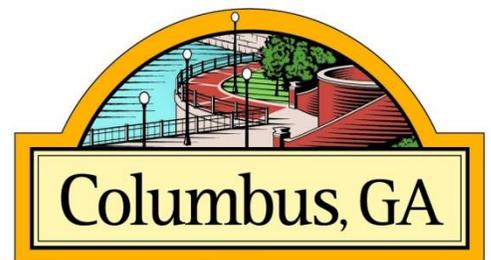


# Columbus Consolidated Government

FY 2017 – FY 2021 Five Year Consolidated Plan  
and FY 2017 Annual Action Plan

**Prepared for:** Department of Community Reinvestment

**Adopted:** May 10, 2016



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# Executive Summary

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## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The Columbus, GA Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) in order for the City to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)

Con Plans must be prepared and submitted to HUD every three to five years. Columbus uses a five-year Con Plan cycle, and has a program year beginning July 1. This plan covers fiscal years 2017 – 2021.

The purpose of the Columbus Con Plan is to:

- Assess the City's affordable housing and community development needs
- Analyze the City's housing markets
- Articulate the City's priorities, goals, and strategies to address identified needs, and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The City's Con Plan for FY2017 – FY2021 provides data on trends and conditions related to Columbus' current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

The City of Columbus anticipates receiving the following grant amounts in fiscal year 2017. Projections for the entire five-year period follow in parentheses; however, these projected amounts are expected to change based on federal allocations made annually.

- CDBG: \$1,328,478 (about \$6,642,390)
- HOME: \$644,801 (about \$3,224,005)

In addition to its annual allocation, the City has approximately \$165,804 in CDBG prior year resources and \$940,972 in HOME prior year resources that have not been budgeted. The City plans to budget these funds as follows:

- The \$165,804 in CDBG prior year resources will be allocated to the following activities, which will require a substantial amendment to the FY 2017- FY 2021 Con Plan and FY 2017 AAP:
  - Owner-occupied housing rehabilitation (including accessibility modifications)
  - Property disposition
- The \$940,972 in HOME prior year resources will be allocated to the following activities, which will require a substantial amendment to the FY 2017- FY 2021 Con Plan and FY 2017 AAP:
  - Homebuyer assistance (second mortgages)

Because the City was unable to formally allocate these funds prior to the adoption of this Con Plan, the City is in the process of drafting a substantial amendment to the FY 2017 – FY 2021 Con Plan and the FY 2017 AAP that addresses the aforementioned changes. In accordance with the requirements at 24 CFR 91.505, the draft substantial amendment will be available for public review and comment for a minimum of 30 days prior to submitting the revised Con Plan and AAP to HUD.

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

### Assessment Overview

Housing needs among residents of Columbus were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2008-2012 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), and households experiencing cost burden (paying more than 30% of household income for housing costs) and severe cost burden (paying more than 50% of household income for housing costs).

The most significant housing issue identified was cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 35.5% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Columbus, 15.3% of households are severely cost burdened.

In general, households comprised of single persons have more difficulty in affording housing costs than larger households. Small related households are the most cost-burdened among renters, and elderly households are the most cost-burdened among homeowners. With regard to other housing problems, overcrowding is the second most common problem. Overcrowding is less common for homeowner households compared to renter households.

To address the identified housing needs, the City has established the following goals and outcomes to be achieved through the investment of its HUD resources over the next five years:

Goal/Objective	Source	Outcome
Improve access to and quality of housing	HOME	Homeowner Housing Added: 15 units Tenant-Based Rental Assistance/Rapid Rehousing: 40 households Homeowner Housing Rehabilitated: 20 units
Remove slum and blight	CDBG	Buildings Demolished: 50
Economic development	CDBG	Jobs Created/Retained: 70 Businesses Assisted: 50
Provide public services	CDBG	Public service activities other than LMI Housing Benefit: 15,690 persons Public Services for LMI Housing Benefit: 5,740 households
Housing/services for persons who are homeless	CDBG	Public service activities other than LMI Housing Benefit: 6,750
Improve public facilities and infrastructure	CDBG	Public Facility/Infrastructure other than LMI Housing Benefit: 1,000 persons
Planning and administration	CDBG HOME	Other: 5

