types showing that Columbus has an overall vacancy rate of 11.5%. This is slightly higher than both the national vacancy rate of 10.1% and the state of Georgia's vacancy rate of 10.3%, but lower than the MSA's vacancy rate of 12.7%. Additional information on reasons for vacancy shows that "other" is the most commonly listed reason, accounting for just over half of all vacant units. This is similar to data from both the MSA and state level. However, vacancy reasons vary from average in other areas – Columbus has a prevalence of rented but unoccupied units that is moderately higher than in the MSA and significantly higher than in the state as a whole. Columbus also has a much lower prevalence of units that are primarily used only seasonally or recreationally than both the MSA and the state.

Condition of Units

TABLE 34 - CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,042	21.8%	18,518	46.3%
With two selected Conditions	66	0.2%	997	2.5%
With three selected Conditions	14	0.03%	12	0.03%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	32,268	78.0%	20,498	51.2%
Total	41,390	100.0%	40,025	100.0%

Data Source: 2020-2024 ACS

Year Unit Built

TABLE 35 – YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2020 or later	434	1.0%	438	1.1%
2000-2020	8,435	20.4%	11,289	28.2%
1980-1999	11,185	27.0%	8,587	21.5%
1950-1979	17,141	41.4%	15,122	37.8%
Before 1950	4,195	10.1%	4,589	11.5%
Total	41,390	100.0%	40,025	100.0%

Data Source: 2020-2024 ACS

Risk of Lead-Based Paint Hazard

TABLE 36 – RISK OF LEAD-BASED PAINT

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	20,119	56%	18,785	50%
Housing Units build before 1980 with children present	5,674	16%	1,499	4%

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

TABLE 37 - VACANT UNITS

	Columbus		Columbus, GA-AL MSA		State of Georgia	
	# of units	% of all units	# of units	% of all units	# of units	% of all units
For rent	1,792	1.9%	2,800	1.9%	104,207	2.3%
Rented, not occupied	2,099	2.3%	2,550	1.7%	21,277	0.5%
For sale only	636	0.7%	1,050	0.7%	29,481	0.6%
Sold, not occupied	205	0.2%	430	0.3%	18,767	0.4%
For seasonal, recreational, or occasional use	500	0.5%	1,723	1.2%	84,638	1.9%
For migrant workers	0	0.0%	0	0.0%	607	0.01%
Other vacant	5,384	5.9%	9,898	6.8%	208,492	4.6%
TOTAL VACANT UNITS	10,616	11.5%	18,541	12.7%	467,469	10.3%

Data Source: 2020-2024 ACS

Need for Owner and Rental Rehabilitation

Examining an area's housing conditions can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of housing can have a substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Homes built prior to 1950 have a high likelihood of containing lead-based paint. However, the use of lead-based paint did not end until 1978 and may affect an even larger number of households.

Age of housing reflects periods of development in Columbus. Around half of all housing – 49.3% of rental housing and 51.5% of homeowner housing – was built before the year 1980 and therefore may be at risk for lead paint. Development between 1980 and 2000 shows a shift towards new construction for rent – 28.2% of the City's rental stock was built during this time, in comparison with 20.4% of homeowner housing. Development since 2020 has been split fairly evenly between homeowner and rental housing, reflecting a current market that is also fairly evenly split between renters and owners.

Community input from local stakeholders and residents indicates substantial need for rehabilitation. "Help for homeowners to make home improvements or repairs" was the second most often selected housing priority need from community survey respondents, and meeting and focus group participants emphasized that this need is not just restricted to homeowners – participants reported that there is not enough oversight of landlords in regard to maintaining suitable living conditions and that this leads to housing insecurity. This conclusion is supported by the housing problem data presented in Table 34, which shows that at least 2.5% of the City's rental stock is in substandard physical condition.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Exposure to lead-based paint represents one of the most significant environmental threats related to housing. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The largest source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 35 identifies the total number of housing units in Columbus built before 1980 and the total number of renter and owner units built before 1980 that house children under age 6. This includes 5,674 owner-occupied units (16% of all owner-occupied housing units) and 1,499 renter-occupied units (4% of all renter-occupied housing units) with at least two risk factors for exposure to lead-based paint (built before 1980 and housing young children).

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

Introduction

Publicly supported housing options for low-income residents living in Columbus is managed by the Housing Authority of Columbus Georgia (HACG). According to PIC data from the PIH Information Center depicted in the following table, there are 2,333 public housing voucher units available within Columbus, including 124 Project-Based Section 8 units and 2,209 tenant-based Housing Choice Vouchers.

Currently, according to an HACG representative, HACG manages 242 public housing units (Elizabeth Canty Homes). All other public housing units have been converted through HUD's RAD or Section 18 conversion processes. According to the HACG's 2024 Annual Moving to Work (MTW) Plan there were 1,374 total planned existing Project-Based vouchers already in place at the beginning of the Plan Year[17].

Data on numbers of accessible units in programs other than Section 811 was unavailable.

[17] https://columbushousing.org/assets/FY-2024-Annual-MTW-Plan-Proposed.pdf

Totals Number of Units

TABLE 38 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
# of units vouchers available	0	60	242	2,333	124	2,209	0	0	0
# of accessible units	Data Unavailable								

Data Source: PIC (PIH Information Center)

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Describe the supply of public housing developments:

The HACG has one large public housing development remaining that it plans to convert to project based vouchers within the next 1-3 years. The HACG manages the remaining 242 public housing units at Elizabeth Canty Homes. All other public housing units have been converted through HUD's RAD or Section 18 conversion processes. Since the last Consolidated Plan, the HACG removed 182 public housing units, which were part of Warren Williams Homes, and converted into long-term Section 8 assisted Project-Based Vouchers.

Other planned changes to HACG's housing stock included a joint venture with the Macon Housing Authority to construct and manage a 72-unit elderly complex on Warm Springs Road in Columbus. The new development, Warm Springs Senior Village, will add 72 new construction units of mixed income, 64 of which will be rented to low-income households with incomes at or below 60% AMI. The HACG awarded 50 regular project-based Section 8 vouchers to the project and was completed in 2023. Additionally, HACG received a 9% Low-Income Housing Tax Credit (LIHTC) for the construction of Miles Crossing in February 2023 which added 90 units for elderly residents 62 years and older. HACG awarded 52 regular project-based Section 8 vouchers for the project which are expected to become available in 2026. Lastly, in 2025, the Housing Authority was awarded tax credits through the state's LIHTC program to develop

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Elizabeth Canty Homes (242 units) is partially located in a floodplain and will require mitigation during the RAD conversion process. The public housing site is in need of substantial renovations as it is aging and becoming obsolete.

As a Moving to Work agency, HACG has opted out of the PHAS scoring process, as shown in the table below.

Public Housing Condition

TABLE 39 - PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Elizabeth Canty Homes, 100 Canty Place	N/A

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HACG has been very successful in redeveloping public housing sites either through substantial renovations utilizing the LIHTC program and RAD conversion process, or complete demolition of former public housing and the development of new mixed finance properties at the former public housing sites. HACG's last remaining public housing site is in need of substantial renovations as it is aging and becoming obsolete.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

HACG improves the living environment of low- and moderate-income families by securing the capital funding needed to make improvements to existing properties or developing new affordable multifamily properties. As part of substantial rehabilitation and new construction projects, HACG enhances energy efficiency to lower utility costs, provides amenities such as a business center, fitness center, laundry facilities, and onsite leasing offices, and maintains partnerships with non-profit organizations throughout Columbus to provide programs and services to residents. The HACG also administers Section 8 vouchers which provide low-income residents with financial stability to secure safe, sanitary, and private-market housing, reducing both rent burdens and exposure to high-poverty, unsafe neighborhoods.

MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(C)

Introduction

A range of facilities provide housing and services to support people experiencing homelessness in Columbus, including emergency, transitional, and permanent supportive housing. Using data from the Columbus-Muscogee Continuum of Care, stakeholder interviews, and community input sessions, this section provides an overview of shelter facilities, housing, and mainstream and other services that aim to meet the needs of people experiencing homelessness in Columbus.

Home for Good, the lead-agency for the Continuum of Care, participated in technical consultations for the Consolidated Plan. While 2026 Point-In-Time data is currently being analyzed, community providers are expecting the count of homeless individuals and families in Columbus and Muscogee County to increase by at least 20 more persons. Particular concerns include the rapid increase in housing over the past two years, with people experiencing rent increases as high as 43% even though wages have not increased as rapidly. The rising cost of living has added pressures to households that were already at-risk of homelessness while impacting more people with housing instability. There has been an increase in homelessness amongst those that are 50 years or older due to the cost of living outpacing their income. Some individuals also have underlying conditions or face barriers in securing compensation for disabilities or may be working a job where they are not provided with benefits such as healthcare. CoC representatives and other providers emphasized the need for the City to conduct an update to the 10 Year Plan to End Homelessness in order to better assess current housing and homelessness needs while creating a coordinated and strategic approach to providing homelessness services and prevention.

Facilities and Housing Targeted to Homeless Households

TABLE 40 - FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	92	0	0	15	n/a
Households with Only Adults	227	n/a	34	93	n/a
Chronically Homeless Households	n/a	n/a	n/a	15	n/a
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

There are a variety of mainstream services that are used to complement targeted services for people experiencing homelessness. The Continuum of Care focuses on supporting coordination and collaboration among these systems so that people experiencing homelessness can access mainstream resources to assist them in transitioning to and remaining stable in permanent housing. Examples of health, mental health, employment, and other services that complement services targeted to people experiencing homelessness include:

- Current programs to reduce poverty through access to education and jobs are provided by the Lower Chattahoochee Workforce Development Board and WorkSource Georgia, Columbus State University, Columbus Technical College, and nonprofit organizations in the city; and
- Mercy Med, Valley Healthcare System, and New Horizons Community Service Board provide sliding scale fee health and mental health programs in Columbus.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Multiple organizations in Columbus provide emergency, transitional, and permanent housing and supportive services for people experiencing

homelessness in the city[18]. Facilities include:

- A total of 34 emergency shelter beds provided by 2023 HFG ESG Hotel/Motel for Columbus/Muscogee County, including 10 adult-only beds and 24 family beds. There are an additional 119 rapid-rehousing beds provided, including 20 for adults-only and 99 for families.
- A total of 43 emergency shelter beds provided by Hope Harbour, including 31 adult-only beds and 12 family beds. Hope Harbour also provides 23 rapid re-housing beds, including 2 for adults and 21 for families. There are an additional 35 ESG rapid re-housing beds provided, of which 7 are adults only and 28 are for families.
- A total of 24 transitional housing beds provided by House of T.I.M.E., including 24 adult-only beds. Additionally, House of T.I.M.E provides 45 total permanent supportive housing beds, including 30 adult-only beds and 15 family beds. House of T.I.M.E. also provides 9 rapid re-housing beds, 7 of which are adult-only beds and 2 are family beds.
- A total of 71 rapid re-housing beds are provided by Open Door, including 2 for adults-only and 69 for families. Additionally, Open Door provides 10 rapid-rehousing beds at a second facility, including 9 for families and 1 for adults-only.

Additionally, current projects are underway that will expand shelter operations. The City is investing $1,167,947 in HOME-ARP funds to develop 17 family shelter units operated by the Columbus Salvation Army.

[18] https://files.hudexchange.info/reports/published/CoC_HIC_CoC_GA-505-2024_GA_2024.pdf

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

Introduction

This section describes the housing and social service needs of specific populations, including the elderly and frail elderly, people with disabilities, residents with diagnosis of HIV/AIDS, residents with substance use or mental health disorders, and survivors of domestic violence.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The Elderly and People with Disabilities

The elderly and people with disabilities need housing that provides access to transit or transportation services in order to facilitate access to resources, services, and/or employment. Access to these needs should be primary considerations in the location of supportive housing for seniors and people with disabilities. Supportive services for the elderly and people with disabilities may include health services, assistive technologies, independent living support, and educational assistance and planning for children with disabilities. People with intellectual and developmental disabilities may also need case management or life skills programming. Housing should focus on integrating these populations into the community and reducing social isolation through programming and facilitating access to resources and services.

People with Substance Use Disorders

People with alcohol or other substance use disorders need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services,

family engagement, behavioral therapy, and vocational and education, childcare, financial, and health services.

People Living with HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.

Public Housing Residents

Public housing residents often need supportive services such as case management and long-term follow-up; employment services, including transitional jobs, job-search assistance, sector-based job training, work-related childcare support, and continuing technical and professional education; programs that teach financial literacy; and housing counseling.

Some public housing residents need more intensive case-management and may benefit from integrated supportive housing, in which small numbers of permanent family-supportive housing units are incorporated into mixed-income developments and case management and services are provided on-site. Vouchers with wraparound services provide an alternative model in which case managers support voucher-holders with the same services delivered in permanent supportive housing. Incentives models may also support families in moving toward self-sufficiency by providing rewards for achievements, such as paying rent on time, getting their children to school, applying for a job, and volunteering.

Finally, some public housing residents--particularly those with serious physical and mental health disabilities--may have greater supportive service needs, such as assisted living (meals, housekeeping, activities, health care, case management, grocery store access) and on-site services, including parenting

support, childcare, and after-school services for those who have custody of children or grandchildren.

Survivors of Domestic Violence

The greatest need for survivors of domestic violence is access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education, and job training for up to 24 months, providing survivors time and services to obtain safety and stability.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

People with physical or mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options.

Within the Columbus-Muscogee/Russell County Continuum of Care, there were 108 permanent supportive housing beds, as of the 2024 Housing Inventory Count. Permanent supportive housing beds are offered by in Columbus are provided by House of T.I.M.E., with a total of 45 beds, 30 of which are for adults-only and 15 are for families. A total of 24 transitional housing beds are also provided by House of T.I.M.E., including 24 adult-only beds.

In addition to these programs, Mercy Med provides affordable healthcare services at a sliding scale or free of cost for uninsured patients based on the federal poverty line, including homeless patients.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Columbus's first year Annual Action Plan specifies the activities the City plans to support during the 2026-2027 program year to address housing and/or supportive service needs. These include:

- Investing $50,000 in HOME-ARP funds to support Hope Harbour, the region's domestic violence emergency shelter.
- Allocation of $145,932 in Emergency Solutions Grant (ESG) funds to support eligible services including emergency shelter, homelessness prevention, rapid rehousing, HMIS, and ESG program administration.
- Continue funding of broad public services covering health, education, and homelessness.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Columbus's 2021-2025 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to housing affordability and access as two of the city's barriers to fair housing choice. The AI also includes a review of the City's existing zoning code and identifies policies that may limit the development of affordable housing in the region. Findings on negative effects of public policies on affordable housing and residential investment include:

Historic disinvestment in south Columbus

A long-term historic lack of investment in south Columbus has resulted in a higher level of need for residents in this area. The maps included in MA-50 show that households in this area have lower incomes, lower home values, and a higher prevalence of housing problems than residents of other parts of Columbus. As the number one housing problem in Columbus is cost burden, this means that this pattern of disinvestment has had negative impacts on housing affordability. Although Columbus has focused revitalization and reinvestment efforts in South Columbus over the past decade, it will take time to undo these historic patterns of inequity.

Lack of neighborhood opportunity

Many of Columbus's lowest-cost housing options, including publicly supported housing and naturally occurring affordable housing, are located south of Macon Road in neighborhoods that historically have fewer public amenities and community resources. These areas often have more limited transit access, fewer nearby employment centers, lower-performing schools, and reduced access to parks, fresh food, and healthcare services. As a result, residents in these neighborhoods face additional barriers to economic mobility and higher household costs related to transportation, childcare, and health. Strengthening amenities and services in these communities (e.g., improving transit, expanding access to recreation and green space, and increasing proximity to essential services) remains a critical need for supporting long-term housing stability and opportunity for low-income households.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

Introduction

This section outlines employment, labor force, and educational attainment data that informs the Consolidated Plan's priorities and goals. Needs and goals discussed in this section are primarily informed by the 2022 Comprehensive Economic Development Strategy, or CEDS, produced by the River Valley Regional Commission for the River Valley Region of West-Central Georgia, which includes Columbus.

Economic Development Market Analysis:

Business Activity

TABLE 41 - BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, forestry, fishing and hunting, and mining	352	186	0.42%	0.26%	-0.16%
Construction	3,845	2,476	4.58%	3.43%	-1.15%
Manufacturing	7,645	6,616	9.11%	9.15%	0.05%
Wholesale trade	1,138	2,139	1.36%	2.96%	1.60%
Retail trade	8,462	8,033	10.08%	11.11%	1.04%
Transportation and warehousing, and utilities	4,597	2,769	5.48%	3.83%	-1.64%
Information	1,241	1,429	1.48%	1.98%	0.50%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Finance and insurance, and real estate and rental and leasing	9,366	6,285	11.16%	8.70%	-2.46%
Professional, scientific, and management, and administrative and waste management services	8,232	11,523	9.80%	15.94%	6.14%
Educational services, and health care and social assistance	20,812	16,143	24.79%	22.34%	-2.45%
Arts, entertainment, and recreation, and accommodation and food services	8,366	9,596	9.96%	13.28%	3.31%
Other services, except public administration	3,489	1,989	4.16%	2.75%	-1.40%
Public administration	6,414	3,090	7.64%	4.28%	-3.36%
Total	83,959	72,274	100.00%	100.00%	100.00%

Data Source: 2019-2023 ACS (Workers), 2023 Longitudinal Employer-Household Dynamics (Jobs)

Note: While 2020-2024 American Community Survey data is used in the rest of this report when available, this table uses 2019-2023 ACS data in order to accurately match the 2023 LEHD data as 2024 LEHD data was not yet released at the time of this report.

Labor Force

TABLE 42 - LABOR FORCE

Total Population in the Civilian Labor Force	89,570
Civilian Employed Population 16 years and over	83,959
Unemployment Rate	6.3%
Unemployment Rate for Ages 16-24	18.1%
Unemployment Rate for Ages 25-65	4.9%

Data Source: 2020-2024 American Community Survey, Table DP03

TABLE 43 – OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People
Management, business and financial	32,057
Service	14,548
Sales and office	20,178
Natural resources, construction, and maintenance	5,037
Production, transportation and material moving	12,139

Data Source: 2020-2024 ACS, Table DP03

Travel Time

TABLE 44 - TRAVEL TIME FOR WORKERS WHO DO NOT WORK FROM HOME

Travel Time	Number	Percentage
< 30 Minutes	62,817	80.7%
30-59 Minutes	11,517	14.8%
60 or More Minutes	3,525	4.5%
Total	77,859	100%

Data Source: 2020-2024 ACS, table B08012

Education:

Educational Attainment by Employment Status (Population 16 and Older)

TABLE 45 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	4,556	337	4,905
High school graduate (includes equivalency)	16,669	1,494	9,371
Some college or Associate's degree	24,127	1,100	8,156
Bachelor's degree or higher	24,638	719	4,995

Data Source: 2020-2024 ACS, table B23006

TABLE 46 - EDUCATIONAL ATTAINMENT BY AGE

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–64 yrs	65+ yrs
Less than 9th grade	99	336	669	644	530
9th to 12th grade, no diploma	1,152	1,184	1,145	1,503	1,046
High school graduate, GED, or alternative	4,115	5,349	3,630	6,654	3,261
Some college, no degree	2,069	3,718	2,772	4,814	2,626
Associate's degree	343	1,283	832	1,297	1,000
Bachelor's degree	1,467	2,687	2,033	3,628	2,378
Graduate or professional degree	9	1,120	2,018	2,782	1,704

Data Source: 2020-2024 ACS Table B15001

TABLE 47 – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$30,806
High school graduate (includes equivalency)	$35,364
Some college or Associate's degree	$36,527
Bachelor's degree	$57,026
Graduate or professional degree	$73,874

Data Source: 2020-2024 ACS Table B20004

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The employment sectors in Columbus with the largest numbers of jobs are education and health care services (16,143 jobs or 22% of all jobs); professional, scientific, and management, and administrative and waste management services (11,523 jobs or 16%); and arts, entertainment, and accommodations (9,596 jobs or 13%). The jobs in which the most residents are employed only somewhat reflect these major employment sectors: the largest shares of Columbus residents are employed in education and health care services (20,812 workers or 25% of all workers); finance, insurance, real estate, and rental and leasing (9,366 workers or 11%); and retail trade (8,462 workers or 10%).

There are significantly more workers living in Columbus than jobs located in the City (83,959 vs 72,274, respectively), which indicates that there is a significant portion of the working Columbus population that commutes outside of the City to work.

Describe the workforce and infrastructure needs of the business community:

The 2022 CEDS identified an improved transportation network, investment in and attention to the area's renewable energy potential, and a well-trained workforce as Columbus's primary business and economic development needs. Other regional needs identified include general workforce education and upskilling, increased recruitment efforts, and increased attention to and exploration of tourism economic and business opportunities in the area.

Community survey respondents were also asked for their thoughts on Columbus's economic development needs and identified 1) redevelopment or demolition of abandoned properties; 2) incentives for creating jobs; 3) financial assistance for community organizations; 4) financial assistance to entrepreneurs and small businesses; and 5) historic preservation efforts as the top 5 most important economic development needs. Other needs identified included incentivization and recruitment of higher-paying jobs to Columbus, business incubators, and programs or incentives for hiring adults with disabilities.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

As discussed in more detail in section MA-15, wages and population in Columbus experienced lackluster growth in the late 2010s. In reaction to this, Columbus has greatly intensified and refined economic development efforts, particularly in South Columbus, in the past decade. In 2018, Columbus announced its Columbus 2025 initiative and plan through the Choose Columbus organization for the purpose of "reducing poverty, increasing prosperity, and improving the quality of life for every individual in the Columbus area". In 2025 this initiative produced the Columbus Ahead plan, which lays out business and economic development strategies in Columbus for the years 2026-2030. The three major objectives identified by this plan for this 5-year period include:

- Jobs: Create jobs and attract capital investment
- Talent: Attract, retain, and develop talent to grow our population and build our sustainable workforce
- Place: Drive awareness and overall competitiveness with other top-tier southern cities

The plan also notes that "Jobs are still the top priority. Economic opportunity is the foundation for achieving Columbus's other ambitions. Recent announcements are evidence of momentum, but there is still much room for continued growth related to the goal of becoming a leading economic area in Georgia". This supports feedback provided by service providers and community members during the community engagement process, many of whom noted that attracting higher-paying jobs should be a primary focus in Columbus and that higher wages would solve many other problems experienced by Columbus's LMI population.