### 3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for fiscal year 2015 and submitted to HUD.

Goals/Objectives	Source	Indicator	Performance
Increase the number of owner-occupied single-family homes in Columbus.	HOME	Housing stock added	4 homes constructed/rehabilitated
Increase the viability of potential homeownership opportunities.	HOME	Households assisted.	87 households assisted
Preserve the existing affordable housing stock and improve the condition of housing for low-income homebuyers.	HOME	Units rehabilitated	2 existing housing units
Fund positions and institutions that coordinate resources to reduce homelessness in Columbus.	CDBG	Persons assisted.	1,353 persons
Identify and prevent neighborhood deterioration.	CDBG	Structures demolished	23 structures demolished.
Enhance the livability of and viability of Columbus neighborhoods.	CDBG	Elderly and disabled persons assisted	2 persons assisted
Continue to meet all programmed financial obligations	CDBG	Required payments made.	\$831,600 Section 108 loan payment made

#### 4. Summary of citizen participation process and consultation process

**Stakeholder Interviews** - A series of stakeholder meetings and interviews was conducted from January 19, 2016 to January 21, 2016 to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard.

Participants included: Enrichment Services Program, Inc., Columbus-Muscogee/Russell County Continuum of Care, Urban League of Greater Columbus, Direct Services, St. Anne Community Outreach, Home for Good, Homeless Resource Network, Chattahoochee Valley Jail Ministry, Columbus Area Habitat for Humanity, NeighborWorks, Wynnton Neighborhood Housing, Uptown Columbus, Inc., Columbus Chamber of Commerce, MidTown, Inc., River Valley Regional Commission, Columbus State University, METRA Transit System, Housing Authority of Columbus, GA, Phenix City Housing Authority, Open Door Community House, and Colin Martin (Field Representative – Congressman Lynn Westmoreland, 3<sup>rd</sup> District); along with the Civic Center, Engineering, Inspections and Codes, Parks and Recreation, and Planning municipal departments.

**Public Needs Hearing** – A public needs hearing was held on January 19, 2016 at 6:30 p.m. at the Mildred L. Terry Public Library located at 640 Veterans Parkway, Columbus, GA 31901 to educate residents and organizations about the CDBG and HOME programs and obtain input on housing and community development needs.

**Neighborhood Public Needs Meetings** – Neighborhood meetings to discuss housing and community development needs were held throughout the City at the following locations:

- Beallwood Area Neighborhood Development (B.A.N.D.) Center: 1-20-16 at 6:00 p.m.
- Allen Temple AME Church: 1-21-16 at 6:00 p.m.
- Columbus Public Library: 2-16-16 at 6:00 p.m.
- Frank Chester Recreation Center: 2-17-16 at 6:00 p.m.

**Web-based Citizen Survey** – The City conducted a web-based survey for the general public from January 19, 2016 to February 28, 2016 which generated 639 responses in total. Questions focused on housing and community development needs.

**Consolidated Plan Public Comment Period** – A draft of the Consolidated Plan for FY2017-2021 and the Annual Plan for FY2017 was placed on public display for 30 days beginning April 1, 2016.

**Public Hearing** - The City held a public hearing on April 28, 2016 at 5:30 pm in Government Annex Building, 420 10th Street, 1st Floor Conference Room, Columbus, Georgia, to obtain final comments on the proposed Consolidated Plan for FY 2017-2021, the proposed use of funds for FY 2017, and the amended Citizen Participation Plan.

## 5. Summary of public comments

***Major needs highlighted during the Public Needs Hearing, Neighborhood Meetings, and stakeholder interviews are as follows:***

### Affordable Housing Needs

- Minor home repair, especially for seniors
- *Quality* affordable housing is a major need. Many code enforcement and property maintenance issues were identified, particularly in the Beallwood neighborhood.

### Public Facilities & Infrastructure Needs

- Improved youth recreation facilities and upgraded park facilities
- Accessible restroom facilities at South Commons
- HVAC and accessible restroom facilities at ColumbusMakesIT! educational outreach center
- Street and sidewalk improvements in low-moderate income areas
- ADA compliant construction and rehabilitation in low-moderate income areas

### Public Services Needs

- Expanded recreational and educational programming for youth, especially STEM activities
- Entrepreneurship and employment training programs
- Emergency assistance – e.g. food, shelter, assistance with utilities and rent
- Homebuyer education and foreclosure prevention services
- Improved mental health services
- Substance abuse prevention education and rehabilitation services

### Other Issues

- Crime prevention – increased community policing and youth recreation activities
- Blight – demolition of dilapidated residential buildings is a major need, especially where construction and rehabilitation activities are occurring
- Economic development activities are needed in areas other than Uptown
- Permitting process is difficult to navigate
- Existing transit routes are not always convenient for getting people from home to work and back
- Affordable housing providers mentioned a neighborhood leadership training program that was facilitated by the City that took place in areas where housing activities were targeted, and would like to see this program reinstated

**Web-Based Citizen Survey** – The highest overall needs from the survey were demolition of blighted structures, code enforcement, senior housing, energy-efficiency improvements, housing for persons with disabilities, lead-based paint removal, economic development and workforce development, social services for veterans and the elderly, mental health services, youth services, street and sidewalk improvements, water and sewer improvements, mental health and healthcare facilities, senior centers, employment centers, parks and recreation facilities, and crime prevention.

Please see the attached survey results in the Citizen Participation Comments section for a detailed report.

**Consolidated Plan Public Comment Period** – Only one comment was received during the public comment period. Ms. Elizabeth Dillard, Executive Director of the Homeless Resource Network, sent a letter notifying Community Reinvestment Department staff of some minor inaccuracies in the Consolidated Plan regarding homeless services. The Consolidated Plan has been revised to correct these errors. Ms. Dillard’s letter is included in the Citizen Participation Comments section.

**Public Hearing** – The City held a public hearing on April 28, 2016 at 5:30 pm in Government Annex Building, 420 10th Street, 1st Floor Conference Room, Columbus, Georgia, to obtain final comments on the proposed Consolidated Plan for FY 2017-2021, the proposed use of funds for FY 2017, and the amended Citizen Participation Plan. Attendees had questions about the application process itself and comments on minor typographical errors in the plan, which were corrected after the hearing.

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

All comments and views were accepted. Comments outside the scope of the plan were not addressed.

## **7. Summary**

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

# 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.

Agency Role	Name	Department/Agency
Lead Agency	COLUMBUS	Department of Community Reinvestment
CDBG Administrator	COLUMBUS, GA	Department of Community Reinvestment
HOME Administrator	COLUMBUS, GA	Department of Community Reinvestment

Table 1 – Responsible Agencies

### Narrative

The lead agency for the Consolidated Plan is the Columbus Consolidated Government Department of Community Reinvestment which administers the CDBG and HOME programs. Several City departments are active stakeholders in community development projects and improvements, including Engineering, Inspections and Code, Parks and Recreation, the Planning Department, and Public Works. In addition, the Housing Authority of Columbus, Georgia (HACG) will play a large role in providing and managing housing programs covered by this plan. Coordination with various non-profit organizations such as the Direct Service Corporation, the Literacy Alliance, Homeless Resource Network, Boys & Girls Club and Home for Good will also be important.

### Consolidated Plan Public Contact Information

Laura Johnson, Director  
Community Reinvestment Department

CCG Annex Building  
420 Tenth St.  
Columbus, GA 31901  
(706) 653-4613  
(706) 653-4486 fax

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

### **1. Introduction**

The City developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, neighborhood meetings, published meeting notices, and a web survey conducted in both English and Spanish.

Several housing, social service agencies, and other organizations serving the City of Columbus were consulted during the development of this Consolidated Plan. Coinciding with the public needs hearing on January 19, 2016, the City held stakeholder meetings from January 19, 2016 to January 21, 2016. Participants included affordable housing providers, neighborhood organizations, homeless and social service providers, economic development organizations, HACG, Phenix City Housing Authority, METRA Transit System, and several municipal departments.

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

The City engaged the services of Mullin & Lonergan Associates, Inc. to serve as consultant to the project.

The City made the decision to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the Con Plan. The list of stakeholders is included in the Citizen Participation Comments section.

Based on the public meetings and stakeholder interviews, a set of priorities was established by the City for the next five years.

The required Public Needs Hearing was held on January 19, 2016 at 6:30 p.m. at the Mildred L. Terry Public Library located at 640 Veterans Parkway. A number of concerns and issues were voiced by the community; a summary of these comments is included in the Citizen Participation section (PR-15). Minutes of the hearing are also kept on file in the Department of Community Reinvestment.

A draft of the Consolidated Plan for FY2017 – FY2021 and the Annual Plan for FY2017 was placed on public display for 30 days beginning April 1, 2016 and ending April 30, 2016. A summary of comments received is included in the Citizen Participation section (PR-15).