Potential changes in workforce development, business support, and infrastructure needs stemming from this development may include the following:

- **Workforce education and training:** higher-paying jobs typically correlate with higher levels of education, as shown in Table 47. Columbus's current focus on attracting and incentivizing higher-paying jobs is likely to create a demand for a more educated and more highly trained workforce.
- **Workforce housing:** community feedback overwhelmingly indicates that existing wages in Columbus are not keeping up with cost-of-living increases, including and primarily in regard to housing. And influx of higher-paying jobs and workers into an area with this dynamic has the potential to increase displacement and housing insecurity for the area's existing lowest-income households. To prevent this, it is important to consider logistics for expanding workforce housing concurrently with economic development efforts.
- **Anti-displacement efforts:** in addition to a risk of displacement of existing residents from an influx of new workers, expanding tourism also introduces a displacement risk. Over the past decade, the impacts of tourism on a local economy and community has emerged as a fairly new field of study among local planners and policy-makers[19], with findings including a link between increased development and increased gentrification and displacement of existing residents. This risk is magnified for primarily and/or historically Black communities[20], making it of special concern for Columbus. Because of these factors, a strong, comprehensive, and long-term anti-displacement strategy is perhaps the primary need stemming from Columbus's new economic development efforts.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

It is possible to make estimations on whether the skills and education of an area's current workforce are well suited to that area's employment opportunities by examining data like unemployment rates, education rates, and how closely an area's workforce matches its job availability in different

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[19]" Developing and Validating a Scale of Tourism Gentrification in Rural Areas": https://stars.library.ucf.edu/cgi/viewcontent.cgi?article=2166&context=ucfscholar

[20] "Displaced by Design: Fifty years of gentrification and Black cultural displacement in US cities": https://ncrc.org/displaced-by-design/

professions. Table 41 through Table 47 outline this and other relevant data, with the following notable findings:

- Median earnings increase sharply once a worker has a bachelor's degree (Table 47), but that only 35% of Columbus's employed workforce has a bachelor's degree or higher and that residents whose highest level of education is high school have the highest unemployment rates (Table 45). Residents who report "some college or an associate's degree" have nearly half the unemployment rate of residents with only a high school diploma (4.6% vs 9.0%), showing that any form or level of college attendance is highly linked to employment opportunities. This data indicates that low levels of worker education may be tied to low wages in Columbus.
- Industries in which Columbus has more workers than jobs roughly tend to be trade or certification-based industries (Construction, Transportation/Warehousing, Insurance/Real Estate, Education/Healthcare Services). The largest gap between workforce and available jobs is in the category of Professional, Scientific, Management, Administrative, and Waste Management services (8,232 workers and 11,523 jobs) – jobs which are more likely to require or prioritize a college degree. A similar gap also exists in the area of Arts, Entertainment, Recreation, Accommodation, and Food Services (8,366 workers and 11,523 jobs) – jobs that do not typically require trade school or a college degree. Conversely, the most saturated industry in Columbus is Educational Services, Healthcare, and Social Assistance (20,812 workers competing for 16,143 jobs) – an industry in which many workers have trade certifications or education rather than college degrees. This data indicates that Columbus may have a surplus of trade workers and a demand for college-educated workers.

In addition to these tables, community member and service provider feedback indicate that Columbus has prioritized trade education in its economic development efforts over the past decade. This conclusion is supported by Columbus's economic development goals and priorities as outlined above.

Taken together, these findings indicate that Columbus should consider shifting worker education efforts to include a focus on college readiness, application, and tutoring as well as trades. Data indicates that the job market for trade workers in Columbus may be nearing saturation, which in turn means that Columbus has an opportunity to recruit more trade-based employers to

the area. Without more trade-based jobs, workers in Columbus will either have to commute outside of the City for work or seek additional education in order to fill gaps in the market for college-educated workers.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Columbus has intensified its economic development efforts over the last 10 years, including in the area of workforce training. Columbus falls within the Workforce Georgia Lower Chattahoochee Workforce Area (LCWA), which acts as Columbus's Local Workforce Development Agency and provides the following resources:

- Career Counseling and Assessment
- Exploration of Training/Educational Needs
- On-the-Job Training for Adults and Dislocated Workers
- Internship for In-school Youth
- Internship and Placement Services for Out-of-School Youth (ages 18-24)
- Work Reintegration and Placement Services for Adults, Dislocated Workers
- Remedial and Adult Literacy
- Occupational Skills/Classroom Training (See Eligible Provider Listing)

The LCWA also maintains a "ONE-STOP Center", which unifies many local human service organizations in order to provide a centralized resource hub to anyone seeking employment services. This center includes childcare, computer, and internet access in order to alleviate common barriers faced by low- and moderate-income workers.

In addition to these resources, Choose Columbus is in the process of expanding its workforce development, training, and education efforts through partnerships with Columbus Technical College and other community partners. This includes the construction of the Veterans Education Career Transition Resource Center, which will "serve as a transformative hub for workforce development, career training, and veteran support services in the

Chattahoochee Valley region"[21], as well as an Aviation Maintenance Technician Program which will help to expand the area's rapidly growing aviation industry.

The primary way in which these efforts will support the Consolidated Plan is by increasing wages and earnings through an increase in workforce education. A constant finding throughout all areas of this Plan is that most needs, barriers, and problems faced by Columbus's low- and moderate-income residents primarily stem from low incomes. Because of this, workforce development aimed at increasing wages – including and especially workforce education efforts – are vital in meeting the needs of this group.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, Columbus is a participating City in the 2022 Comprehensive Economic Development Strategy, or CEDS, produced by the River Valley Regional Commission for the River Valley Region of West-Central Georgia.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

As discussed above, the primary objectives of the CEDS focus on job growth and worker education. These goals align with goals of the Consolidated Plan, which primarily focuses on assessing and meeting the needs of low- and moderate-income groups. Because of this, the goals, priorities, and initiatives described within the CEDS are closely aligned with and contribute to those of the Consolidated Plan.

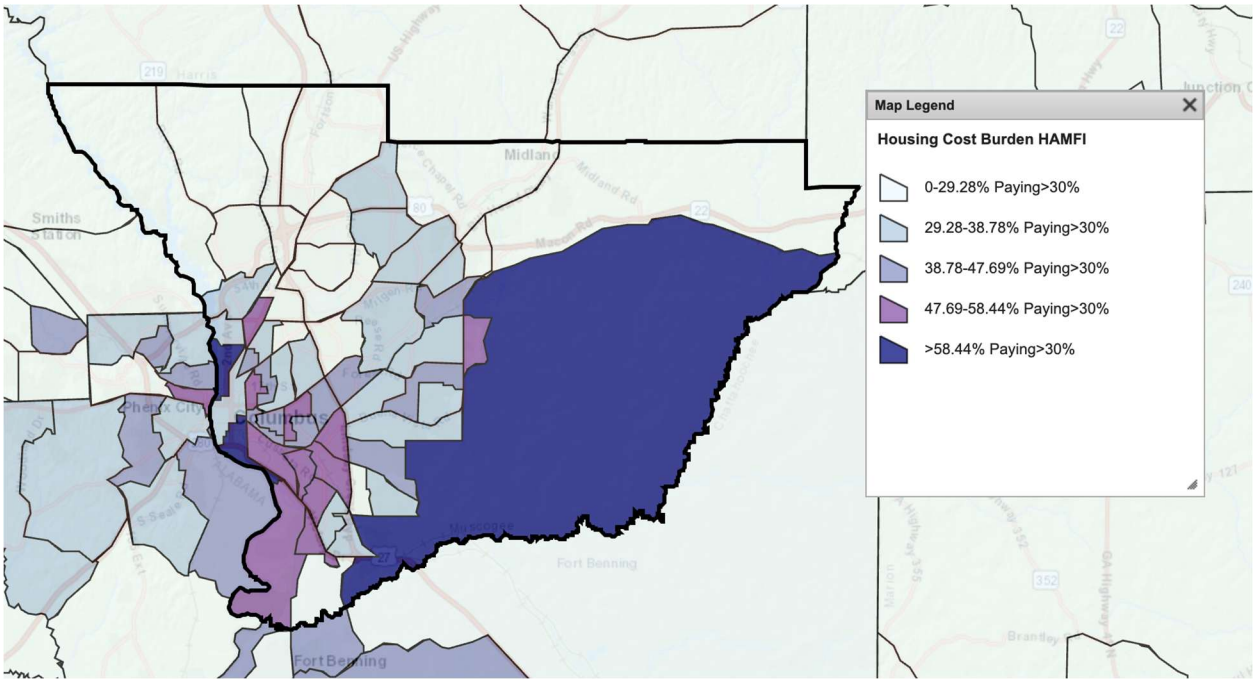
[21] https://www.wrbl.com/news/columbus-technical-college-vectr-center-workforce-groundbreaking-ceremony-georgia-campus-workforce-development-center/

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

Are there areas where households with multiple housing problems are concentrated?

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Figure 9 and Figure 10 depict the concentrations of households with cost burden, which accounts for 85% of renter housing problems and 92% of homeowner housing problems within Columbus, as well as a dot density depiction of the location of households with one or more housing problems. These maps show that both housing problems and low-income households are most prevalent in southwestern Columbus, with the exception of one highly cost burdened but low population census tract in east Columbus.

FIGURE 9: PREVALENCE OF COST BURDEN AMONG COLUMBUS HOUSEHOLDS

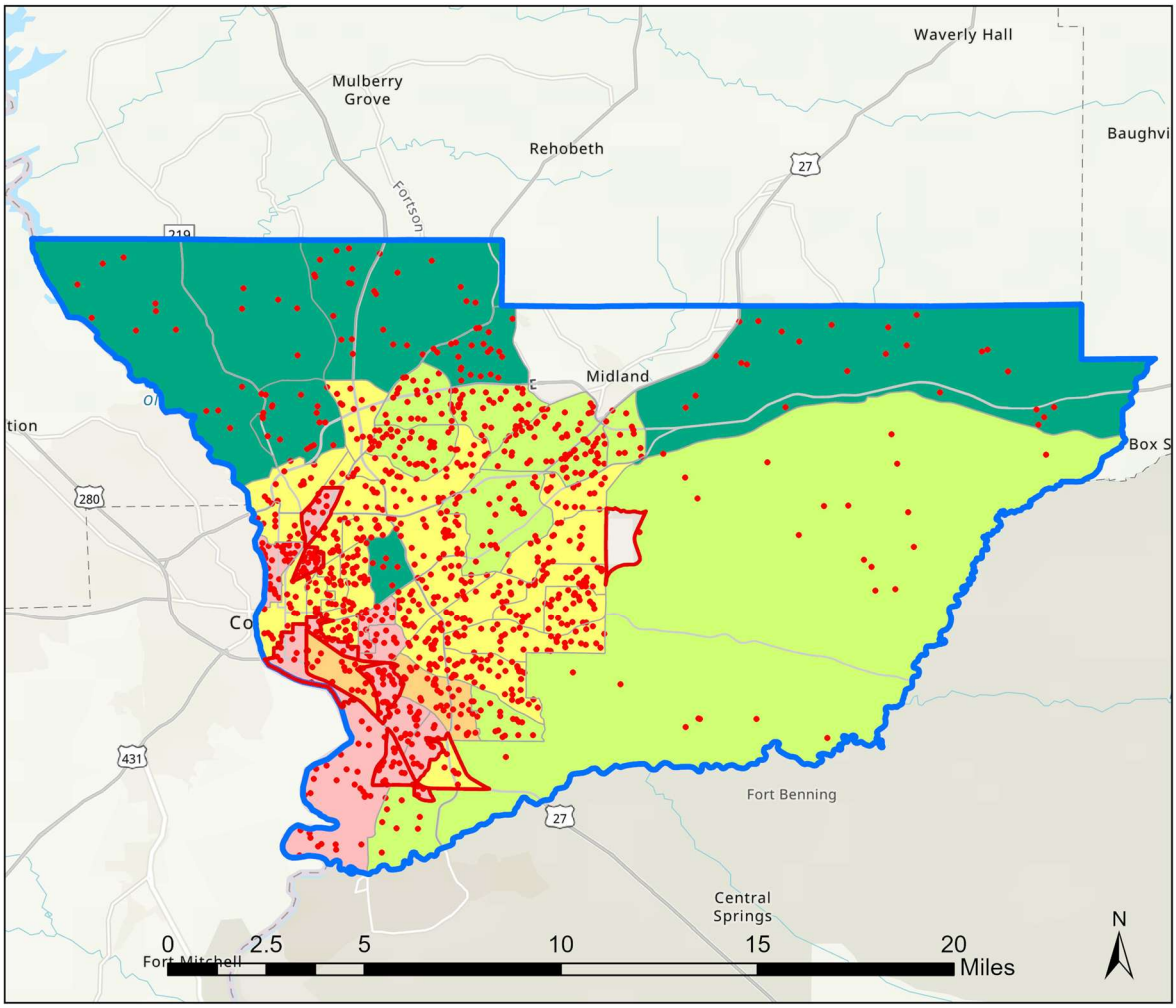


Source: HUD CPD Maps

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In its fair housing planning guidance, HUD defines racially or ethnically concentrated areas of poverty (R/ECAPs) as census tracts where more than half of residents are non-white and the poverty rate is either above 40 percent or at least three times the metropolitan poverty rate. As shown in Figure 10, Columbus's R/ECAP tracts are concentrated in several neighborhoods on the city's south and east sides, including portions of East Wynnton/East Highland, South Linden, East Carver Heights, Benning Hills, and the Victory Drive–Benning Drive corridor near Fort Moore. One additional R/ECAP tract is located closer to central Columbus, in the East Uptown fringe just east of the historic downtown core. These areas reflect long-standing patterns of concentrated poverty and limited access to opportunity-rich amenities.

FIGURE 10: MHI, R/ECAPS, AND HOUSING PROBLEMS IN COLUMBUS



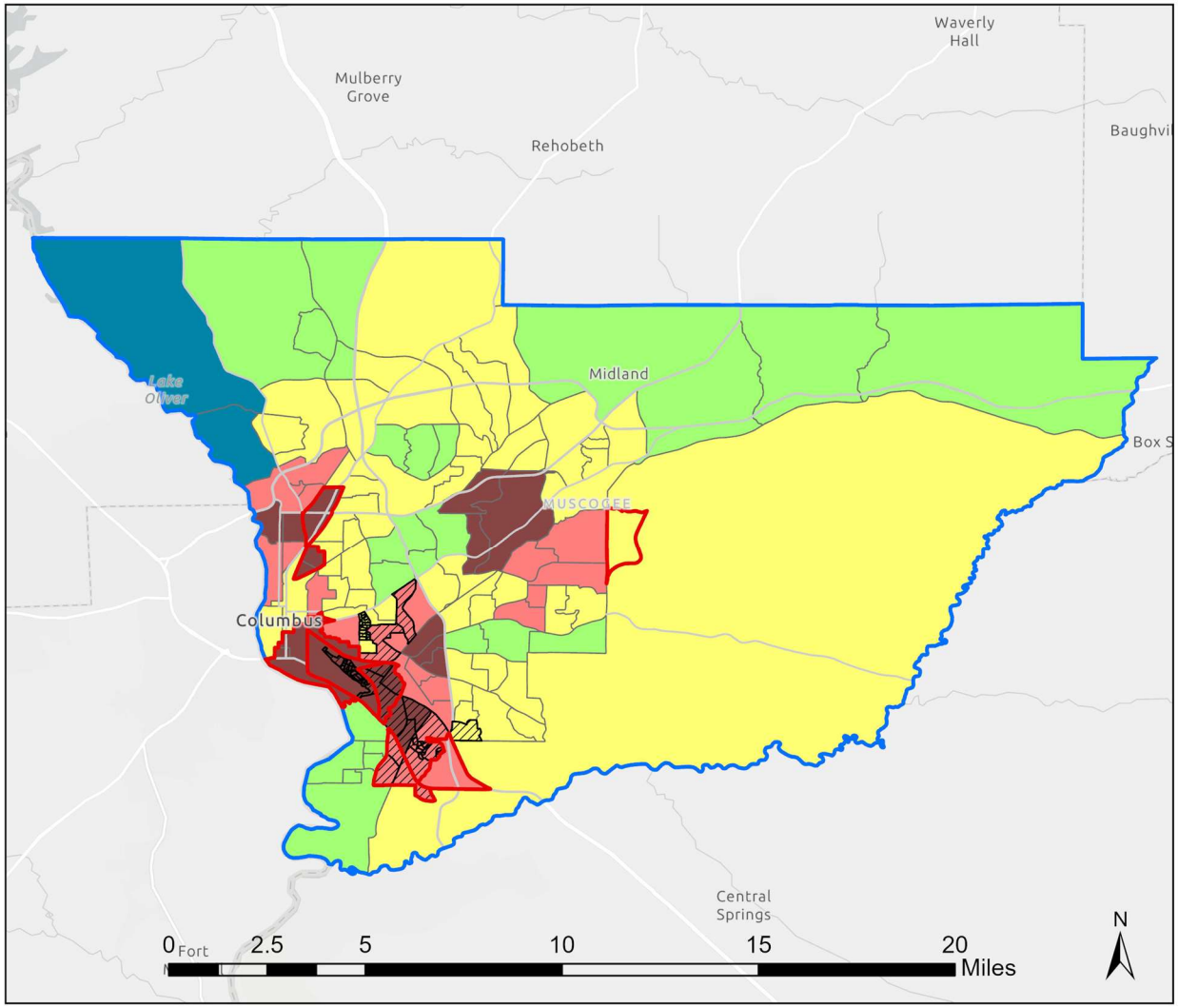
Median Household Income, R/ECAPs, and Housing Problems

1 Dot = 25 Households with Problems

- Extremely low income (poverty line and below)
- Very low income (poverty line to 50% Area MHI)
- Low income (51-80% Area MHI)
- Moderate income (81-100% Area MHI)
- Above Area MHI
- RECAPs
- Columbus boundaries
- Households with Problems

Another way in which HUD assesses concentrated poverty is by measuring which census tracts are primarily comprised of low- to moderate-income households, meaning that more than half of all households (51% or more) fall in this income range. These areas receive special consideration for CDBG-funded projects, as projects targeting the general population in an area that is primarily low- to moderate-income are considered to be for the primary benefit of this income group. Figure 11 below shows such areas in red, with areas of particular concentration (75% or more) in dark red. These areas are primarily located along Columbus's western border, with a secondary low-mod area located in central Columbus. These areas overlap significantly with both R/ECAP tracts and with Columbus's designated Neighborhood Revitalization Strategy Area (NRSA), which is an area designated by a jurisdiction for special attention in revitalization efforts due to a high level of need.

FIGURE 11: MEDIAN HOUSEHOLD INCOMES BY LOCATION IN COLUMBUS



Percent of Households who are Low- to Moderate-Income

Note: Areas in light or dark RED designate areas where 51% or more of households are low- to moderate-income, indicating eligibility for CDBG-benefit activities.

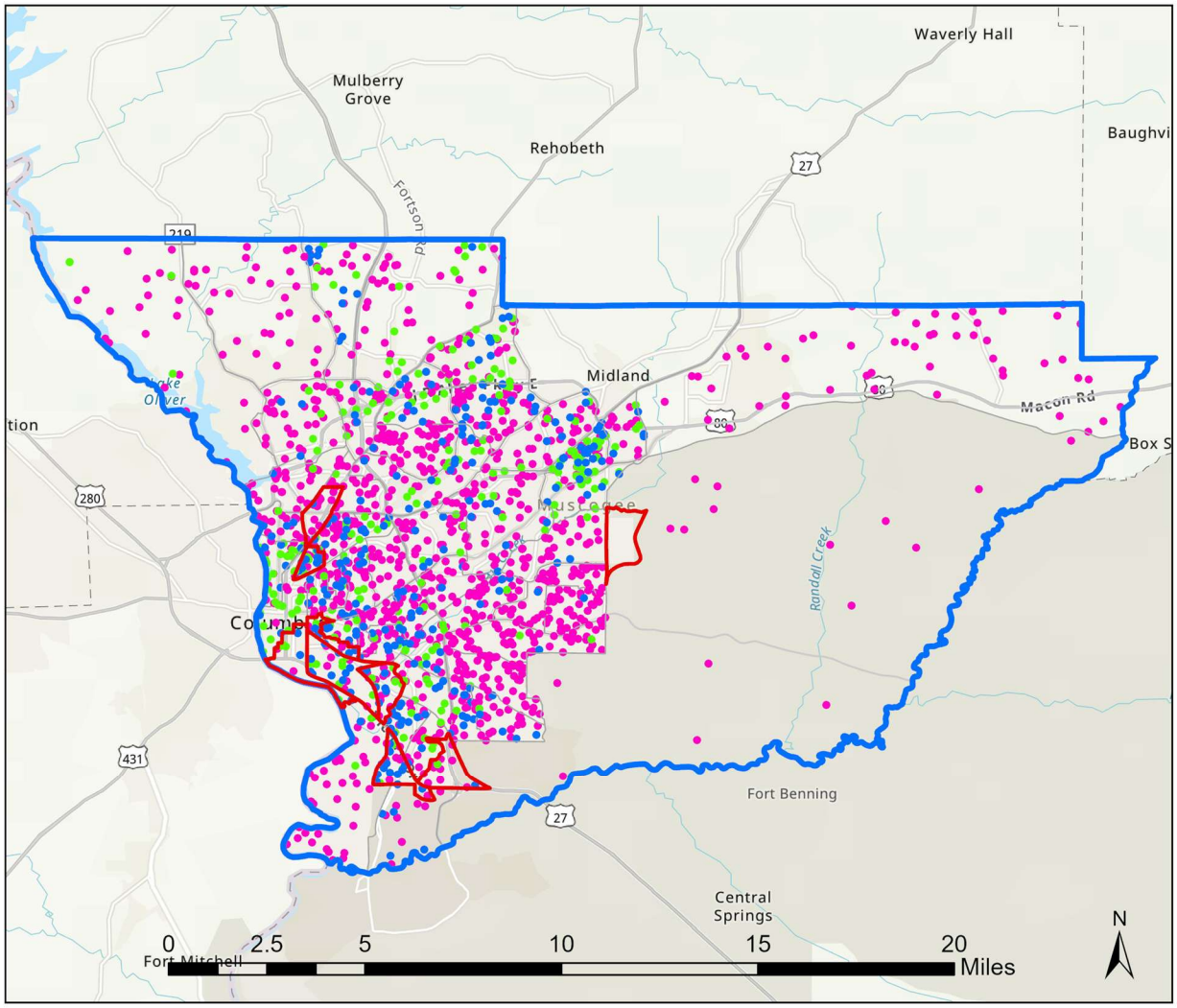
- Over 75%
- 51%-75%
- 26%-50%
- 10%-25%
- Under 10%
- RECAPs
- Columbus boundaries
- NRSA

What are the characteristics of the market in these areas/neighborhoods?

The figures below depict housing types, median rents, median home values, and median household incomes by location in Columbus in order to better understand the market characteristics of different neighborhoods. By comparing this information with areas established as R/ECAPs, we can see the following housing market characteristics of these areas:

- These areas typically have very low median incomes (Figure 11), which likely contributes to the following:
    - These areas have a higher concentration of small and large multifamily units than average (Figure 12)
    - These areas have median monthly rents below $1,000 (Figure 13)
    - These areas typically have low median home values (Figure 14)
    - Households in these areas are more likely to rent than own (Figure 15)
- These areas have substantially higher proportions of multifamily housing than other areas of Columbus (Figure 16)
- These areas have, on average, the smallest housing units in Columbus (Figure 17), but this is not entirely reflected in the average number of people per household (Figure 18), indicating a potential demand for larger affordable units
- These areas have a higher prevalence of households with children (Figure 19) and seniors (Figure 20) than some other areas of Columbus, indicating a potential demand for the following:
    - Child-friendly neighborhoods
    - Enhanced school and other children's educational opportunities
    - Outdoor play spaces
    - Affordable childcare and after school programs
    - Aging in place initiatives, including ADA accessibility modification initiatives
    - Senior centers and activities
    - Senior transit options

FIGURE 12: HOUSING TYPES BY LOCATION IN COLUMBUS

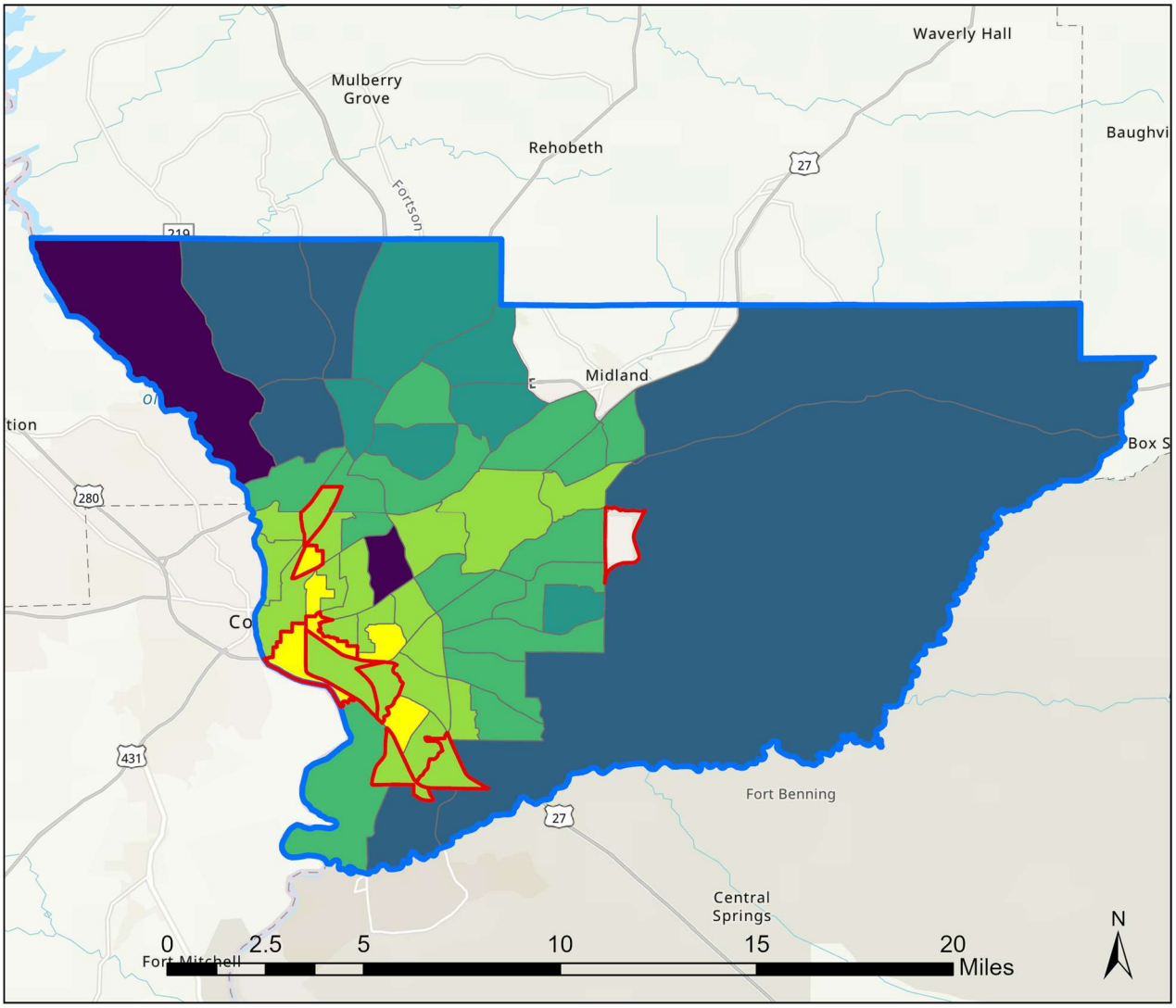


Housing Type

1 Dot = 50 structures

- Single family
- Small multifamily (2-9 units)
- Large multifamily (10+ units)
- RECAPs
- Columbus boundaries

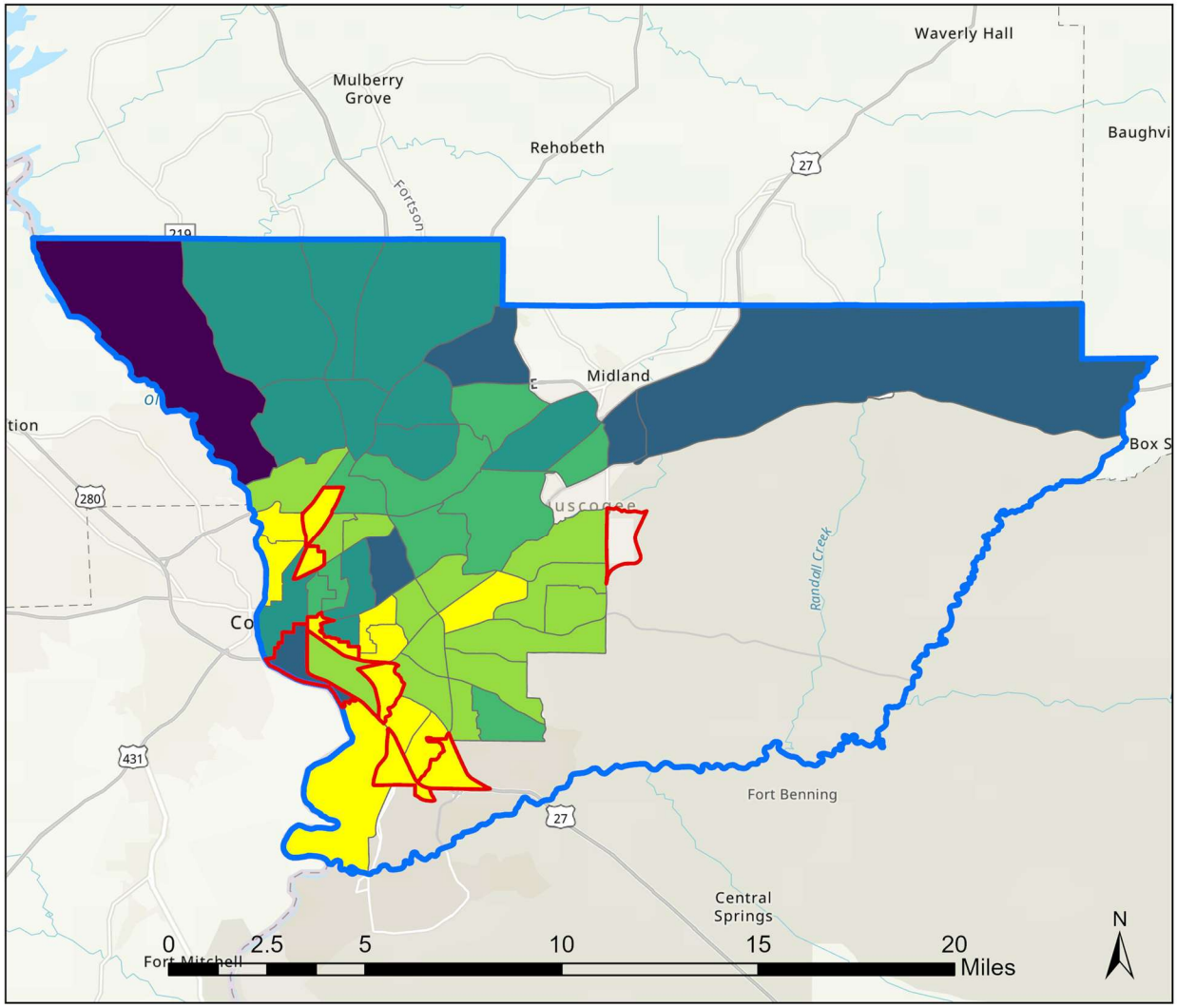
FIGURE 13: MEDIAN RENTS BY LOCATION IN COLUMBUS



Median Monthly Rent

- Under $750
- $750-$1,000
- $1,001-$1,250
- $1,251-$1,500
- $1,501-$2,000
- Over $2,000
- RECAPs
- Columbus boundaries

FIGURE 14: MEDIAN HOME VALUES BY LOCATION IN COLUMBUS

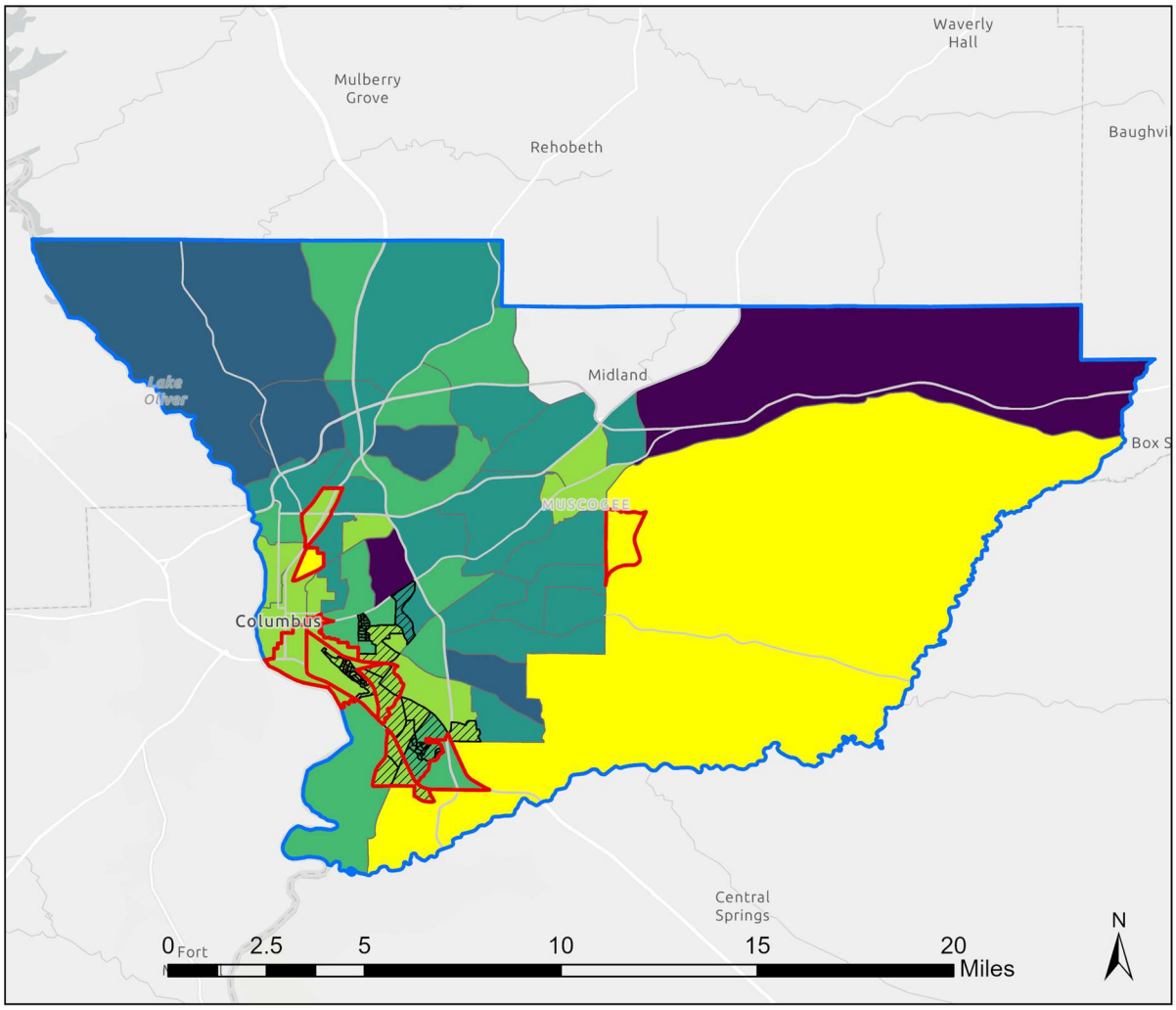


Median Home Value

Note: blank areas had no data available.

- Under 100k
- $100k-$150k
- $150.1k-$200k
- $200.1k-$300k
- $300.1k-$400k
- Over $400k
- RECAPs
- Columbus boundaries

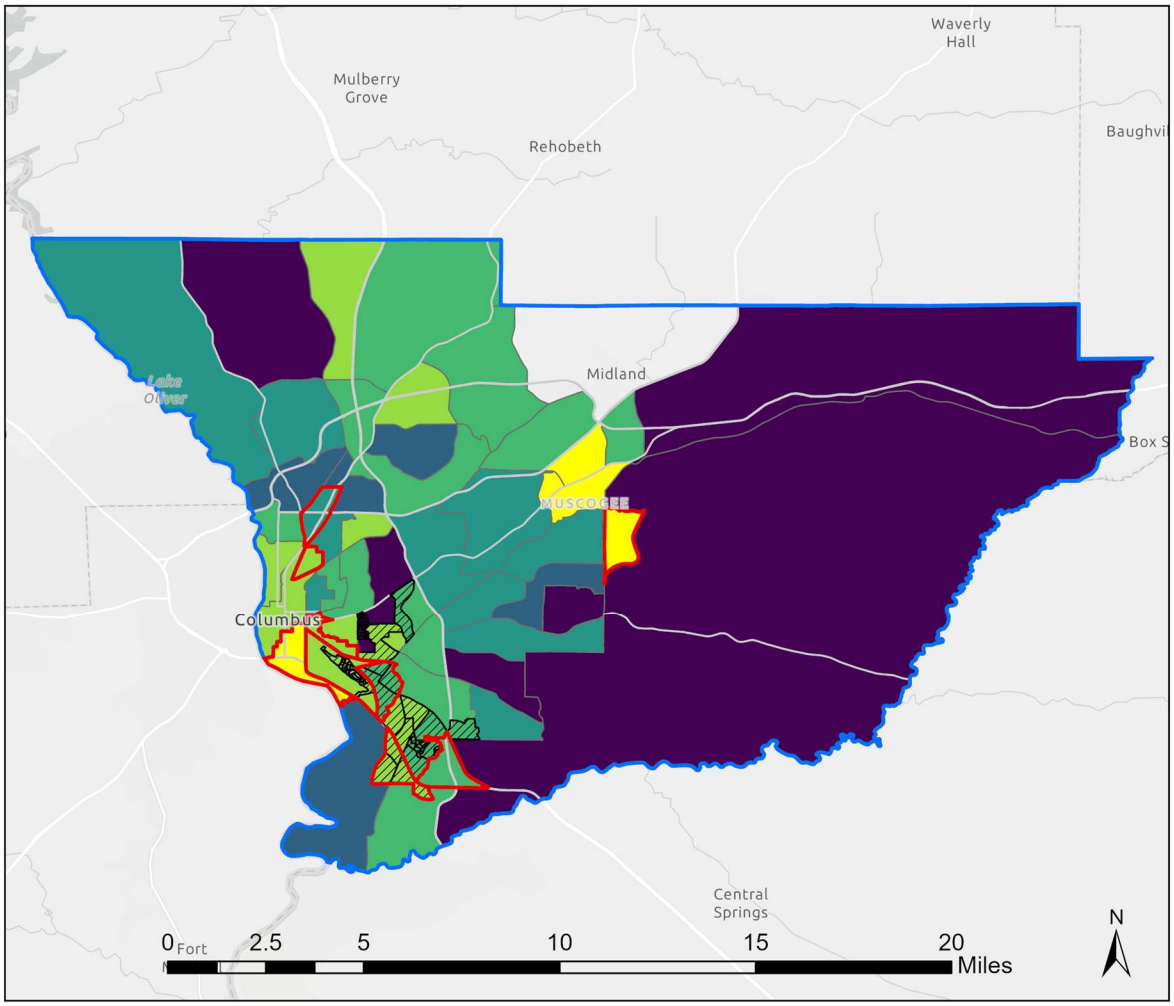
FIGURE 15: PERCENT OF HOUSEHOLDS THAT ARE RENTERS IN COLUMBUS



Percent of Households that are Renters

- More than 90%
- 71-90%
- 51-70%
- 26-50%
- 11-25%
- 10% or less
- RECAPs
- Columbus boundaries

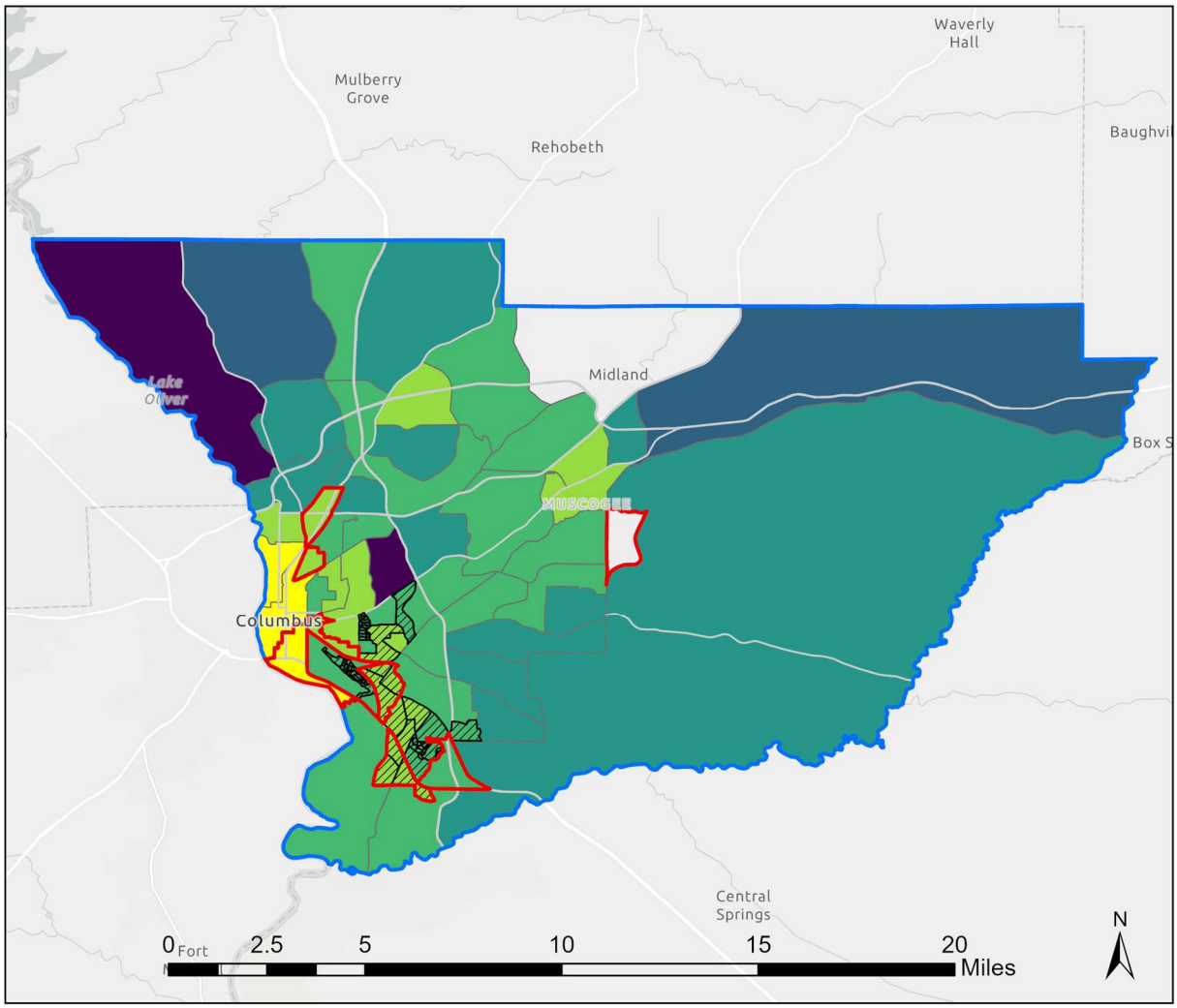
FIGURE 16: PERCENT OF HOUSING UNITS THAT ARE MULTIFAMILY IN COLUMBUS



Percent of Housing Units that are Multifamily

- More than 75%
- 51-75%
- 26-50%
- 11-25%
- 6-10%
- 5% or less
- RECAPs
- Columbus boundaries