**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 participates in the Columbus-Muscogee/Russell County Continuum of Care (CoC). Members of the CoC were consulted during the development of this Con Plan to understand how to best address the needs of homeless persons and persons at risk of homelessness. The City has allocated \$50,000 of its FY17 CDBG funds to support the CoC in its efforts to coordinate and perform all federally mandated activities necessary to secure federal homeless funds on behalf of the community’s continuum of care document. Additionally, the City has allocated \$18,750 in FY17 CDBG funds to support a program operated by the Homeless Resource Network that assists 48 income-eligible clients in securing affordable housing within the jurisdiction. Columbus expects that similar initiatives will be funded for future years of this Con Plan.

**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**

Members of the Continuum of Care provided input during stakeholder interviews and in the project selection process. The City does not receive ESG funds.

**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**

1	<b>Agency/Group/Organization</b>	Solar Tyme USA, LLC
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation.
2	<b>Agency/Group/Organization</b>	The Soul of My Footprint
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation.
3	<b>Agency/Group/Organization</b>	Let's Grow (STEAM)
	<b>Agency/Group/Organization Type</b>	Services – Children Services - Education

	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
4	<b>Agency/Group/Organization</b>	Wynnton Neighborhood Housing, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder interview and a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
5	<b>Agency/Group/Organization</b>	East Highland Neighborhood Improvement Association
	<b>Agency/Group/Organization Type</b>	Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
6	<b>Agency/Group/Organization</b>	Columbus Makes IT
	<b>Agency/Group/Organization Type</b>	Services – Children Services – Education Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
7	<b>Agency/Group/Organization</b>	Nation of Islam
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation.

8	<b>Agency/Group/Organization</b>	Friends of Historic Claflin
	<b>Agency/Group/Organization Type</b>	Other – Historic Preservation
	<b>What section of the Plan was addressed by Consultation?</b>	Other – Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
9	<b>Agency/Group/Organization</b>	Bruce H. Huff – City Council, District 3
	<b>Agency/Group/Organization Type</b>	Other government – Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mr. Huff was consulted through public meetings and neighborhood meetings and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, Mr. Huff brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
10	<b>Agency/Group/Organization</b>	Beallwood Area Neighborhood Development (B.A.N.D.)
	<b>Agency/Group/Organization Type</b>	Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a neighborhood meeting and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
11	<b>Agency/Group/Organization</b>	Enrichment Services Program, Inc.
	<b>Agency/Group/Organization Type</b>	Services – Education Services – Children Services – Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
12	<b>Agency/Group/Organization</b>	Columbus-Muscogee/Russell County Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services – Homeless Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homelessness Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
13	<b>Agency/Group/Organization</b>	Urban League of Greater Columbus
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
14	<b>Agency/Group/Organization</b>	Direct Services
	<b>Agency/Group/Organization Type</b>	Services – Elderly Persons Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Homeless Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
15	<b>Agency/Group/Organization</b>	St. Anne Community Outreach
	<b>Agency/Group/Organization Type</b>	Services – Elderly Persons Services – Persons with Disabilities Services – Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy Homeless Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
16	<b>Agency/Group/Organization</b>	Home for Good
	<b>Agency/Group/Organization Type</b>	Services - Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
17	<b>Agency/Group/Organization</b>	Homeless Resource Network
	<b>Agency/Group/Organization Type</b>	Services - Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
18	<b>Agency/Group/Organization</b>	Chattahoochee Valley Jail Ministry
	<b>Agency/Group/Organization Type</b>	Services – Homeless Services – Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Homeless Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
19	<b>Agency/Group/Organization</b>	Columbus Area Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
20	<b>Agency/Group/Organization</b>	NeighborWorks
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
21	<b>Agency/Group/Organization</b>	Columbus Civic Center
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Other – Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The municipal department was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
22	<b>Agency/Group/Organization</b>	Parks and Recreation Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Other – Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The municipal department was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.

	coordination?	
23	<b>Agency/Group/Organization</b>	Engineering Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Other – Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The municipal department was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
24	<b>Agency/Group/Organization</b>	Inspections and Code Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Other – Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The municipal department was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
25	<b>Agency/Group/Organization</b>	Uptown Columbus, Inc.
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
26	<b>Agency/Group/Organization</b>	Columbus Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
27	<b>Agency/Group/Organization</b>	MidTown, Inc.
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
28	<b>Agency/Group/Organization</b>	River Valley Regional Commission
	<b>Agency/Group/Organization Type</b>	Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.