FIGURE 17: AVERAGE HOUSING UNIT SIZE IN COLUMBUS

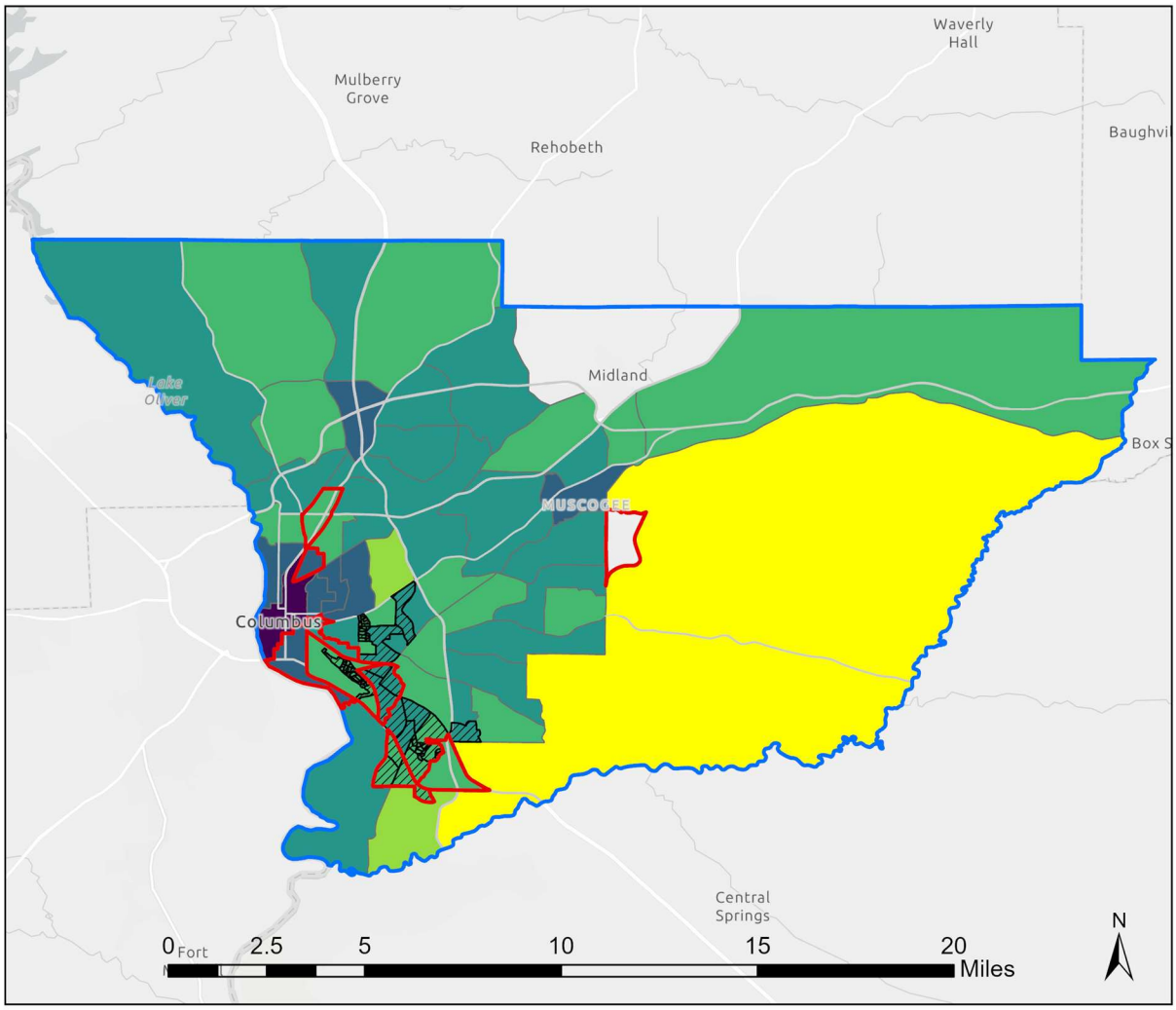


Average Housing Unit Size (by average number of rooms)

note: number of rooms refers to all rooms in a unit, not only bedrooms

- 4 or fewer rooms
- 5 rooms
- 6 rooms
- 7 rooms
- 8 rooms
- More than 8 rooms
- RECAPs
- Columbus boundaries

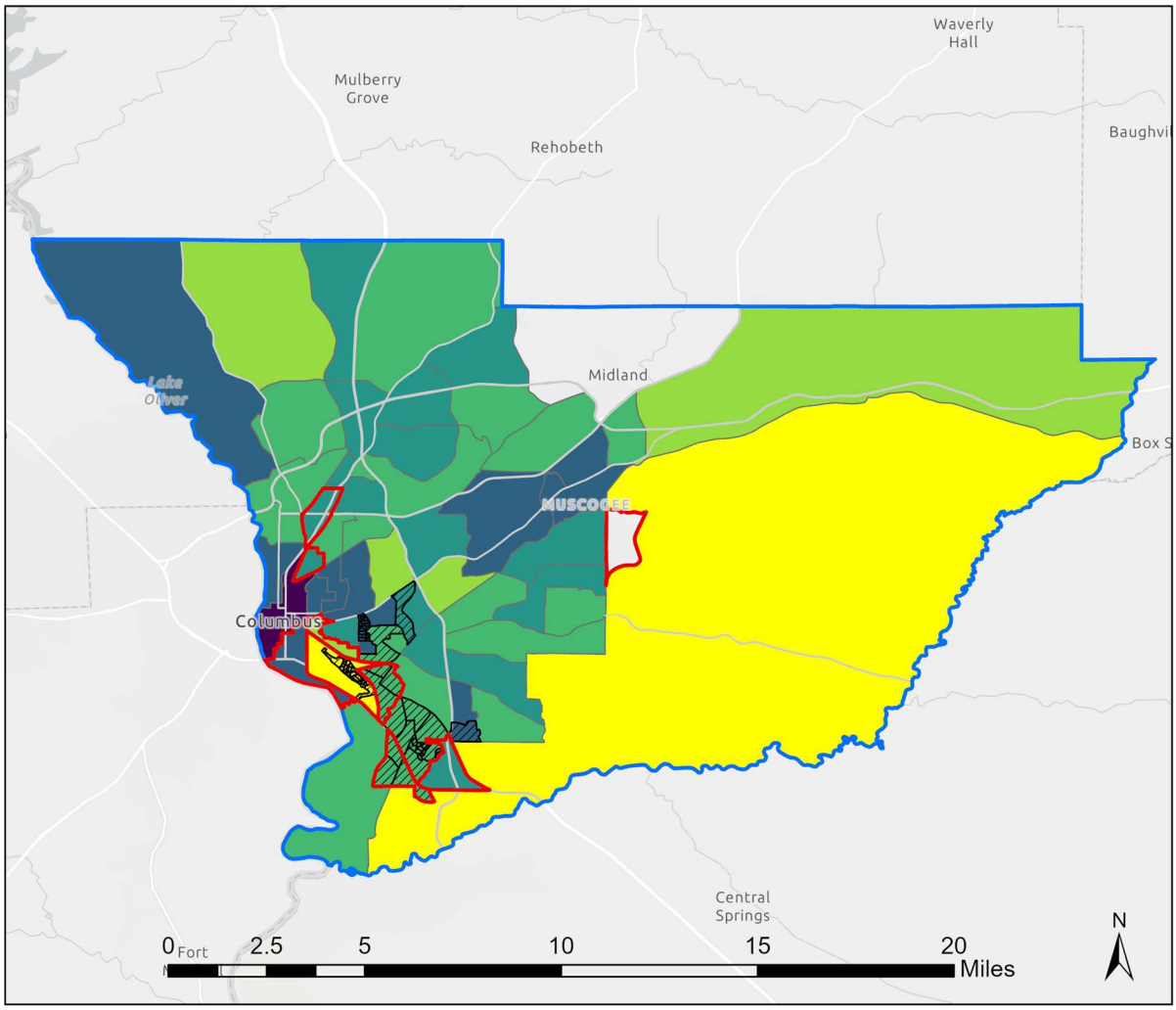
FIGURE 18: AVERAGE HOUSEHOLD SIZE IN COLUMBUS



Average Household Size (by average number of people)

- More than 3.5
- 3.1-3.5
- 2.6-3
- 2.1-2.5
- 1.6-2
- 1.5 or less
- RECAPs
- Columbus boundaries

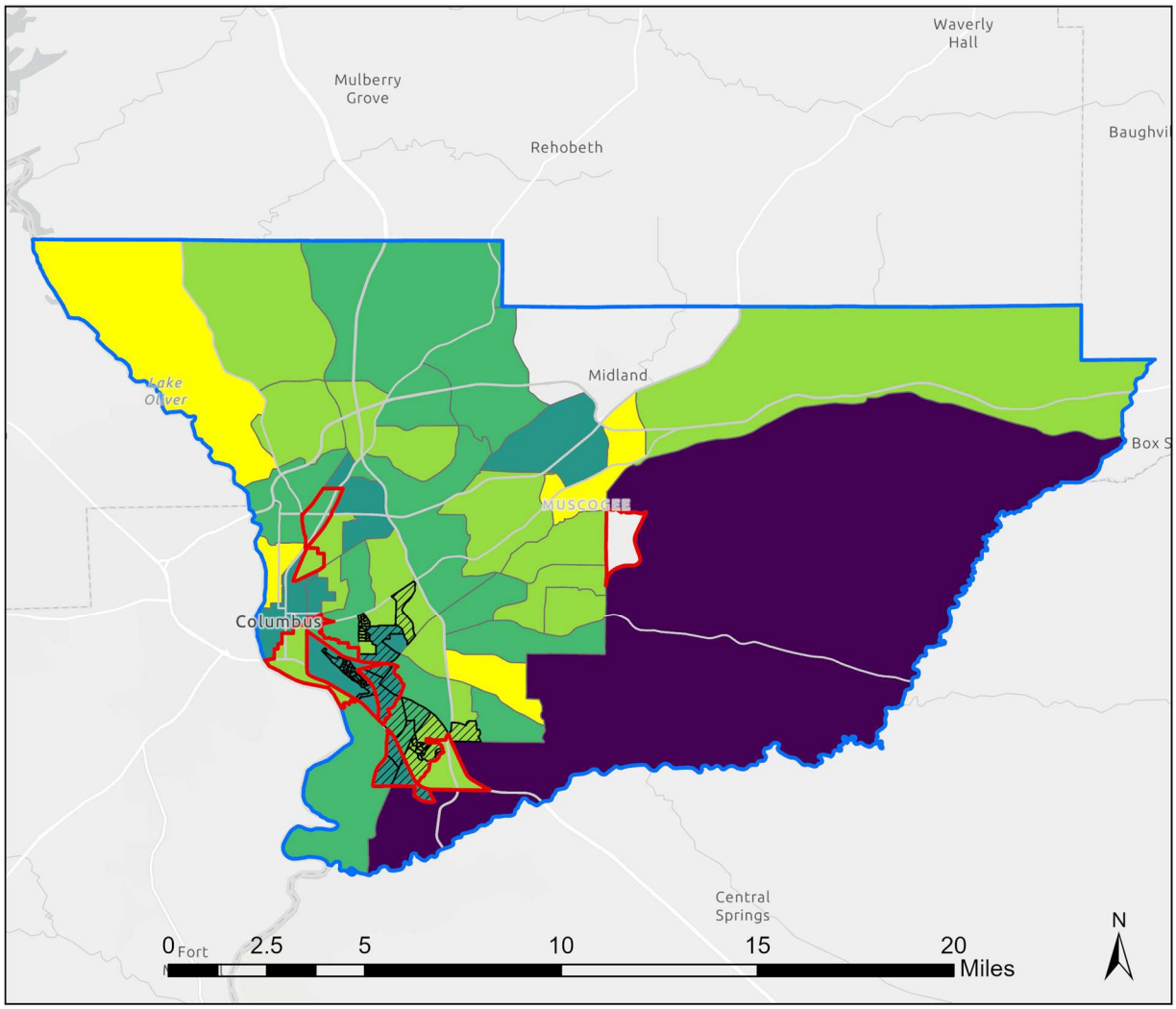
FIGURE 19: PERCENT OF HOUSEHOLDS WITH CHILDREN IN COLUMBUS



Percent of Households with Children

- Over 50%
- 40.1-50%
- 30.1-40%
- 20.1-30%
- 10.1-20%
- 10% or less
- RECAPs
- Columbus boundaries

FIGURE 20: PERCENT OF HOUSEHOLDS WITH SENIORS IN COLUMBUS



Percent of Households with Senior Member(s) (aged 65+)

- Over 40%
- 30.1-40%
- 20.1-30%
- 10.1-20%
- 5.1-10%
- Under 5%
- RECAPs
- Columbus boundaries

Are there any community assets in these areas/neighborhoods?

As depicted in Figure 10, the South Columbus Neighborhood Revitalization Strategy Area, or NRSA, is located within Columbus's largest single area of concentrated poverty. The City describes this area in the following way in its 2021 South Columbus Redevelopment Plan:

This redevelopment plan for South Columbus will allow the City to target funding even more specifically to this community. South Columbus is comprised primarily of residential neighborhoods and neighborhood commercial shopping centers. Neighborhoods in the study area include Wynnton, Willett, and Avondale Heights.

The Redevelopment Plan also describes other relevant area designations:

Portions of the South Columbus NRSA are contained in an existing Enterprise Zone, Opportunity Zone, and three different Tax Allocation Districts. Enterprise and Opportunity Zones are designed to spur economic development in economically distressed communities by providing tax benefits to investors whereas a Tax Allocation District (TAD) provides a source of funding for redevelopment and improvement within a designated area, harnessing future incremental increases in property tax collection resulting from the redevelopment efforts to repay the improvement costs. The City's Midtown East, Midtown West, and Fort Benning Technology Park TADs are all located at least partially within the South Columbus NRSA. These TADs are integral tools in the toolbox for making area redevelopment efforts work.

In addition to the NRSA as a whole, the 2021 South Columbus Redevelopment Plan lists the following community and economic development assets located in and around the area:

- Workforce Georgia Lower Chattahoochee
- Columbus State University
- Columbus Technical College
- Fort Benning
- Columbus City Service Center
- Columbus Public Library
- Columbus Aquatic Center
- Muscogee County Tag Office
- Spencer High School
- Baker Middle School
- Eddy Middle School
- Dorothy Heights Elementary School
- Rigdon Road Elementary School
- South Columbus Elementary School
- Rainey-McCullers School of the Arts
- Midtown Shopping Center
- Walmart Supercenter

Are there other strategic opportunities in any of these areas?

As described above, the designation of the South Columbus NRSA allows the City to generate additional resources and have greater flexibility in pursuing its housing and community development goals. These are also described in detail in the 2021 South Columbus Redevelopment Plan:

- *Obtain commitments to neighborhood building;*
- *Make neighborhoods attractive for investment, which creates a market for profits;*
- *Generate neighborhood participation to ensure that the benefits of economic activity are reinvested in the neighborhood for long term community development;*
- *Support the use of neighborhood intermediary institutions and religious institutions to bridge the gaps between local government agencies, the business community, community groups, and residents; and*
- *Foster growth of resident-based initiatives to identify and address their housing, economic, and human service needs.*

In addition to the strategic opportunity provided by the NRSA, community members and service providers who participated in the community feedback process noted that south Columbus contains a very large number of nonprofit service providers and other community development organizations and that this coupled with the area's tight-knit communities offers unique opportunities for neighborhood revitalization and other community development efforts. These participants noted than in order to leverage these assets, it is important to involve community leaders, host community listening sessions, and pursue other similar actions which prioritize highlighting the needs, voices, and leadership of those already living and working in these areas.

MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS - 91.210(A)(4), 91.310(A)(2)

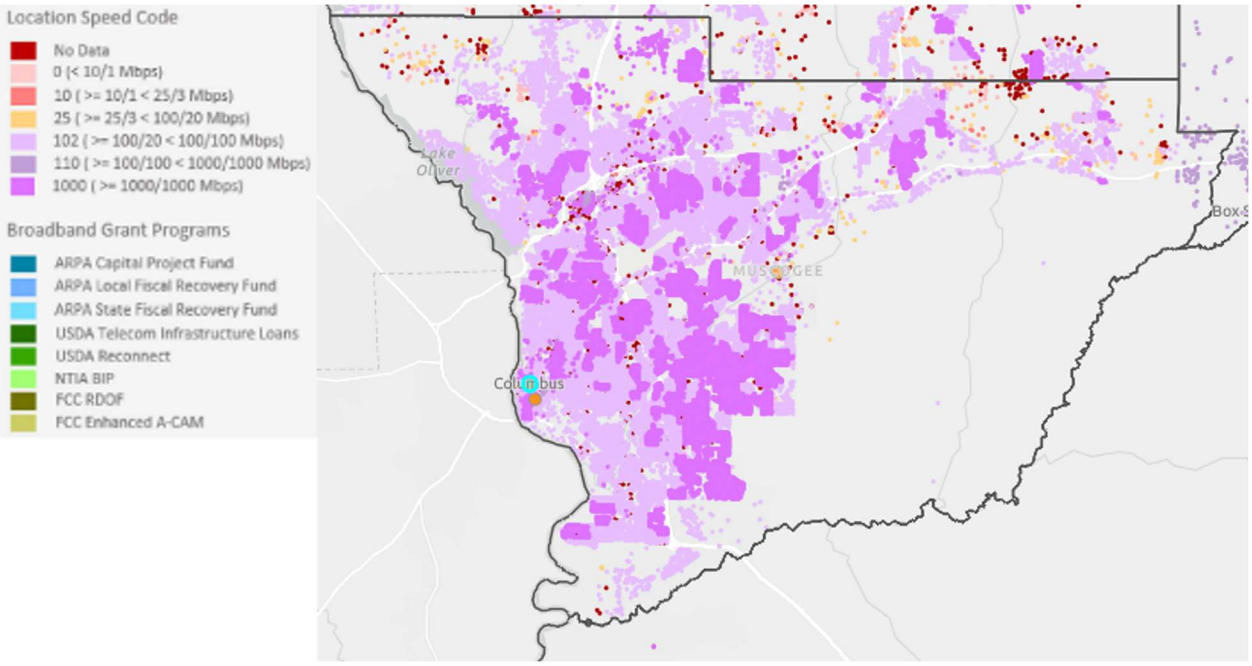
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband connectivity is a vital resource which increases citizens' access to employment opportunities, education, and other personal enrichment found on the internet. Low- to moderate-income households often have less broadband access than their wealthier counterparts, creating a digital divide that limits personal and professional opportunities for low-income households. In 2015, the FCC defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise notated as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email, and other critical activities necessary for modern communications.

According to the 2025 Georgia Broadband Availability Map, the majority of Columbus receives at least 1000/1000 Mbps or more[22]. However, there are some pockets that receive lower speeds of 100/20 Mbps. Areas with lower broadband speeds include several blocks in South Columbus between Wynnton Road and Victory Drive. Areas northeast of Downtown Columbus have lower broadband speeds as well, including blocks within 1st Avenue and Wynnton Road, (See Figure 21).

[22] https://broadband.georgia.gov/2025-georgia-broadband-availability-map

FIGURE 21: 2025 GEORGIA BROADBAND AVAILABILITY MAP



According to the 2019 Broadband Deployment Initiative data published by the Georgia Department of Community Affairs (DCA), most addresses in Columbus can access internet at broadband speeds. Areas that are considered "unserved" include a section of Victory Drive that includes the Civic Center, National Civil War Museum, the Porterdale Cemetery and several industrial uses along 10th Avenue. Broadband is also limited in the commercial areas along Old Cusseta Road at I-185 and along Whitesville Road. Areas with growing residential development along the easternmost portion of Macon Road and Columbus Highway are considered unserved. Rural areas adjacent to Harris County, including areas north of Wooldridge and Hubbard Roads and Heiferhorn Creek are also considered unserved. Many of the City's low-to-moderate income census tracts are in areas that are served with broadband. Large "unserved" areas in the city's low-to-moderate income census tracts are found in commercial, industrial, or civic districts with few residential users, or near areas containing a prison (e.g., Schatulga Road).

Despite the availability of broadband services, many stakeholders in the planning process noted that residents had additional barriers to internet access. Lower income household may often lack reliable internet access or computers. Elderly residents may also lack access to computers or digital skills to use or request services online.

Disparities in broadband access can create a "digital divide" that limits users' personal and professional opportunities, particularly impacting low-to moderate income households. A 2021 study from the Pew Research Center found that 43% of low-income families did not have access to broadband services at home, and 41% did not have a desktop or laptop computer[23]. Another 2021 Pew report found that 93% of U.S. children relied on internet access for at least some school learning post-COVID, while 17% of U.S. teens reported having difficulty completing their homework due to a lack of internet access and 35% reported having to complete homework using a cell phone rather than a computer[24].

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Columbus is served by several providers offering internet at broadband speeds. Fiber internet is offered throughout the city by WideOpenWest Finance, LLC, doing business as WOW! Internet. AT&T also offers fiber internet for select neighborhoods across the city. Cable internet is offered by Charter Communications (doing business as Spectrum), WideOpenWest Finance, LLC, Mediacom Communications Corp., and Comcast. ADSL service is offered by AT&T in some locations throughout the city.

The federal Lifeline program provides a $9.25 monthly discount for qualifying low-income consumers to access broadband services, including voice and data service packages25. Qualifying consumers must currently participate in a federal assistance program such as the Supplemental Nutrition Program (SNAP), Supplemental Security Income (SSI), Federal Public Housing Assistance, and other programs. If a consumer isn't actively participating in a federal assistance program, they must show proof of having an income at or below 135% of the Federal Poverty Guidelines. Major U.S. broadband providers also offer similar programs for qualifying consumers including26: Access from AT&T, Mediacom Xtream Connect, Spectrum Internet Asist, Xfinity Internet

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[23] https://www.pewresearch.org/short-reads/2021/06/22/digital-divide-persists-even-as-americans-with-lower-incomes-make-gains-in-tech-adoption/
[24] https://www.pewresearch.org/short-reads/2021/10/01/what-we-know-about-online-learning-and-the-homework-gap-amid-the-pandemic/
[25] https://psc.ga.gov/about-the-psc/consumer-corner/telephone/consumer-advisories/lifeline-link-up-assistance-georgia-programs/
[26] https://www.cnet.com/home/internet/low-income-internet-guide-for-all-50-states/

Essentials, and Verizon Forward. By building relationships with local broadband providers to identify and resolve common issues, the city can improve its existing network of broadband service.

MA-65 HAZARD MITIGATION - 91.210(A)(5), 91.310(A)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The impacts of increasing natural hazard risks driven by climate change on low- and moderate-income households are important considerations for city staff, regional planners, and housing and service providers in the City of Columbus and the region. The Columbus Consolidated Government's 2018 Hazard Mitigation Plan was updated in 2023 as the first phase of a multi-hazard mitigation strategy for the entire community. The Plan focused on encouraging cooperation among different community organizations and political sub-division, in addition to fulfilling the requirements of the Federal DMA 2000. The Federal DMA 2000 provides federal assistance to state and local emergency management agencies and other disaster response organization to reduce damage from disasters and is administered by GEMA and FEMA.

The plan details several high-risk hazards in the City of Columbus and its surrounding region which are primarily severe thunderstorm events including torrential rainfall, hail, thunderstorm-force winds, and lightning[27]. The area is also susceptible to tornadoes, flooding from heavy rainfall. Columbus and its surrounding region have also been impacted by drought, excessive heat, tropical cyclones, earthquakes, and wildfires.

Since the adoption of the 2018 Hazard Mitigation Plan, the area has had 2 Presidential Disaster Declarations (FEMA-declared major disasters), with a total of 11 Presidential Declarations in its recorded history.

The 2023 Hazard Mitigation Plan Update outlined revised goals and objectives to match the needs of the Columbus Consolidated Government, including:

- Maximize the use of all resources by promoting intergovernmental coordination and partnerships in the public and private sectors

[27] https://mccmeetingspublic.blob.core.usgovcloudapi.net/columga-meet-39a93fa2e5a04841a298b2a419a2e899/ITEM-Attachment-001-301e1510630341818b617e4f11875582.pdf

- Harden communities against the impacts of disasters through the development of new mitigation strategies and strict enforcement of current regulations that have proven effective
- Reduce and, where possible, eliminate repetitive damage, loss of life and property from disasters
- Bring greater awareness throughout the community about potential hazards and the need for community preparedness

Technical consultations for the Consolidated Plan included Columbus WaterWorks for public land/water management services and DrawDown Georgia, a research initiative centered on crowd-solving for climate change across Georgia. In Muscogee County specifically, available data shows that the average greenhouse gas emissions per person is moderate, however, the highest greenhouse gas impact is from transportation (i.e. emissions from cars, trucks, and retail moving through the area). In terms of public water management efforts, Columbus WaterWorks is currently in the process of upgrading their water treatment facility to better meet regulations and amplifies the need to keep leveraging public funding to support other necessary infrastructure improvements.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Technical consultation for hazard mitigation was provided by lead agencies including The Columbus-Muscogee County Emergency Management Agency and Homeland Security and the Columbus Fire and Emergency Medical Services (EMS). Columbus Fire & EMS is prepared to support community recovery from major disasters and emergencies through a combination of operational readiness, interagency coordination, and targeted outreach, particularly in low-income and vulnerable neighborhood, subject to available funding. The Fire & EMS Department operates within the City's Emergency Operations Plan and routinely coordinates with emergency management, public works, public health, law enforcement, utilities, and nonprofit partners to ensure rapid stabilization and continuity of essential services following a major incident. Through the department's Community Risk Reduction and mobile integrated health initiatives, year-round engagement is maintained in high-risk communities. The department identifies needs quickly, connects

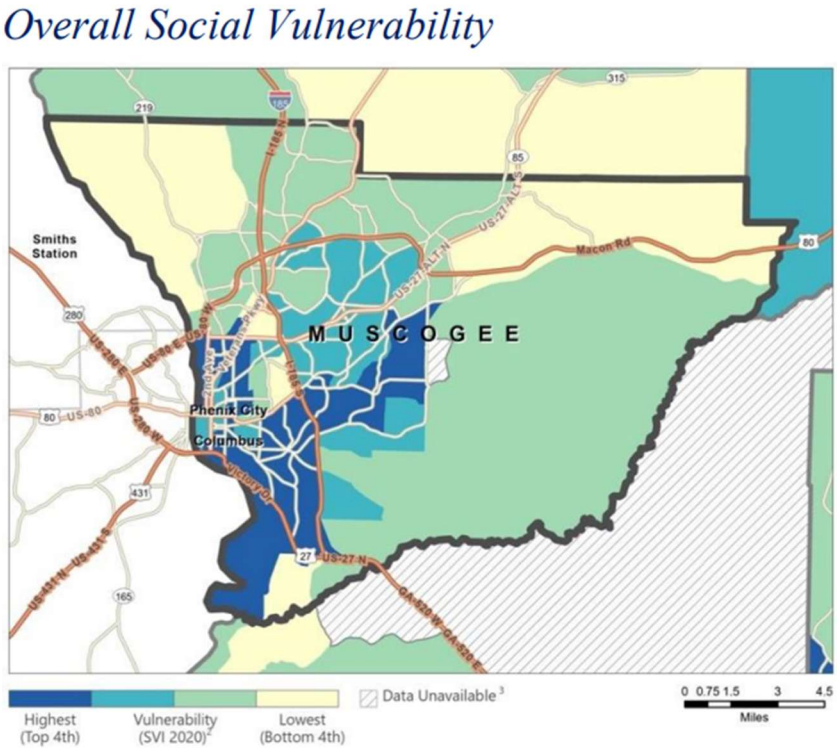
residents to recovery resources, and supports re-entry into safe housing and healthcare following an emergency.

The Columbus-Muscogee County Emergency Management Agency and Homeland Security develops and maintains critical emergency plans, including the Emergency Operations Plan (EOP), Hazard Mitigation Plan, and other specialized contingency plans. These documents provide a framework for coordinated response and recovery operations across all city departments and partner organizations. Each plan incorporates strategies to ensure equitable resource allocation and prioritization of assistance for communities most impacted by disasters. The agency also conducts public education campaigns, training sessions, and outreach programs to help residents understand emergency procedures and available recovery resources.

The 2024-2029 Hazard Mitigation Plan mapped areas of the city identified as having high "social vulnerability," defined as "a community's capacity to prepare for and respond to the stress of hazardous events ranging from natural disasters… to human-caused threats…." In particular, natural threats included events such as extreme temperatures, tropical cyclones, flooding, severe thunderstorms, and tornadoes. Seven Columbus census tracts were identified as having particularly high social vulnerability, which are concentrated on the City's south and east sides and coincide with several majority LMI census tracts.[28]

[28] Census tracts listed in the Hazard Mitigation Plan denoted as having high social vulnerability are tracts 102.04, 107.01, 25, 27, 115, 105.01 and 111.

FIGURE 22: SOCIAL VULNERABILITY TO NATURAL AND HUMAN-MADE HAZARDS, 2024



Community partners emphasized that the most pressing emergency recovery and community needs in Columbus center on housing stability, access to healthcare and behavioral health services, continuity of basic utilities, and coordinated support for vulnerable populations following major incidents. After fires, severe weather, or large-scale emergencies, many residents, particularly those in low-income or multi-family housing, often lack insurance, savings, or alternative shelter options. Rapid access to temporary housing, case management, and long-term stabilization resources is critical to preventing displacement and downstream impacts such as homelessness.

Access to healthcare services is another high need among low-moderate income households. Community partners noted that disasters often exacerbate chronic medical conditions, interrupt access to medications, and intensify behavioral health crises. Underserved areas particularly need mobile medical services, behavioral health support, and continuity of care where residents already face barriers to primary care. Post-incident recovery must address both physical and mental health needs, not just immediate injuries.

COMMUNITY
REINVESTMENT
COLUMBUS CONSOLIDATED GOVERNMENT

Strategic Plan

SP-05 OVERVIEW

Strategic Plan Overview

The Strategic Plan outlines the Consolidated Government of Columbus's long-term approach to addressing housing, community development, and economic opportunity needs over the 2026–2030 planning period. It builds directly on the findings of the Needs Assessment and Housing Market Analysis, as well as extensive community and stakeholder engagement, ensuring that the City's strategy reflects both quantitative evidence and the lived experiences of residents.

The Needs Assessment and Market Analysis revealed several persistent challenges: rising housing costs, aging housing stock, concentrated housing problems in specific neighborhoods, limited access to essential services, and barriers to economic mobility for low- and moderate-income households. These findings were echoed throughout the consultation process, where residents, service providers, housing developers, and community organizations consistently emphasized the need for more affordable and higher-quality housing; safer, better-maintained neighborhoods; expanded economic opportunity; stronger public services; and a more coordinated response to homelessness.

Taken together, these conditions reflect a city that is evolving, and a community determined to ensure that this evolution benefits all residents. The Strategic Plan responds by directing resources toward the neighborhoods and households where they can have the greatest impact. These themes form the basis for the priority needs identified in this Consolidated Plan. The plan also recognizes that needs are not evenly distributed across the city. Neighborhoods such as South Columbus experience the highest concentrations of housing problems, aging infrastructure, and limited access to opportunity. Targeting resources to these areas will be essential to achieving meaningful impact.

The following priority needs guide the City's investments over the next five years:

- Expansion and Maintenance of Affordable Housing
- Community Revitalization
- Economic Development

- Public Services and Community Prosperity
- Reducing and Alleviating Homelessness
- Program Administration

The goals and strategies outlined in the following sections translate these priority needs into actionable steps, guiding how the City will target federal resources to achieve the greatest impact for Columbus residents and neighborhoods over the next five years.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

Geographic Area

TABLE 48 - GEOGRAPHIC PRIORITY AREAS

Area Name	Area Type	Percentage of Funds
South Columbus NRSA	Strategy Area	20%
Citywide	Local Target Area	80%

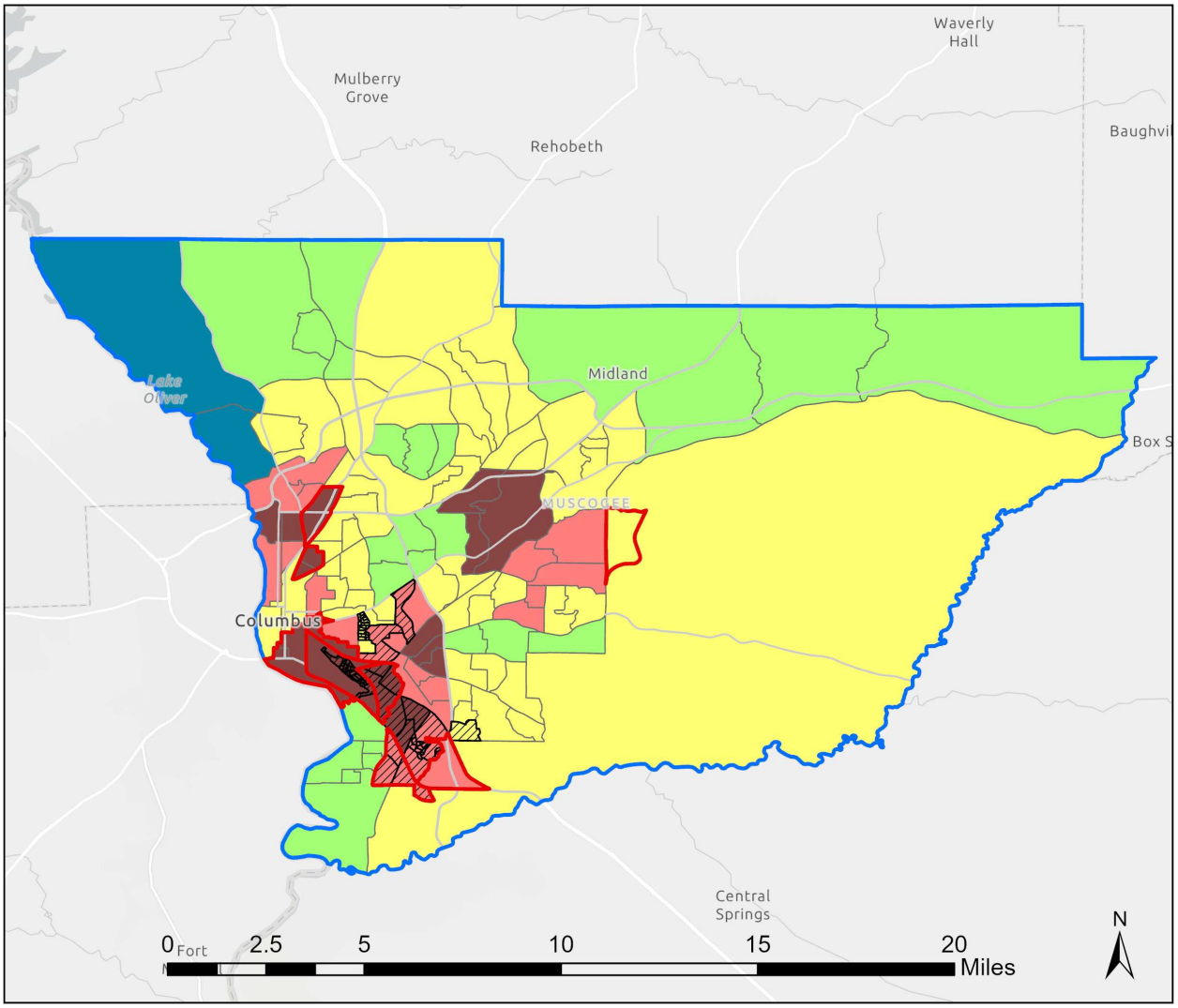
General Allocation Priorities

The City directs its CDBG, HOME, and ESG funds into two geographic areas: a Citywide target area and the South Columbus NRSA. The Citywide target area encompasses the entirety of the City of Columbus, allowing the City to direct CDBG, HOME, and ESG funds to eligible activities throughout the city. Within the Citywide target area, neighborhoods where the percentage of LMI persons is 51% or higher will be prioritized for CDBG funding. The South Columbus NRSA is a smaller area within the city limits, which is home to approximately 10.2% of the city's total population. An estimated 45.9% of the residents in the South Columbus NRSA have low or moderate incomes. Eligible activities within both the South Columbus NRSA and Citywide target area include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, planning, and administration.

Discussion

Each year, the City strives to fund projects that serve areas with the greatest need as determined by factors such as percentage of low- and moderate-income population, substandard housing stock, and need for other improvements. Additionally, the City funds projects that address priority needs of income-eligible households and special needs populations living throughout the city. Figure 23 identifies low- and moderate-income census tracts (51% or more low- and moderate-income population) in Columbus, showing that a large concentration of the city's LMI tracts are in the southern parts of the city, including the NRSA designated areas. Additionally, nearly half of the households in most of the NRSA area and surrounding tracts are low-to moderate income and contain Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as defined by HUD.

FIGURE 23: LOW-TO MODERATE-INCOME TRACTS IN COLUMBUS



Percent of Households who are Low- to Moderate-Income

Note: Areas in light or dark RED designate areas where 51% or more of households are low- to moderate-income, indicating eligibility for CDBG-benefit activities.

- Over 75%
- 51%-75%
- 26%-50%
- 10%-25%
- Under 10%
- RECAPs
- Columbus boundaries
- NRSA

SP-25 PRIORITY NEEDS - 91.215(A)(2)

Priority Needs

TABLE 49 – PRIORITY NEEDS SUMMARY

	Priority Need	Expansion and Maintenance of Affordable Housing
1	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Families with children Elderly Public housing residents People with disabilities
	Geographic area(s) affected	Citywide
	Associated goal(s)	Expand Access to Sustainable, Affordable Housing Protect and Preserve LMI Household Assets Enhance Safety and Reduce Exposure to Environmental and Health Hazards
	Description	Projects and activities that increase or maintain the supply of affordable rental and for-sale housing in Columbus, including: • Rehabilitation or acquisition/rehab of existing affordable rental properties. • Rehabilitation of owner-occupied housing, particularly homeowners who are low income, elderly, or disabled. • Downpayment assistance for first time home buyers or lower income households. • Tenant-based rental assistance programs • Property acquisition and/or land development activities to support the construction of new affordable rental apartments and for-sale housing. • Affordable housing expansion and preventing displacement of residents due to pressures from increased cost of living and housing costs. • Increase housing stock overall to prevent displacement of lower-income residents due to new industries and jobs attracting new residents. • Relocation activities • Lead Based Paint Remediation
	Basis for priority	One of the most important needs identified at community meetings, focus groups, and in the survey was expanding the supply of affordable housing. Community members and partners alike shared concerns around the increased cost of living and housing, which impacts low to moderate income households across the city. Most recent data available shows a majority of households (53%) are LMI and 34% of households are cost-burdened or severely cost burdened. Cost burden accounts for 85% of all housing problems among renters and

		92% among owners. Available data also indicates that there is only enough housing affordable to extremely low income families (those under 30% AMI) to house 15% of that population. In addition to increasing the likelihood of homelessness, this economic strain pushes households that were previously already the most vulnerable into housing instability. Existing housing assistance and resources are not sufficient for preventing homelessness or housing instability. Households in need of assistance encounter long waiting lists and also face difficulties in finding available affordable housing which results in underutilized vouchers and services. Many families and individuals have been forced to live in hotels or motels while they await assistance or find an available unit. Community engagement participants noted realty companies have directly increased rental prices and have imposed strict requirements including incomes that are three times the rent, high credit scores, and no previous evictions, all of which restrict households that have encountered financial hardship. Community insight also focused on the importance of providing housing assistance to vulnerable individuals and households, particularly victims of domestic violence, elderly, people with disabilities, or recently incarcerated individuals. Case management and wrap-around services are particularly needed in order to help individuals achieve self-sufficiency and secure and maintain permanent housing. Additionally, there is a high need to evaluate existing income limits for affordable housing and determine if they align with average median incomes and minimum wage. The city has also been characterized as being sprawled, further exacerbated by the lack of reliable and accessible public transportation options. Community members would like to see more infill development with a focus on mixed-use development that connects residents to commercial or essential services and amenities. There is also community interest in exploring Accessory Dwelling Units (ADUs) and other options that can expand the affordable housing supply.
2	**Priority Need**	**Community Revitalization**
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Non-housing community development
	Geographic area(s) affected	Citywide South Columbus
	Associated goal(s)	Enhance the Social Safety Net Expand Access to Recreation and the Arts Enhance Safety and Reduce Exposure to Environmental and Health Hazards

	Description	Enhance the living environment for Columbus residents through public improvements including but not limited to: • Nonprofit facilities such as childcare centers or homeless shelters • City-owned community centers, parks and recreation spaces, or other facilities • Safe pedestrian infrastructure i.e., sidewalk expansion, crosswalks, ADA accessibility, bike lanes, and/or bike paths • Expanded public transportation services • Neighborhood safety improvements (e.g., streetlighting, streetscaping, speed bumps) • Site evaluation of vacant properties to determine physical conditions and potential for rehabilitation. • Demolition of dilapidated and unsafe structures. • Improve beautification efforts in areas in need, including landscaping, façade improvements, clear abandoned or dilapidated properties. • Cleanup of contaminated properties • Historic preservation activities. • Bus shelters, benches and accessory items.
	Basis for priority	Community members raised concerns regarding the high presence of vacant properties across the city, particularly in areas that are more economically distressed such as South Columbus. Residents, nonprofit leaders, local investors, and small business owners ask for more transparency and improved communication regarding demolitions of vacant properties and the potential for rehabilitation. Particularly, there is community interest in evaluating which properties can be reutilized and converted into community facilities, shelters, or for private uses such as affordable housing or new businesses. The City can explore the possibilities for transferring ownership of vacant city-owned properties to local nonprofits, developers, or entrepreneurs and investors. In coordination with reducing vacancy rates across the city, community members emphasized the need for revitalization and beautification efforts in areas such as South Columbus. This part of the city is impacted by urban sprawl, making it less accessible, walkable, and safe because of its lengthy blocks and the absence of sidewalks, crosswalks, and street lighting. Transportation services are often inaccessible to and from inner residential neighborhoods, and operation hours need to be extended beyond 9am-5pm. Improved transit service is especially needed to help connect residents to essential services and jobs while also attracting visitors to existing businesses in the area.
3	**Priority Need**	**Economic Development**
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Non-housing community development
	Geographic area(s) affected	Citywide

	Associated goal(s)	Support and Sustain Businesses Serving LMI Communities
	Description	Improve economic opportunities for Columbus residents through workforce development initiatives and/or small business support including but not limited to: • Seed grants for entrepreneurs • Revolving loan funds • Façade improvement grants • Workforce development and occupational training • Expanded and affordable educational opportunities i.e., GED, Associate's Degrees • Business incubators and early-stage startup support i.e., legal or accounting services, networking opportunities. • Commercial rehabilitation • Broadband support • Technical assistance to businesses • Historic preservation activities • Relocation activities • Cleanup of contaminated properties
	Basis for priority	Nonprofit leaders and small business owners stressed the importance of creating a strategic and comprehensive plan to guide and direct the city's economic growth. Small business owners in particular have experienced difficulties in accessing timely information when looking into starting their business, i.e., startup funding, permitting/licensing information, educational workshops, network support, and more. Local workers have been displaced and have resigned from their occupations in the city as a result of the increasing demand for housing which has increased housing costs brought on by the tourism industry. Simultaneously, there is an excess of workers in certain industries such as trade-based occupations. However, wages for occupations that do not require a college degree tend to be lower, creating a large income disparity amongst households with or without a college degree. Additional community input recommended improved coordination and communication between different city departments. A strategic approach in terms of economic growth would help identify areas where business owners can invest. The City can look to expand resources to support and uplift its entrepreneurs and encourage the inclusion of the small business community in growing the city's economy. A unified vision must be implemented to ensure the stability and self-sufficiency of the community as a whole.
4	**Priority Need**	**Public Services and Community Prosperity**
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Families with children Elderly People with disabilities Homeless individuals and families Victims of domestic violence

	Geographic area(s) affected	Citywide
	Associated goal(s)	Enhance the Social Safety Net Expand Access to Recreation and the Arts Enhance Safety and Reduce Exposure to Environmental and Health Hazards
	Description	Community services that assist low- and moderate-income residents and other special needs populations, including but not limited to: • Childcare services • Mental health care services • Transportation assistance and services • Structured youth programs and improved access for children or teens with disabilities, i.e. intellectual disabilities. • Medical, dental, and mental health care • Job readiness and job search assistance • Food access and nutrition programs • Addiction recovery services • Senior services • Poverty reduction efforts
	Basis for priority	Community meeting, focus group, and survey participants discussed the need for a range of public services to address non-housing needs for LMI residents in Columbus. Most importantly, there is a need for more accessible and affordable public services. Childcare services were particularly noted as a high need. Childcare is often a financial burden on low-moderate income households, especially households with single parents. Many community engagement conversations brought attention to the need for mental health services, which directly put individuals at risk of homelessness when they are unable to maintain permanent employment and housing due to mental health barriers. The lack of mental health support further impacts individuals dealing with substance use or who were recently incarcerated. Other public service needs included expanded after-school or summer programs for school aged youth. Ensuring youth have access to programs where they are safely engaged and continue to grow their skills and interests is essential in keeping them away from dangerous or harmful activities. Community providers emphasized the mental health problems that impact children from an early age, particularly when they grow up in poverty and the long-term impact this has in their development. Existing programs are often inaccessible to youth living in areas like South Columbus where transit services are limited as well. Parents who participated in public meetings noted the high need for more programs that are inclusive of children with disabilities, specifically intellectual disabilities. Community input also noted that existing programs and resources should be easily accessible and communicated effectively.
5	**Priority Need**	**Reducing and Alleviating Homelessness**
	Priority level	High

	Population(s) served	Extremely low income Homeless subpopulations
	Geographic area(s) affected	Citywide
	Associated goal(s)	Strengthen the Homeless Response System Enhance the Social Safety Net
	Description	Projects and activities that respond to and prevent homelessness through activities including but not limited to: • Rapid re-housing or homelessness prevention • Street outreach • Lowering barriers to accessing housing and other supportive services • Emergency shelter or transitional housing • Wrap-around services and case management
	Basis for priority	Community input from residents and stakeholders echoed similar concerns around the rise of homelessness in Columbus. Many believe that the rising cost of living has contributed to households no longer being able to afford permanent housing. In addition to being a problem for lower income households, people who have encountered destabilizing events such as sudden job loss, divorce, or domestic abuse often lack a support system and safety net that pushes them into housing instability. According to nonprofit leaders and service providers, many households often need just one to two months' worth of housing expenses in order to get back on their feet. However, other individuals may need additional case management and wrap-around services that equip them with necessary skills in managing their finances, securing employment, and becoming self-sufficient. Community members also highlighted the need for improved outreach strategies led by people with lived experience who understand the realities of homelessness. There is an overall high need to reduce red tape regarding prevention funding and ensuring people have access and awareness of existing resources. Community members also noted the need to lower barriers to obtain services due to some shelters imposing sobriety requirements. Currently, many stakeholders believe the city has fallen behind on implementation regarding its homelessness plan. A centralized hub is particularly needed to help connect people with resources while also improving coordination among providers.
6	**Priority Need**	**Program Administration**
	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	Citywide
	Associated goal(s)	Program Administration

	Description	Funding for staff salaries and administrative service delivery costs for implementing Columbus' CDBG, HOME, and ESG programs. Program administrative funds may also be used for program planning activities, provision of fair housing education or outreach services and community engagement efforts.
	Basis for priority	Staff support needed to administer HUD grant programs for the City of Columbus.

Narrative:

The priority needs identified in this Consolidated Plan reflect the intersection of quantitative data, market conditions, and extensive community and stakeholder input. The Needs Assessment and Market Analysis revealed persistent challenges across Columbus, including rising housing costs, aging housing stock, concentrated housing problems in specific neighborhoods, and barriers to economic mobility for low- and moderate-income households. These findings were reinforced through community meetings, focus groups, interviews, pop-up events, and a citywide survey, where residents consistently emphasized the need for more affordable housing options, safer and better-maintained neighborhoods, expanded economic opportunity, stronger public services, and a more coordinated response to homelessness.

Geographic disparities also played a significant role in shaping the City's priorities. Many of the city's most acute housing and infrastructure needs are concentrated in South Columbus, an area with an established NRSA designation and a long history of disinvestment, aging housing stock, and limited access to opportunity-rich amenities. These conditions contribute to higher rates of cost burden, housing problems, and neighborhood-level challenges that require targeted revitalization and infrastructure improvements.

Stakeholder consultation further highlighted gaps in the local housing and service delivery system. Housing developers and nonprofit partners cited rising construction costs, limited availability of affordable units, and the need for rehabilitation of older homes. Homeless service providers emphasized the need for expanded prevention, rapid rehousing, and supportive services. Public service agencies identified childcare, mental health services, transportation, and youth programming as critical needs for household stability and economic mobility.

Taken together, these data points and community perspectives form the basis for the six priority needs in this plan:

- Expansion and Maintenance of Affordable Housing to address cost burden, limited supply, and aging housing stock.
- Community Revitalization to improve infrastructure, safety, and amenities in neighborhoods with the highest concentrations of housing problems.
- Economic Development to expand employment pathways and support small businesses, particularly in underserved areas.
- Public Services and Community Prosperity to strengthen the social safety net and reduce barriers to stability.
- Reducing and Alleviating Homelessness through coordinated prevention, shelter, and rehousing strategies.
- Program Administration to ensure effective management, monitoring, and compliance.

These priority needs directly inform the goals and strategies outlined in SP-45 and guide how the City will target federal resources over the next five years to achieve the greatest impact for Columbus residents and neighborhoods.

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

Influence of Market Conditions

TABLE 50 – INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Median household income significantly lower than state average; high level of cost burdens among low-income households; extremely low levels of housing affordable to households earning less than 30% AMI; waiting lists for both vouchers and assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. In previous years, Columbus administered TBRA through a partnership with the local nonprofit Open Door Community House, which prioritized homeless

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	individuals and families. Additionally, The Housing Authority of Columbus (HACG) states on their website that they administer 3,914 traditional Housing Choice Vouchers (HCVs).
TBRA for Non-Homeless Special Needs	Median household income significantly lower than state average; high level of cost burdens among low-income households, including non-homeless special needs populations; extremely low levels of housing affordable to households earning less than 30% AMI; waiting lists for assisted housing units for seniors and people with disabilities.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement.

SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C)(1,2)

Introduction

Anticipated Resources

TABLE 51 - ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public - Federal	Acquisition Housing Rehabilitation Public Services Public Infrastructure Economic Development Energy Efficiency Improvements Historic Preservation	$ 1,708,493.00	$0	$0	$ 1,708,493.00	$6,833,972.00	Block grant from HUD to address housing, community development and economic development needs in the City.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
		Relocation Admin and Planning						
HOME	Public - Federal	Acquisition Downpayment Assistance Tenant Based Rental Assistance Homebuyer rehabilitation Multifamily rental and for-sale units Single-family rental and for-sale units Energy Efficiency Improvements Relocation	$955,158.84	$0	$0	$955,158.84	$3,820,635.36	Grant from HUD to address affordable housing needs in the City.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
		Admin and Planning						
ESG	Public - Federal	HMIS Transitional Housing Emergency Shelter Admin and Planning	$148,619.00	$0	$0	$148,619.00	$594,476.00	Grant from HUD to address the needs of persons experiencing homelessness or at risk of becoming homeless.

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

The non-profit organizations receiving CDBG, HOME and ESG funds from the City have additional financial capacity through other federal funding streams, state grants, low income housing tax credits, and private fundraising. The City encourages applicants and subrecipients to seek out other public and private resources that address the needs and goals in the Consolidated Plan. HUD grant funds provide these organizations with the opportunity to expand their services to benefit low- to moderate-income persons.

HUD's HOME program requires a 25% match from non-federal fund sources. To meet the match requirement, the City requires organizations who receive HOME funding to provide the necessary match using non-federal funds, which is verified through documentation provided with each HOME activity.

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

Publicly owned land in the City is primarily used to address the recreational needs of the City's residents. The City has historically placed an emphasis on developing parks in lower-income communities by adding playgrounds and exercise equipment. The City will seek out opportunities to utilize publicly owned land for housing and economic development activities.

SP-40 INSTITUTIONAL DELIVERY STRUCTURE – 91.215(K)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Agencies and organizations through which Columbus will carry out its Consolidated Plan are shown in Table 52. In addition to those listed in the table, the City will rely on a variety of non-profit and private sector housing developers, including Community Housing Development Organizations (CHDOs), Low Income Housing Tax Credit developers, and others.

TABLE 52 - INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Columbus	Government	Ownership, Rental, Public Facilities, Neighborhood Improvements, Planning, Public Services, Economic Development, Homelessness	Jurisdiction
Home for Good	Continuum of Care	Homelessness, Public Services	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Columbus supports a variety of programs with goals of increasing housing affordability and homeownership, providing public services, and improving public facilities and infrastructure. The City has developed strong

partnerships with the Columbus-Muscogee/Russell Counties Continuum of Care and nonprofit service providers.

The HOME-ARP Allocation Plan (2022) notes the gaps of the institutional delivery system include:

- Long waitlists (up to four months for Georgia rental assistance to become available)
- Declining DCA rapid re-housing funding due to burdensome reporting requirements
- Need of additional subsidies, such as LIHTC, to make affordable housing costs viable
- Landlords raising rents above HUD standards and limiting housing access for people with vouchers
- Population specific gaps (i.e. domestic violence victims who are not low-income may be ineligible for income-restricted services)

Community partners that participated in the Consolidated Plan also noted gaps in the institutional delivery system including:

- A need for more funding to support the development of new shelter, permanent supportive housing, affordable housing, and supportive services
- Improved navigation, including a 211 system that asks better questions and directs people to the right resources.
- Inconsistent HUD or grant definitions make many people who are homeless ineligible and therefore cannot access services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

TABLE 53 - HOMELESS PREVENTION SERVICES SUMMARY

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Multiple organizations in Columbus provide emergency, transitional, and permanent housing and supportive services for people experiencing homelessness in the city[29]. Facilities include:

- A total of 34 emergency shelter beds provided by 2023 HFG ESG Hotel/Motel for Columbus/Muscogee County, including 10 adult-only beds and 24 family beds. There are an additional 119 rapid-rehousing beds provided, including 20 for adults-only and 99 for families.
- A total of 43 emergency shelter beds provided by Hope Harbour, including 31 adult-only beds and 12 family beds. Hope Harbour also provides 23 rapid re-housing beds, including 2 for adults and 21 for

[29] https://files.hudexchange.info/reports/published/CoC_HIC_CoC_GA-505-2024_GA_2024.pdf

families. There are an additional 35 ESG rapid re-housing beds provided, of which 7 are adults only and 28 are for families.

- A total of 24 transitional housing beds provided by House of T.I.M.E., including 24 adult-only beds. Additionally, House of T.I.M.E provides 45 total permanent supportive housing beds, including 30 adult-only beds and 15 family beds. House of T.I.M.E. also provides 9 rapid re-housing beds, 7 of which are adult-only beds and 2 are family beds.
- A total of 71 rapid re-housing beds are provided by Open Door, including 2 for adults-only and 69 for families. Additionally, Open Door provides 10 rapid-rehousing beds at a second facility, including 9 for families and 1 for adults-only.
- One transitional housing single-family unit is currently provided by Enrichment Services. The program provides transitional housing for up to 2 years for families with children. During the upcoming Consolidated Plan period, the program will expand to 3 transitional housing units.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City of Columbus works with community partners to support projects that provide housing and supportive services to people experiencing homelessness. The collaborating organizations and agencies will coordinate funding and resources to make additional beds available to people experiencing homelessness. Efforts include increasing emergency shelter, transitional housing, and permanent supportive housing and streamlining the assessment and referral process.

The primary gap in the service delivery system for special needs populations is the lack of funding needed to create additional beds and services. There is also a gap in services delivery for difficult-to-place special needs clients. The lack of supply of high-quality affordable rental and for-sale housing in the city presents another gap in the service delivery system. Additional gaps in the service delivery system discussed by stakeholders include:

- Case management and wrap-around services
- Emergency shelters

- Resource navigation
- Restrictive eligibility requirements for housing programs
- Lack of accessible and reliable public transportation to help people reach housing, jobs, and services
- Mental health services
- Services for displaced women and children
- Childcare support and services
- Clothing and laundry services
- Substance use treatment
- Jobs and skills training
- School-based support connecting families to resources
- Improved outreach to homeless individuals and chronically homeless individuals and families

In addition to these gaps, participants in the community survey indicated a high level of need for homelessness prevention (71.5%), transitional and supportive housing programs (59.8%), and homeless shelters (52.5%). While a range of housing and service providers exist in the city, there is a need to increase the capacity of these providers to provide beds and services through increased funding. Community engagement participants also emphasized the need for stronger prevention efforts, including support for people at risk of homelessness, not just those who meet narrow definitions. There is particularly a need for more tenant protections including representation and safeguards, as displacement continues to increase and threaten housing stability of low-moderate income households. Overall, communication about existing resources and services needs to be improved in order to efficiently reach people who are most in need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Over the next five years, the City of Columbus will work with City departments and local partners, such as the Housing Authority of Columbus, homeless housing and service providers, nonprofit agencies, and other local and regional partners to leverage CDBG and HOME funding to address the

identified gaps in service delivery. Each year, the City will consider projects that strengthen opportunities for collaboration among the City and its partners. The City will continue to use ESG funding to prevent homelessness and to support individuals and families in transitioning to permanent housing. Further, the City may use CDBG funding to support projects that provide basic needs to support people experiencing homelessness in transitioning to permanent housing, including job training, education, food, childcare, transportation, and other services.

SP-45 GOALS SUMMARY – 91.215(A)(4)

Goals Summary Information

TABLE 54 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Protect and Preserve LMI Household Assets	2026	2030	Affordable Housing Public Services	Citywide South Columbus NRSA	Protect and Preserve LMI Household Assets	CDBG: $339,000	Homeowner Housing Rehabilitated: 21 Persons Assisted: 45
2	Expand Access to Sustainable, Affordable Housing	2026	2030	Affordable Housing	Citywide South Columbus NRSA	Expand Access to Sustainable, Affordable Housing	CDBG: $400,000 HOME: $4,859,339.84	Household/ Housing Units: 5 Households Assisted: 59 Other: 2
3	Strengthen the Homeless	2026	2030	Homelessness	Citywide South	Strengthen the Homeless	ESG: $632,887	Persons Assisted:

	Response System				Columbus NRSA	Response System		275 Other: 40,000
4	Enhance the Social Safety Net	2026	2030	Public Services Public Facilities / Infrastructure	Citywide South Columbus NRSA	Enhance the Social Safety Net	CDBG: $2,593,135	Persons Assisted: 24,746
5	Expand Access to Recreation and the Arts	2026	2030	Public Services Public Facilities / Infrastructure	Citywide South Columbus NRSA	Expand Access to Recreation and the Arts	CDBG: $2,344,659	Persons Assisted: 14,473
6	Enhance Safety and Reduce Expose to Environmental and Health Hazards	2026	2030	Public Facilities / Infrastructure	Citywide South Columbus NRSA	Enhance Safety and Reduce Expose to Environmental and Health Hazards	CDBG: $450,000	Persons Assisted: 2,523 3 acres remediated
7	Support and Sustain	202	203	Economic Developmen	Citywide	Support and Sustain	CDBG:	Businesses

	Businesses Serving LMI Communities	6	0	t	South Columbus NRSA	Businesses Serving LMI Communities	$360,000	Assisted: 36 Other: 5
8	Program Administration	2026	2030	Administration	Citywide	Program Administration	CDBG: $1,708,493 HOME: $716,468 ESG: $55,732	N/A

Goal Descriptions

Goal Name	Goal Description
Protect and Preserve LMI Household Assets	Safeguard owner-occupied housing and prevent displacement through strategic rehabilitation, accessibility improvements, and targeted interventions.
Expand Access to Sustainable, Affordable Housing	Remove structural and financial barriers to housing entry and stability through development, preservation, and homeownership support.
Strengthen the Homeless Response System	Increase resources and coordination for individuals and families at risk of or experiencing homelessness.
Enhance the Social Safety Net	Provide targeted assistance that stabilizes households and prevents crisis-driven displacement.
Expand Access to Recreation and the Arts	Invest in community spaces and programming that promote quality of life, health, and neighborhood cohesion.
Enhance Safety and Reduce Expose to Environmental and Health Hazards	Address safety and environmental risks that disproportionately impact LMI communities through mitigation and infrastructure investment.
Support and Sustain Businesses Serving LMI Communities	Strengthen neighborhood-serving businesses to promote economic resilience and local job creation.
Program Administration	Plan and administer HUD Entitlement Funding for community development and housing activities with transparency, community involvement, and full compliance with Federal regulations.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During the 2026 program year, the City of Columbus anticipates providing affordable housing assistance to a total of 66 households through a combination of HOME- and CDBG-funded activities. Of these, 5 households will benefit from the development of new affordable housing units, 59 households will receive direct assistance through down payment assistance for first-time homebuyers, and 2 households will be assisted through other eligible housing activities.

Based on program eligibility requirements and the income profiles of households typically served by Columbus's HOME-funded programs, the majority of assisted households are expected to fall within the low-income and moderate-income ranges. Down payment assistance and CHDO-developed homeownership units primarily serve low-income households, while newly constructed rental units are expected to serve a mix of extremely low-income and low-income renters.

These investments directly advance the City's goals of expanding access to sustainable, affordable housing and increasing homeownership opportunities for lower-income residents. By combining new unit production with substantial homebuyer assistance, Columbus is able to reach a broad range of income-eligible households and make meaningful progress toward addressing the community's most pressing housing needs.

SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT – 91.215(C)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

All new federally assisted developments are required to design 5% of all units as accessible units for persons with disabilities. Two percent (2%) of all new units are required to be accessible for persons with visual impairments. As the HACG continues the RAD conversion or demolition of its public housing, all new developments will abide by these federal regulations.

Activities to Increase Resident Involvements

The HACG offers a voluntary Family Self-Sufficiency program to help residents achieve increased financial stability over a 5-year period. The program offers career counseling and job readiness programs, credit, and money management courses, as well as childcare and transportation assistance. The HACG also partners with several local agencies to provide a wide range of programs and services for participants. Resident programs include arts and crafts through the Columbus Museum, food assistance through Feeding the Valley, instruction on cooking on a budget through the UGA Extension office, health screenings through Piedmont Hospital, and credit repair with NeighborWorks. The HACG also offers gardening, diaper programs, and youth activities, among other programs.

Is the public housing agency designated as troubled under 24 CFR part 902?

As a Moving To Work agency, the HACG is no longer scored through the Public Housing Assessment System (PHAS).

Plan to remove the 'troubled' designation

Not applicable.

SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)

Barriers to Affordable Housing

Columbus has a significant need for income-limited rental housing and affordable housing for purchase. In particular, the City has a pressing need to focus on a range of rental housing options for families earning less than 30% AMI. CHAS data indicates that the current amount of housing available to families at this income level is only sufficient for 15% of that population in Columbus. In addition, the 2025 Columbus Regional Housing Study notes that Columbus needs to construct an additional 3,035 new residential workforce housing units in the next ten years in order to keep up with projected population growth, or an average of 304 units per year. In the five year period from 2020 to 2024, the American Community Survey shows that Columbus constructed a total of 872 units, or 174 per year. This means that Columbus would need to increase its current yearly production rate by 75% in order to ensure enough workforce housing by the year 2035.

Other barriers to affordable housing include aging housing stock, wages that are not keeping pace with cost-of-living increases, and a discrepancy between HUD-designated fair market rents and the actual rental market.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The 2025 Columbus Regional Housing Study provides the following recommendations for removing barriers to affordable housing in Muscogee County, which includes Columbus:

Public-Private Partnerships: Local and regional businesses, as well as national corporations with a presence in the community, have a vested interest in supporting housing solutions for their workforce. By investing in affordable housing initiatives, these entities can help ensure employee retention, reduce commuting burdens, and contribute to overall economic stability. Public land can be leveraged for development, while private capital can help finance these types of projects.

Housing Tracking System: Communities can develop an active inventory of parcels by integrating multiple data sources and assessment methods. This includes analyzing existing housing stock, tracking projects already in the development pipeline, conducting small-area windshield surveys, identifying opportunity sites, and mapping infrastructure capacity. By utilizing freely available tools such as the American Community Survey, Census on the Map, and statewide population projections, alongside targeted primary data collection, local governments can build a data-driven foundation for housing planning and strategic visioning.

Zoning Update: A comprehensive zoning analysis can enable strategic upzoning of select parcels to support gentle density increases while preserving land for green spaces. It also helps eliminate outdated code inconsistencies and unnecessary complexities that drive up development time and costs. Streamlined zoning supports small-scale, infill developers and strengthens local development efforts.

Starter-Home Programs: Removing restrictions on minimum home sizes can open opportunities for affordable options for first-time home buyers or aging populations. Smaller homes on smaller lots present an entry point for younger households in the market.

Columbus remains invested in supporting the goals and findings of regional study and will continue to work with local and regional efforts in implementing these strategies.

SP-60 HOMELESSNESS STRATEGY - 91.215(D)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City's strategic plan strengthens outreach to unsheltered residents by supporting the Continuum of Care's coordinated entry system, street outreach teams, and data driven engagement strategies. Through its role on the Columbus-Muscogee/Russell County CoC executive committee, the City helps guide outreach priorities, including identifying encampments, expanding engagement with chronically homeless individuals, and improving assessment tools used to determine service needs.

The Consolidated Plan's goals reinforce this work by supporting partnerships with organizations such as Home for Good, Hope Harbour, and the Homeless Resource Network, which conduct direct outreach, provide basic needs, and complete vulnerability assessments. The City's investments in HMIS data quality and system performance also improve the ability to identify unsheltered residents, track needs, and connect individuals to appropriate housing and services.

Together, these strategies ensure that outreach is proactive, coordinated, and focused on connecting unsheltered residents to the housing and services most likely to stabilize them.

Addressing the emergency shelter and transitional housing needs of homeless persons.

The City's strategic plan supports a continuum of emergency and transitional housing options that respond to the needs identified in NA 40 and MA 30, including limited shelter capacity, rising family homelessness, and gaps in youth and domestic violence shelter beds. Through ESG funded activities and partnerships with the CoC, the City helps maintain emergency shelter operations, rapid rehousing programs, and transitional housing for survivors of domestic violence.

The plan's goals prioritize strengthening the local homelessness response system by supporting facility improvements, expanding access to low barrier shelter, and coordinating with providers to ensure that emergency housing is

safe, accessible, and connected to supportive services. The City also collaborates with regional partners to address cross jurisdictional needs, recognizing that homelessness in Columbus is influenced by regional housing pressures and service gaps.

These efforts ensure that individuals and families experiencing homelessness have access to immediate, safe shelter and a pathway toward longer term stability.

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

The City's strategic plan emphasizes Housing First principles and prioritizes strategies that shorten the length of homelessness, increase exits to permanent housing, and reduce returns to homelessness. Through ESG funded rapid rehousing, case management, and housing navigation services, the City supports individualized housing plans that help residents secure stable housing quickly.

The plan also aligns with the CoC's focus on serving chronically homeless individuals, families with children, veterans, and unaccompanied youth by supporting programs that pair rental assistance with wraparound services. Partnerships with the Housing Authority of Columbus, NeighborWorks, and Habitat for Humanity expand access to affordable units, while HOME funded development and rehabilitation increase the supply of housing options available to formerly homeless households.

By improving coordination across providers, strengthening HMIS data quality, and investing in affordable housing production and preservation, the City's

goals directly support long term housing stability and reduce the likelihood of future homelessness.

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

Preventing homelessness is a core component of the City's anti poverty and housing strategies. The Consolidated Plan prioritizes investments that stabilize low income households, including rental assistance, utility support, housing rehabilitation, and fair housing services. These activities address the primary drivers of housing instability identified in the Needs Assessment, such as cost burden, aging housing stock, and limited access to transportation and childcare.

The City also works with partners across healthcare, behavioral health, corrections, and child welfare systems to reduce discharges into homelessness. Coordination with MercyMed, the Housing Authority, the Workforce Development Board, and domestic violence service providers helps ensure that individuals leaving institutions or systems of care have access to housing resources, employment pathways, and supportive services.

By strengthening public services, expanding economic opportunity, and improving access to affordable housing, the City's strategic plan helps extremely low income households maintain stability and avoid entering the homelessness system.

SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Columbus follows HUD's Lead Safe Housing Rule in all of the City's federally funded affordable housing development activities. The rule includes requirements for disclosure of lead-based paint hazards, risk assessment, evaluation, hazard reduction, interim controls, maintenance, and rehabilitation of properties. The Georgia Department of Public Health West Central Health District conducts home investigations to find lead sources in homes when a child has a confirmed elevated blood lead level as part of the Childhood Lead Poisoning Prevention Program.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of Columbus reduces risk of lead poisoning and hazards by following the Lead Safe Housing Rule requirements in federally funded housing activities and through the Childhood Lead Poisoning Prevention Program. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. Homes in the United States built before 1978 are at high risk for lead-based paint hazards, and roughly half of Columbus's existing housing stock was built within this time frame. For these reasons, it is vital that the City of Columbus reduce lead-based paint hazards in all federally funded housing activities.

How are the actions listed above integrated into housing policies and procedures?

The City of Columbus integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD's Lead Safe Housing Rule requirements in all of the City's federally funded affordable housing development activities.

SP-70 ANTI-POVERTY STRATEGY – 91.215(J)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The most recently available data shows that as of 2024, 19% of Columbus's population lived below the poverty line. This is substantially higher than both the overall State of Georgia poverty rate (13.4%) and the national poverty rate (12.5%); however, for Columbus this represents a decline in poverty, which had steadily risen in the past 25 years before peaking in 2017 at 21.7%. This decline in poverty coincides with several major economic development initiatives and job-growth efforts undertaken in Columbus over the past decade, which have likely contributed to population stabilization and wage growth in key sectors (see sections MA-15 and MA-45 for more information). These efforts, as well as other strategies to reduce poverty, include the following:

Workforce and Economic Development

Columbus has intensified its economic development efforts over the last 10 years, including in the area of workforce training. Columbus falls within the Workforce Georgia Lower Chattahoochee Workforce Area (LCWA), which acts as Columbus's Local Workforce Development Agency and provides the following resources:

- Career Counseling and Assessment
- Exploration of Training/Educational Needs
- On-the-Job Training for Adults and Dislocated Workers
- Internship for In-school Youth
- Internship and Placement Services for Out-of-School Youth (ages 18-24)
- Work Reintegration and Placement Services for Adults, Dislocated Workers
- Remedial and Adult Literacy
- Occupational Skills/Classroom Training (See Eligible Provider Listing)

The LCWA also maintains a "ONE-STOP Center", which unifies many local human service organizations in order to provide a centralized resource hub to anyone seeking employment services. This center includes childcare,

computer, and internet access in order to alleviate common barriers faced by low- and moderate-income workers.

In addition to these resources, Choose Columbus is in the process of expanding its workforce development, training, and education efforts through partnerships with Columbus Technical College and other community partners. This includes the construction of the Veterans Education Career Transition Resource Center, which will "serve as a transformative hub for workforce development, career training, and veteran support services in the Chattahoochee Valley region"[30], as well as an Aviation Maintenance Technician Program which will help to expand the area's rapidly growing aviation industry.

Housing and Homelessness

In addition to intensifying its economic development efforts, Columbus has also expanded its affordable housing initiatives substantially in recent years. In 2023, the City launched its Affordable Housing Initiative Program, which allocated $3 million in ARPA funds to support local entities offering solutions to Columbus's affordable housing crisis. This process resulted in the selection of three local agencies for funding that are expected to produce 271 new affordable units in Columbus.

Columbus is also shifting and expanding its approach to homelessness by partnering with the United Way of Chattahoochee Valley's Home For Good Program to create a Homelessness Task Force and a 6-Month Strategic Plan to Address Homelessness and Affordable Housing. This process was approved for funding by Columbus City Council in September 2025[31] and is expected to result in a Strategic Plan by mid-2026[32]. The Home For Good Program previously produced the 2025 Columbus Regional Housing Study, which synthesizes workforce development and housing needs in order to assess current and project future affordable housing demand in Columbus and surrounding areas.

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[30] https://www.wrbl.com/news/columbus-technical-college-vectr-center-workforce-groundbreaking-ceremony-georgia-campus-workforce-development-center/
[31] https://citizenportal.ai/articles/6461508/Georgia/Muscogee-County/Columbus/Columbus-approves-17374-for-United-Way-led-homelessness-strategy
[32] https://www.wrbl.com/news/columbus-city-council-hears-plan-for-homeless-solutions-group/

Emergency Assistance, Diversion, and Homelessness Prevention

In addition to the above efforts, Columbus provides a variety of emergency assistance programs in order to prevent residents from becoming homeless. The City maintains a four-page resource list on its public website which directs residents to a variety of emergency assistance programs[33]. The Salvation Army also provides emergency rent and utility assistance to families in crisis in Columbus in order to prevent homelessness.[34]

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The housing affordability, workforce development, and homelessness programs detailed in this plan aim to support the achievement of housing and economic development goals for the City and region. Columbus will continue to fund public services, facilities, and infrastructure that address the needs detailed in local and regional plans focused on homelessness, economic development, and workforce needs.

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[33] https://www.columbusga.gov/Portals/HR/pdfs/Community%20Services%20Resource%20List%202024.pdf?ver=qNe7vO0ZheU7pfUT2AwuSw%3D%3D

[34] https://www.salvationarmyusa.org/usa-southern-territory/georgia/utility-rent-assistance/

SP-80 MONITORING – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Subrecipient monitoring is the process of acquiring, reviewing, and reporting information regarding subrecipients' compliance with their contract terms and conditions, including both administrative and programmatic requirements. The City of Columbus's monitoring process for recipients of CDBG funding is two-pronged. Recipients are required to submit monthly reports to the City's Community Reinvestment Department describing performance and expenditure goals. Additionally, all public service funding recipients are assessed using a formal Risk Assessment Metric which informs the timeline for more in-depth on-site monitoring. Subrecipients will be monitored according to their risk level (High, Medium, or Low). Subrecipients designated as high-risk are moved to the top of the monitoring queue and are most likely to receive a site or desk monitoring in the next program year. After their initial monitoring, subrecipients designated as medium- to low-risk receive regular follow-up guidance and a desk monitoring at least once every three years.

Housing providers receiving HOME funds are monitored on an annual risk-based system which evaluates both reports from subrecipients and City review of projects. HOME fund recipients are required to maintain up-to-date reporting and documentation as described by the City. The City may also implement additional situational or ongoing monitoring for certain projects, including new projects and those with large expenditure or construction requests.

AP-15 EXPECTED RESOURCES – 91.220(C)(1,2)

Introduction

The City of Columbus will use CDBG, HOME, and ESG funds during the 2026 program year to begin implementing the priorities identified in the 2026–2030 Consolidated Plan. While annual allocations vary based on the federal budget, the City's approach to resource deployment remains consistent: target investments toward the highest-need households and neighborhoods, leverage partnerships with nonprofit and development partners, and coordinate funding across programs to maximize impact. These resources form the foundation for expanding affordable housing, revitalizing neighborhoods, supporting economic mobility, strengthening public services, and improving the local homelessness response system.

Anticipated Resources

TABLE 55 - EXPECTED RESOURCES – PRIORITY TABLE

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public - Federal	Acquisition Housing Rehabilitation Public Services Public	$ 1,708,493.00	$0	$0	$ 1,708,493.00	$6,833,972.00	Block grant from HUD to address housing, community development and economic

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
		Infrastructure Economic Development Energy Efficiency Improvements Historic Preservation Relocation Admin and Planning						development needs in the City.
HOME	Public - Federal	Acquisition Downpayment Assistance Tenant Based Rental Assistance Homebuyer rehabilitation Multifamily rental and for-	$955,158.84	$0	$0	$955,158.84	$3,820,635.36	Grant from HUD to address affordable housing needs in the City.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
		sale units Single-family rental and for-sale units Energy Efficiency Improvements Relocation Admin and Planning						
ESG	Public - Federal	HMIS Transitional Housing Emergency Shelter Admin and Planning	$148,619.00	$0	$0	$148,619.00	$594,476.00	Grant from HUD to address the needs of persons experiencing homelessness or at risk of becoming homeless.

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

The non-profit organizations receiving CDBG, HOME and ESG funds from the City have additional financial capacity through other federal funding streams, state grants, low income housing tax credits, and private fundraising. The City encourages applicants and subrecipients to seek out other public and private resources that address the needs and goals in the Consolidated Plan. HUD grant funds provide these organizations with the opportunity to expand their services to benefit low- to moderate-income persons.

HUD's HOME program requires a 25% match from non-federal fund sources. To meet the match requirement, the City requires organizations who receive HOME funding to provide the necessary match using non-federal funds, which is verified through documentation provided with each HOME activity.

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

Publicly owned land in the City is primarily used to address the recreational needs of the City's residents. The City has historically placed an emphasis on developing parks in lower-income communities by adding playgrounds and exercise equipment. The City will seek out opportunities to utilize publicly owned land for housing and economic development activities.

Discussion

CDBG resources will support public services, public facility improvements, and targeted neighborhood revitalization activities, with a continued emphasis on South Columbus, where aging infrastructure, concentrated housing problems, and limited access to amenities create persistent barriers to opportunity. HOME funds will expand and preserve affordable housing through new construction, down payment assistance for first-time homebuyers, and support for CHDO-led development. ESG funds will strengthen the homelessness response system by supporting emergency shelter operations, rapid rehousing, homelessness prevention, and HMIS activities. Together, these resources allow the City to make measurable

progress toward the Consolidated Plan's priority needs while laying the groundwork for deeper investments over the next five years.

COMMUNITY REINVESTMENT

COLUMBUS CONSOLIDATED GOVERNMENT

Annual Goals and Objectives

AP-20 ANNUAL GOALS AND OBJECTIVES

Goals Summary Information

TABLE 56 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Protect and Preserve LMI Household Assets	2026	2030	Affordable Housing Public Services	Citywide South Columbus NRSA	Protect and Preserve LMI Household Assets	CDBG: $0	Homeowner Housing Rehabilitated: 0 Persons Assisted: 0
2	Expand Access to Sustainable, Affordable Housing	2026	2030	Affordable Housing	Citywide South Columbus NRSA	Expand Access to Sustainable, Affordable Housing	HOME: $859,339.84	Household/ Housing Units: 1 Households Assisted: 8 Other: 0
3	Strengthen the Homeless Response	2026	2030	Homelessness	Citywide South Columbus	Strengthen the Homeless Response	ESG: $137,472.58	Persons Assisted: 55 Other:

	System				NRSA	System		8,000
4	Enhance the Social Safety Net	2026	2030	Public Services Public Facilities / Infrastructure	Citywide South Columbus NRSA	Enhance the Social Safety Net	CDBG: $721,655	Persons Assisted: 5,585
5	Expand Access to Recreation and the Arts	2026	2030	Public Services Public Facilities / Infrastructure	Citywide South Columbus NRSA	Expand Access to Recreation and the Arts	CDBG: $645,139	Persons Assisted: 3,020
6	Enhance Safety and Reduce Expose to Environmental and Health Hazards	2026	2030	Public Facilities / Infrastructure	Citywide South Columbus NRSA	Enhance Safety and Reduce Expose to Environmental and Health Hazards	CDBG: $0	Persons Assisted: 0 0 acres remediated
7	Support and Sustain Businesses Serving LMI Communities	2026	2030	Economic Development	Citywide South Columbus NRSA	Support and Sustain Businesses Serving LMI Communities	CDBG: $0	Businesses Assisted: 0 Other: 0

8	Program Administration	2026	2030	Administration	Citywide	Program Administration	CDBG: $341,698.60 HOME: $95,515.80 ESG: $11,146.42	N/A

Goal Descriptions

Goal Name	Goal Description
Protect and Preserve LMI Household Assets	Safeguard owner-occupied housing and prevent displacement through strategic rehabilitation, accessibility improvements, and targeted interventions.
Expand Access to Sustainable, Affordable Housing	Remove structural and financial barriers to housing entry and stability through development, preservation, and homeownership support.
Strengthen the Homeless Response System	Increase resources and coordination for individuals and families at risk of or experiencing homelessness.
Enhance the Social Safety Net	Provide targeted assistance that stabilizes households and prevents crisis-driven displacement.
Expand Access to Recreation and the Arts	Invest in community spaces and programming that promote quality of life, health, and neighborhood cohesion.
Enhance Safety and Reduce Expose to Environmental and Health Hazards	Address safety and environmental risks that disproportionately impact LMI communities through mitigation and infrastructure investment.
Support and Sustain Businesses Serving LMI Communities	Strengthen neighborhood-serving businesses to promote economic resilience and local job creation.
Program Administration	Plan and administer HUD Entitlement Funding for community development and housing activities with transparency, community involvement, and full compliance with Federal regulations.

AP-35 PROJECTS – 91.220(D)

Introduction

The projects selected for the 2026 program year represent the first year of implementation for the 2026–2030 Consolidated Plan and are designed to advance the City's highest priority needs: expanding and maintaining affordable housing, revitalizing neighborhoods, supporting economic mobility, strengthening public services, and reducing homelessness. Each project aligns with one or more of the Strategic Plan goals and reflects the needs identified through the Needs Assessment, Market Analysis, and extensive community engagement process.

CDBG resources will support public services, public facility improvements, and targeted neighborhood revitalization activities, with a continued emphasis on South Columbus, where aging infrastructure, concentrated housing problems, and limited access to amenities create persistent barriers to opportunity. These investments include improvements to community facilities, support for youth and family services, and infrastructure upgrades that enhance safety and quality of life.

HOME funds will be used to expand the supply of affordable housing and increase access to homeownership. Planned activities include the construction of new affordable units, down payment assistance for first-time homebuyers, and support for CHDO-led development. These investments respond to the citywide shortage of affordable units, the aging housing stock, and the strong demand for homeownership opportunities among low- and moderate-income households.

ESG funds will strengthen the homelessness response system by supporting emergency shelter operations, rapid rehousing, homelessness prevention, and HMIS activities. These projects reflect the City's commitment to reducing and alleviating homelessness through coordinated, data-driven strategies developed in partnership with the Continuum of Care.

Together, the projects in AP-35 represent the first steps in a five-year effort to expand opportunity, stabilize neighborhoods, and ensure that Columbus's growth benefits all residents.

Projects

TABLE 57 – PROJECT INFORMATION

#	Project Name
1	CDBG Administration
2	CDBG Public Services
3	CDBG Public Facilities and Infrastructure
4	HOME Administration
5	Community Housing Development Organization (CHDO) Reserve
6	Community Housing Development Organization (CHDO) Operating
7	Affordable Housing
8	ESG

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

The allocation priorities for the 2026 program year reflect the priority needs identified in the 2026–2030 Consolidated Plan, the findings of the Needs Assessment and Market Analysis, and the input gathered through extensive community and stakeholder engagement. Resources are directed toward activities that address the most significant and persistent challenges facing low- and moderate-income residents, including the shortage of affordable housing, aging housing stock, neighborhood disinvestment, limited access to public services, and gaps in the homelessness response system. The City has also prioritized investments in South Columbus, where housing problems, infrastructure needs, and socioeconomic disparities are most concentrated.

CDBG funds are allocated to public services, public facility improvements, and neighborhood revitalization activities that stabilize communities and expand access to essential resources. HOME funds are directed toward the production and preservation of affordable housing and support for first-time homebuyers, reflecting the strong demand for affordable units and the need to expand homeownership opportunities. ESG funds are allocated to

emergency shelter operations, rapid rehousing, homelessness prevention, and HMIS activities to strengthen the local homelessness response system and support households at risk of housing instability.

Despite these targeted investments, several obstacles continue to limit the City's ability to fully address underserved needs. Rising construction costs and limited availability of affordable units constrain the pace of housing development. Aging housing stock and high rehabilitation costs create challenges for preserving existing units, particularly for low-income homeowners. Service providers face capacity constraints, including staffing shortages and limited funding for supportive services. Additionally, households with extremely low incomes, individuals with disabilities, and residents in historically disinvested neighborhoods continue to face barriers related to transportation, childcare, and access to opportunity. These obstacles underscore the need for continued coordination, resource leveraging, and strategic investment over the five-year Consolidated Plan period.

AP-38 PROJECT SUMMARY

Project Summary Information

1		
	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: $341,698.60
	Description	CDBG Program Administration
	Target Date	6/30/2027
	Estimate the number and type of persons that will benefit from the proposed activity	N/A
	Location Description	Department of Community Reinvestment and Real Estate, 1111 1st Avenue, Columbus, GA 31901
	Planned Activities	Salaries, administrative service delivery costs, program planning activities, fair housing education, outreach services, community engagement efforts

2		
	Project Name	CDBG Public Services
	Target Area	Citywide South Columbus NRSA
	Goals Supported	Protect and Preserve LMI Household Assets
	Needs Addressed	Protect and Preserve LMI Household Assets Enhance the Social Safety Net Expand Access to Recreation and the Arts
	Funding	CDBG: $256,273.95
	Description	Provisions of broad public services within our community.
	Target Date	06/30/2027
	Estimate the number and type of persons that will benefit from the proposed activity	5,940 persons assisted
	Location Description	Citywide
	Planned Activities	Community services that assist low- and moderate-income residents and other special needs populations, including but not limited to: • Childcare services • Mental health care services • Transportation assistance and services • Structured youth programs and improved access for children or teens with disabilities, i.e. intellectual disabilities.

		• Medical, dental, and mental health care • Job readiness and job search assistance • Food access and nutrition programs • Addiction recovery services • Senior services • Poverty reduction efforts
3	**Project Name**	CDBG Public Facilities and Infrastructure
	Target Area	Citywide South Columbus NRSA
	Goals Supported	Enhance the Social Safety Net Expand Access to Recreation and the Arts Enhance Safety and Reduce Exposure to Environmental and Health Hazards
	Needs Addressed	Enhance the Social Safety Net Expand Access to Recreation and the Arts Enhance Safety and Reduce Exposure to Environmental and Health Hazards
	Funding	CDBG: $1,010,520.45
	Description	Improvements to recreational facilities, sidewalks, street improvements in low-to-moderate income census tracts.
	Target Date	06/30/2027

	Estimate the number and type of persons that will benefit from the proposed activity	2,665 Persons Assisted
	Location Description	Citywide South Columbus NRSA
	Planned Activities	Enhance the living environment for Columbus residents through public improvements including but not limited to: • Nonprofit facilities such as childcare centers or homeless shelters • City-owned community centers, parks and recreation spaces, or other facilities • Safe pedestrian infrastructure i.e., sidewalk expansion, crosswalks, ADA accessibility, bike lanes, and/or bike paths • Expanded public transportation services • Neighborhood safety improvements (e.g., streetlighting, streetscaping, speed bumps) • Site evaluation of vacant properties to determine physical conditions and potential for rehabilitation. • Demolition of dilapidated and unsafe properties. • Improve beautification efforts in areas in need, including landscaping, façade improvements, clear abandoned or dilapidated properties.
4	**Project Name**	HOME Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: $95,155.58
	Description	HOME Program Administration

	Target Date	06/30/2027
	Estimate the number and type of persons that will benefit from the proposed activity	N/A
	Location Description	Department of Community Reinvestment and Real Estate, 1111 1st Avenue, Columbus, GA 31901
	Planned Activities	Salaries, administrative service delivery costs, program planning activities, fair housing education, outreach services, community engagement efforts
5	**Project Name**	Community Housing Development Organization (CHDO) Reserve
	Target Area	Citywide South Columbus NRSA
	Goals Supported	Expand Access to Sustainable, Affordable Housing
	Needs Addressed	Expand Access to Sustainable, Affordable Housing
	Funding	HOME: $143.273.83
	Description	Acquisition and/or rehabilitation of homebuyer properties
	Target Date	06/30/2027

	Estimate the number and type of persons that will benefit from the proposed activity	1 Household/Housing Units
	Location Description	Citywide South Columbus NRSA
	Planned Activities	Projects and activities that increase or maintain the supply of affordable rental and for-sale housing in Columbus, including: • Rehabilitation or acquisition/rehab of existing affordable rental properties. • Rehabilitation of owner-occupied housing, particularly homeowners who are low income, elderly, or disabled. • Downpayment assistance for first time home buyers or lower income households. • Tenant-based rental assistance programs • Property acquisition and/or land development activities to support the construction of new affordable rental apartments and for-sale housing. • Strategic transit-oriented development co-locating housing near essential services and amenities. • Workforce housing expansion and preventing displacement of residents due to pressures from increased cost of living and housing costs. • Increase housing stock overall to prevent displacement of lower-income residents due to new industries and jobs attracting new residents.
6	**Project Name**	Community Housing Development Organization (CHDO) Operating
	Target Area	Citywide South Columbus NRSA
	Goals Supported	Expand Access to Sustainable, Affordable Housing
	Needs Addressed	Expand Access to Sustainable, Affordable Housing
	Funding	HOME: $47,757.94

	Description	Funding for operating expenses, which are defined as reasonable and necessary costs for the organization's operation.
	Target Date	06/30/2027
	Estimate the number and type of persons that will benefit from the proposed activity	N/A
	Location Description	Citywide
	Planned Activities	Salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment; materials; and supplies.
7	**Project Name**	Affordable Housing
	Target Area	Citywide South Columbus NRSA
	Goals Supported	Expand Access to Sustainable, Affordable Housing
	Needs Addressed	Expand Access to Sustainable, Affordable Housing
	Funding	CDBG: $100,000.00 HOME: $668,971.49
	Description	Development of affordable single-family rental and homeowner units.

		Down payment assistance. Housing Rehabilitation.
	Target Date	06/30/2027
	Estimate the number and type of persons that will benefit from the proposed activity	4 Household/Housing Units 4 Households Assisted 2 Homeowner Housing Rehabilitated
	Location Description	Citywide South Columbus NRSA
	Planned Activities	Projects and activities that increase or maintain the supply of affordable rental and for-sale housing in Columbus, including: • Rehabilitation or acquisition/rehab of existing affordable rental properties. • Rehabilitation of owner-occupied housing, particularly homeowners who are low income, elderly, or disabled. • Downpayment assistance for first time home buyers or lower income households. • Tenant-based rental assistance programs • Property acquisition and/or land development activities to support the construction of new affordable rental apartments and for-sale housing. • Strategic transit-oriented development co-locating housing near essential services and amenities. • Workforce housing expansion and preventing displacement of residents due to pressures from increased cost of living and housing costs. • Increase housing stock overall to prevent displacement of lower-income residents due to new industries and jobs attracting new residents.
8	**Project Name**	ESG
	Target Area	Citywide
	Goals Supported	Strengthen the Homeless Response System
	Needs Addressed	Strengthen the Homeless Response System

	Funding	ESG: $148,619.00
	Description	Funds will be used to support ESG eligible services in emergency shelter, homelessness prevention, rapid rehousing, and HMIS.
	Target Date	06/30/2027
	Estimate the number and type of persons that will benefit from the proposed activity	55 Persons Added 8,000 Other
	Location Description	Citywide
	Planned Activities	Projects and activities that respond to and prevent homelessness through activities including but not limited to: • Rapid re-housing or homelessness prevention • Street outreach • Lowering barriers to accessing services • Emergency shelter or transitional housing • Wrap-around services and case management

AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)

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

The City directs its CDBG, HOME, and ESG funds into two geographic areas: a Citywide target area and the South Columbus NRSA. The Citywide target area encompasses the entirety of the City of Columbus, allowing the City to direct CDBG, HOME, and ESG funds to eligible activities throughout the city. This citywide approach ensures that federal resources remain flexible enough to address needs wherever they arise, while still allowing the City to strategically concentrate investments in areas with the highest levels of housing need and socioeconomic disparity. Within the Citywide target area, neighborhoods where the percentage of LMI persons is 51% or higher will be prioritized for CDBG funding.

The South Columbus NRSA is a smaller area within the city limits, which is home to approximately 10.8% of the city's total population. An estimated 72% of the residents in the South Columbus NRSA have low or moderate incomes. The Needs Assessment and Market Analysis identified South Columbus as an area with some of the city's most significant concentrations of housing problems, aging housing stock, and limited access to opportunity, making it a priority location for targeted revitalization efforts. Eligible activities within both the South Columbus NRSA and Citywide target area include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, planning, and administration.

Geographic Distribution

TABLE 58 - GEOGRAPHIC DISTRIBUTION

Area Name	Area Type	Percentage of Funds
South Columbus NRSA	Strategy Area	20%
Citywide	Local Target Area	80%

Rationale for the priorities for allocating investments geographically

Aligned with the goals and regulations of the federal CDBG, HOME, and ESG programs, and informed by the priority needs identified in the Consolidated Plan, the City of Columbus will prioritize funding in neighborhoods predominantly composed of low- and moderate-income (LMI) households with significant needs related to housing quality and affordability, public facilities, infrastructure, and economic development.

The criteria for project selection are based on the following key factors. These criteria help ensure that limited resources are directed toward neighborhoods and populations where investments will have the greatest and most equitable impact.

- Compliance with statutory requirements of the CDBG program
- Addressing the needs of LMI residents
- Prioritizing investment in the South Columbus NRSA
- Targeting LMI areas or neighborhoods
- Coordinating and leveraging resources
- Responding to community-identified needs
- Ensuring sustainability and long-term impact
- Demonstrating measurable progress and success

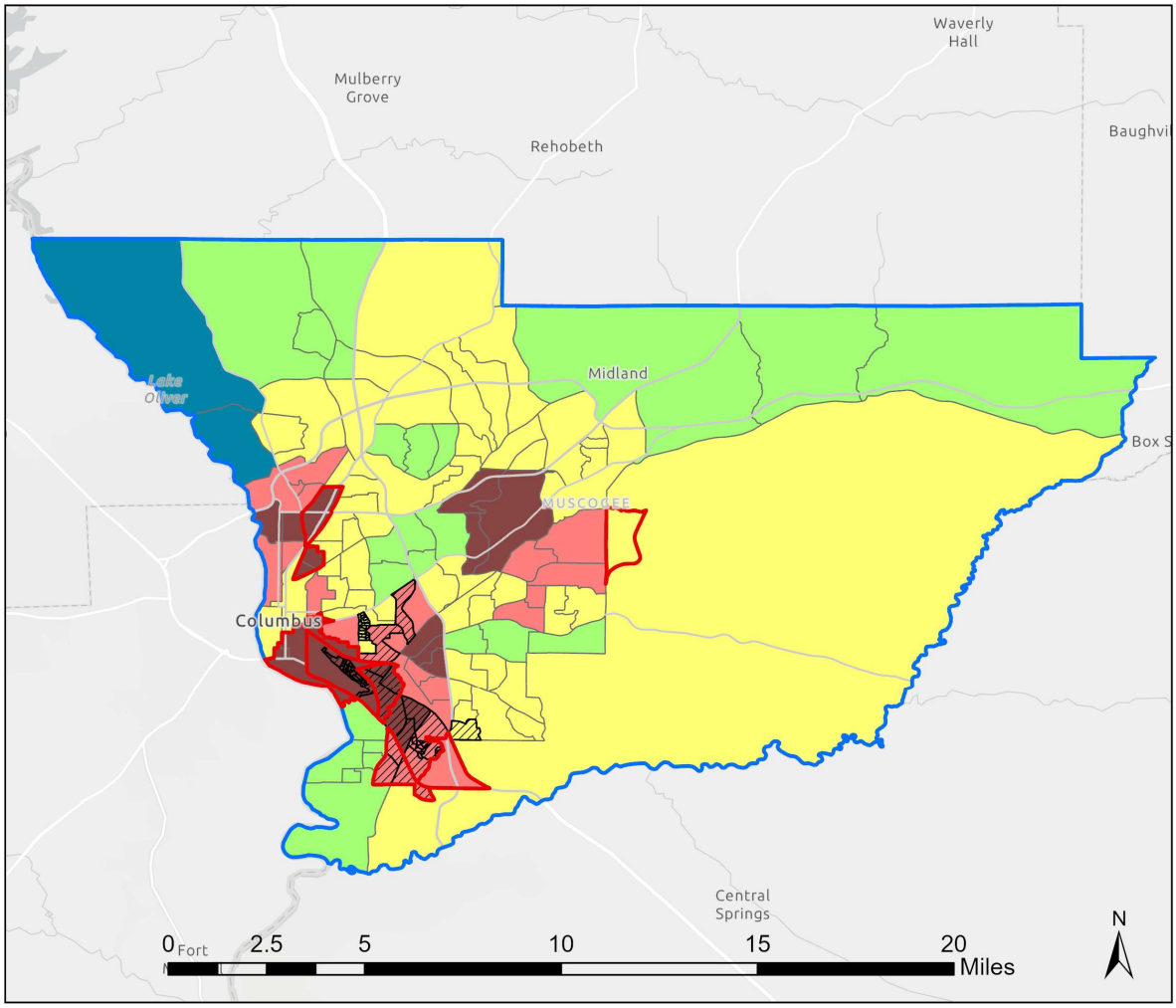
Discussion

Each year, the City strives to fund projects that serve areas with the greatest need as determined by factors such as percentage of low- and moderate-income population, substandard housing stock, and need for other improvements. Additionally, the City funds projects that address priority needs of income-eligible households and special needs populations living throughout the city.

Figure 24 identifies low- and moderate-income census tracts (51% or more low- and moderate-income population) in Columbus, showing that a large concentration of the city's LMI tracts are in the southern parts of the city, including the NRSA designated areas. These patterns mirror the findings of the Consolidated Plan's Needs Assessment, which highlighted South Columbus as an area with overlapping challenges related to housing quality, infrastructure conditions, and socioeconomic disparities. Additionally, over 75% of households in most of the NRSA area and surrounding tracts are low- to moderate income and contain Racially or Ethnically Concentrated Areas of

Poverty (R/ECAPs) as defined by HUD. By concentrating a portion of its annual allocation in South Columbus while maintaining citywide eligibility, the City balances targeted revitalization with the flexibility needed to respond to emerging needs across all neighborhoods.

FIGURE 24: LOW-TO MODERATE-INCOME TRACTS IN COLUMBUS



Percent of Households who are Low- to Moderate-Income

Note: Areas in light or dark RED designate areas where 51% or more of households are low- to moderate-income, indicating eligibility for CDBG-benefit activities.

- Over 75%
- 51%-75%
- 26%-50%
- 10%-25%
- Under 10%
- RECAPs
- Columbus boundaries
- NRSA

COMMUNITY REINVESTMENT

COLUMBUS CONSOLIDATED GOVERNMENT

Affordable Housing

AP-55 AFFORDABLE HOUSING – 91.220(G)

Introduction

During the 2026 program year, the City of Columbus will support affordable housing primarily through the production of new units and direct assistance to low- and moderate-income homebuyers. While no rental assistance or multifamily rehabilitation activities are planned for this year, the City will invest HOME and CDBG resources to create new affordable homeownership and rental opportunities and to help income-eligible households access stable, long-term housing. These efforts include the construction of a CHDO-developed homeownership unit, the development of four new affordable rental units, and down payment assistance for six first-time homebuyers. Together, these activities will expand the supply of affordable housing and increase access to homeownership for lower-income households.

TABLE 59 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	7
Special-Needs	0
Total	7

TABLE 60 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	5

Discussion

The City's affordable housing activities for PY 2026 focus on expanding access to homeownership and increasing the supply of newly constructed affordable units. Of the seven non-homeless households expected to be assisted, one will benefit from a CHDO-developed homeownership unit, while six households will receive down payment assistance to purchase their first home. These investments help lower-income households build long-term stability and wealth through homeownership.

In addition, the City anticipates supporting the production of five new units, including one new affordable homeownership unit and four new affordable rental units. Although no rehabilitation or rental assistance activities are planned for this program year, the emphasis on new construction and homebuyer assistance reflects the City's broader strategy to address rising housing costs, limited affordable inventory, and the need for quality, energy-efficient units in neighborhoods with high housing demand.

Together, these activities contribute to the City's long-term goal of expanding and maintaining affordable housing options for low- and moderate-income residents while strengthening neighborhood stability and increasing access to homeownership.

AP-60 PUBLIC HOUSING – 91.220(H)

Introduction

Founded in 1938, the Housing Authority of Columbus, Georgia (HACG) provides publicly supported housing options for Columbus residents. The HACG also manages and maintains (but does not own) the Harris County, Ellaville, and Buena Vista Housing Authorities. In 2013, the HACG became one of 39 initial Moving To Work agencies. Having shown success with this designation, the HACG has expressed its long-term plans to become a regional Moving To Work agency.

Currently, the HACG provides HUD-subsidized through its 14 Housing Communities. The HACG's housing programs and services include:

- Assisted Housing: Columbus Villas (88 units)
- Permanent Supportive Housing (PSH): Willow Glen (28 one-bedroom apartments)
- Section 8 Housing Choice Vouchers (HCV): 3,194 vouchers

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

During its 2025 Moving To Work Plan Year, the HACG plans to continue the RAD/Section 18 Blend conversion process for the remaining 242 public housing units throughout the city. Under this conversion process, the conventional public housing units at Elizabeth F. Canty Homes will become project-based Section 8 voucher units. Once converted there will be no more conventional public housing properties in Columbus, GA.

In 2024, HACG began construction of 90 new mixed-income housing units. The new senior development called BTW South will contain 80 units for low-income seniors earning no more than 60% AMI, and 10 market rate units. This project will be funded utilizing 9% LIHTC, along with other funding sources such as HUD MTW funds, HOME and CDBG. As part of the RAD/Section 18 Blend conversion of Warren Williams + Rivers Homes, the property will be substantially rehabilitated through the use of 4% LIHTC and private activity bonds allocated by the Georgia Department of Community Affairs (DCA). All 182 units at Warren Williams and Rivers Homes will be reserved for low-income families earning 60% or below AMI and project-based Section 8 voucher holders earning no more than 50% AMI. All current residents will be

temporarily relocated during construction and relocated back to the site once construction is complete.

The HACG was also selected to receive 4% Housing Tax Credit/Bonds funding for the Providence Pointe project. Providence Pointe will be a multifamily rental property with 102 apartments for Housing for Older Persons (ages 55 and over). This project will be co-developed with NeighborWorks Columbus as part of their Elliot's Walk master planned community.

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

The HACG a Family Self Sufficiency (FSS) Program to help residents achieve economic independence over a 5-year period and gain self-sufficiency[35]. FSS participants work with an FSS coordinator who can assess their strengths, barriers, and establish goals. The voluntary program provides a variety of courses that address career counseling, self-esteem, money management, and homeownership. While homeownership is not a mandated outcome of the program, if a participant's income increases, HACG will put a portion of the participant's rent into an escrow savings account.

Residents are also encouraged to become involved in management with the HACG. The housing authority provides a placement for an HACG resident to serve as a commissioner on the HACG leadership team. Residents are also invited to participate in hearings regarding its Annual Moving To Work Plan and year-end report. The HACG collects and replies to residents' comments on these plans. Resident comments are recorded in the final version of the annual plan.

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

Not applicable.

[35] https://columbushousing.org/resident-services/family-self-sufficiency-program/

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)

Introduction

The City of Columbus is a partner in the Columbus-Muscogee/Russell County Continuum of Care, led by Home For Good since 2015. The Continuum of Care secures and distributes funding for direct service providers in the housing and homeless community and provides guidance to strengthen policies and programs. The City of Columbus will continue to partner with Home for Good and local homelessness service providers to achieve the City's homelessness response goals.

For the 2026-2027 program year, Columbus will allocate $148,619.00 in Emergency Solutions Grant (ESG) entitlement funding to support eligible services, including emergency shelter, homelessness prevention, rapid rehousing, HMIS, and ESG program administration.

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

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

One of the City's priorities for the 2026-2030 Consolidated Plan is to expand the availability of housing services and homelessness prevention. Activities funded under this priority may include outreach to unsheltered homeless persons. The City will continue to partner with local service providers, such as the United Way of the Chattahoochee Valley and Mercy Med, which offer food, clothing, and other essential resources to those in need.

In the 2026 program year, the City will support homeless outreach efforts by:

- Providing funding to the Continuum of Care for homeless outreach services.

Addressing the emergency shelter and transitional housing needs of homeless persons

Through the City's HOME-ARP funding, Columbus will invest $1,167,947 in developing 17 family shelter units operated by the Columbus Salvation Army.

An additional $50,000 in HOME-ARP funds will support Hope Harbour, the region's domestic violence emergency shelter. Columbus may also allocate ESG funding to emergency and transitional housing providers, including The Salvation Army and Hope Harbour. These organizations will continue to provide critical housing and support services for individuals experiencing homelessness.

Actions to address emergency shelter and transitional housing needs in the 2026 program year include:

- Funding through ESG for emergency shelter, homelessness prevention, rapid rehousing, and HMIS
- Funding through HOME-ARP to support development of 17 new family shelter units
- Funding supportive services for victims of domestic violence
- Conducting rapid re-housing for homeless families

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

The City of Columbus and the Columbus-Muscogee/Russell County CoC embrace the Housing First Model, which prioritizes permanent housing while providing case management and supportive services. This approach aligns with the CoC's goals of expanding access to affordable and permanent supportive housing.

Actions to assist residents experiencing homelessness in making the transition to permanent housing in the 2026 program year include:

- Funding supportive services and housing services for victims of domestic violence
- Conducting rapid re-housing for homeless families

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

Housing and service providers in Columbus collaborate to prevent homelessness among vulnerable and at-risk populations. These include extremely low-income individuals and families, those exiting institutions, and individuals receiving housing, health, social services, education, or youth assistance. Local organizations, such as The Salvation Army, help by providing rent and utility assistance.

Additionally, the City will use its ESG funding to support Home for Good's administration of the HMIS system. This digital management system will track clients who seek resources and help refer them to local agencies that can provide services.

Actions to prevent homelessness in the 2026 program year include:

- Support the local Continuum of Care's administration of the HMIS system.

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

Introduction:

Columbus has a significant need for income-limited rental housing and affordable housing for purchase. In particular, the City has a pressing need to focus on a range of rental housing options for families earning less than 30% AMI – CHAS data indicates that the current amount of housing available to families at this income level is only sufficient for 15% of that population in Columbus. In addition, the 2025 Columbus Regional Housing Study notes that Columbus needs to construct an additional 3,035 new residential workforce housing units in the next ten years in order to keep up with projected population growth, or an average of 304 units per year. In the five-year period from 2020 to 2024, the American Community Survey shows that Columbus constructed a total of 872 units, or 174 per year. This means that Columbus would need to increase its current yearly production rate by 75% in order to ensure enough workforce housing by the year 2035.

Other barriers to affordable housing include aging housing stock, wages that are not keeping pace with cost-of-living increases, and a discrepancy between HUD-designated fair market rents and the actual rental market.

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

Columbus is an active participant in the 2025 Columbus Regional Housing Study, which analyzes housing needs and provides recommendations for removing barriers throughout the Chattahoochee Valley. Columbus remains invested in supporting the goals and findings of regional study and will continue to work with local and regional efforts in implementing these strategies as outlined in SP-55.

AP-85 OTHER ACTIONS – 91.220(K)

Introduction:

This section details Columbus's plans to ensure safe and affordable housing for its residents, meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies. These actions directly support the priority needs identified in the Consolidated Plan and help ensure that federal resources are deployed strategically to address the community's most significant housing and community development challenges.

Actions planned to address obstacles to meeting underserved needs

Over the past decade, the City of Columbus has greatly expanded its partnerships with both local service providers and with regional providers, planning entities, economic development organizations, and more. This growth, particularly in the area of regional networking, has allowed the City to more accurately assess needs and develop solutions that take into account broader regional factors in order to more easily overcome obstacles to meeting underserved needs. In particular, the Community Reinvestment Department has greatly expanded efforts in historically disinvested areas of South Columbus in the last five to ten years. The City plans to continue funding and expanding these and other efforts in order to find and address obstacles to meeting underserved needs throughout the jurisdiction.

Actions planned to foster and maintain affordable housing

In PY 2026–2027, the City of Columbus will foster and maintain affordable housing primarily through targeted HOME and CDBG investments that expand supply, preserve existing units, and support low-income households' long-term stability. The City will dedicate $668,971.49 in HOME funds and $100,000 in CDBG funds to develop new affordable single-family rental and homeowner units, provide down payment assistance to first time and lower income buyers, and rehabilitate owner occupied homes, particularly those occupied by elderly, disabled, or low-income residents. These activities will

produce or preserve units, assist homebuyers, and prevent displacement in neighborhoods experiencing rising housing costs.

The City will also strengthen its development partners through CHDO Reserve ($143,273.83) for acquisition/rehab and CHDO Operating funds ($47,757.94) to maintain organizational capacity. These investments help ensure a steady pipeline of affordable units and sustained nonprofit development activity.

Preservation remains a core strategy. Rehabilitation of owner-occupied homes and acquisition/rehab of existing affordable units will extend the life of Columbus' naturally occurring affordable housing stock and stabilize vulnerable households. Complementary CDBG Public Facilities and Infrastructure investments will improve neighborhood conditions such as pedestrian safety, ADA accessibility, and community facility upgrades in low- and moderate-income areas, supporting long term housing viability.

Finally, through CDBG and HOME administration, the City will continue fair housing education, community engagement, and program oversight to ensure equitable access to housing resources and alignment with broader housing goals.

Actions planned to reduce lead-based paint hazards

The City of Columbus follows HUD's Lead Safe Housing Rule in all of the City's federally funded affordable housing development activities. The rule includes requirements for disclosure of lead-based paint hazards, risk assessment, evaluation, hazard reduction, interim controls, maintenance, and rehabilitation of properties. The Georgia Department of Public Health West Central Health District conducts home investigations to find lead sources in homes when a child has a confirmed elevated blood lead level as part of the Childhood Lead Poisoning Prevention Program. These efforts are especially important in older housing stock prevalent in South Columbus and other historically disinvested neighborhoods.

Actions planned to reduce the number of poverty-level families

Reducing the number of families living at or below the poverty line requires a coordinated strategy that strengthens economic opportunity while removing the everyday barriers that keep families from achieving stability. The plan focuses first on expanding access to quality employment by partnering with local employers to create job pipelines, apprenticeships, and training programs that align with high-growth industries. At the same time,

investments in adult education, vocational training, and early childhood learning help ensure that both current and future generations have the skills needed to succeed in a changing labor market.

Alongside workforce development, the approach emphasizes stabilizing families through improved access to affordable housing, childcare, transportation, and essential health and social services. Expanding rental assistance, increasing the supply of affordable units, and offering financial coaching help families build a foundation for long-term stability. Childcare subsidies, transit support, and access to healthcare (including mental-health and substance-abuse services) reduce the practical obstacles that often prevent parents from maintaining steady employment. By pairing these supports with small-business development opportunities and strong community partnerships, the plan aims to create a more resilient local economy where families have the tools, resources, and pathways needed to rise out of poverty and build lasting financial security.

Actions planned to develop institutional structure

The City will continue to work within existing partnerships and coalitions, such as the Continuum of Care, to work toward meeting local housing and service needs while also continuing to pursue new community partnerships. The Community Reinvestment Department will continue to work closely with state and local agencies and governments, nonprofit organizations, and other service providers to coordinate delivery of services to city residents. Columbus Consolidated Government will continue to consult with various housing, homelessness, social service, elderly and disability resource agencies to gather data and identify service gaps. The City will also support capacity-building efforts among nonprofit partners to strengthen the overall institutional delivery system and improve service coordination.

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

The City of Columbus will continue to be an active participant in the Columbus- Muscogee Continuum of Care. The Continuum of Care brings together nonprofit, government, and business leaders to provide a shared approach to goals of ending homelessness. Membership includes emergency, transitional, and permanent housing providers; nonprofit social service organizations; and government agencies. Additionally, the City will continue support of and participation in regional planning efforts, such as the 2025

Columbus Regional Housing Study and the 2022 River Valley Comprehensive Economic Development Strategy. These partnerships help ensure that housing and service strategies are aligned across systems and that federal resources are leveraged effectively to address the community's most pressing needs.

AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

Introduction:

This section describes program specific requirements for CDBG, HOME, and ESG funds. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income over the 2026 Program Year period is 70.00%.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	$0
2a. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%
2b. Specify the years covered that include this Annual Action Plan.	2026 Program Year