	coordination?	
29	<b>Agency/Group/Organization</b>	Columbus State University
	<b>Agency/Group/Organization Type</b>	Other - University
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
30	<b>Agency/Group/Organization</b>	METRA Transit System
	<b>Agency/Group/Organization Type</b>	Other – Transit Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
31	<b>Agency/Group/Organization</b>	Two Thousand Opportunities
	<b>Agency/Group/Organization Type</b>	Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public needs hearing and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
32	<b>Agency/Group/Organization</b>	The People's Revolution
	<b>Agency/Group/Organization Type</b>	Services - Education
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public needs hearing and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
33	<b>Agency/Group/Organization</b>	Columbus Citizens for a Natatorium
	<b>Agency/Group/Organization Type</b>	Services – Youth
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public needs hearing and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
34	<b>Agency/Group/Organization</b>	Fourth Street Towers, Inc.
	<b>Agency/Group/Organization Type</b>	Services - Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public needs hearing and is more knowledgeable about CPD programs and eligibility as a result of the consultation. Additionally, the organization brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
35	<b>Agency/Group/Organization</b>	Phenix City Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
36	<b>Agency/Group/Organization</b>	Housing Authority of Columbus, Georgia
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
37	<b>Agency/Group/Organization</b>	Planning Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The municipal department was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
38	<b>Agency/Group/Organization</b>	Open Door Community House
	<b>Agency/Group/Organization Type</b>	Services - Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.
39	<b>Agency/Group/Organization</b>	Congressman Lynn Westmoreland (Field Rep.)
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a stakeholder meeting and brought several community needs to the attention of Community Reinvestment staff that have been incorporated into the plan.

<b>40 Agency/Group/Organization</b>	CCSC, Inc.
<b>Agency/Group/Organization Type</b>	Services – Children Services - Education
<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing and is more knowledgeable about CPD programs and eligibility as a result of the consultation.

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

All entities were considered for consultation.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Home for Good (United Way of the Chattahoochee Valley)	The Strategic Plan's goals to address homelessness align with Continuum of Care's goals and strategies.
Analysis of Impediments to Fair Housing Choice, 2011	Columbus Consolidated Government – Department of Community Reinvestment	Barriers to affordable housing opportunities from the Analysis of Impediments were included in this Consolidated Plan.
PHA Annual Moving-to-Work Plan	Housing Authority of Columbus, GA	Data from the PHA plan was incorporated into the Needs Assessment and HMA sections of this Consolidated Plan.

**Table 2 – Other local / regional / federal planning efforts**

**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(I))**

In accordance with 24 CFR 91.100(4), the City will notify adjacent units of local government of the non-housing community development needs included in its Con Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Con Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

## PR-15 Citizen Participation

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

#### Summarize citizen participation process and how it impacted goal-setting

**Stakeholder Interviews** - A series of stakeholder meetings and interviews was conducted from January 19, 2016 to January 21, 2016 to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard.

**Public Needs Hearing** – A public needs hearing was held on January 19, 2016 at 6:30 p.m. at the Mildred L. Terry Public Library located at 640 Veterans Parkway, Columbus, GA 31901 to educate residents and organizations about the CDBG and HOME programs and obtain input on housing and community development needs.

**Neighborhood Public Needs Meetings** – Neighborhood meetings to discuss housing and community development needs were held throughout the City at the following locations:

- Beallwood Area Neighborhood Development (B.A.N.D.) Center: 1-20-16 at 6:00 p.m.
- Allen Temple AME Church: 1-21-16 at 6:00 p.m.
- Columbus Public Library: 2-16-16 at 6:00 p.m.
- Frank Chester Recreation Center: 2-17-16 at 6:00 p.m.

Major needs highlighted during the Public Needs Hearing, Neighborhood Meetings, and stakeholder interviews are available in the “Summary of Public Outreach” document in the Citizen Participation Comments section.

**Web-based Citizen Survey** – The City conducted a web-based survey for the general public, which generated 639 responses in total. Questions focused on housing and community development needs. The major priorities according to survey responses were demolition of blighted structures, code enforcement, senior housing, energy-efficiency improvements, housing for persons with disabilities, lead-based paint removal, economic development and workforce development, social services for veterans and the elderly, mental health services, youth services, street and sidewalk improvements, water and sewer improvements, mental health and healthcare facilities, senior centers, employment centers, parks and recreation facilities, and crime prevention.

Please see the attached survey results in the Citizen Participation Comments section for a detailed report.

**Consolidated Plan Public Comment Period** – Only one comment was received during the public comment period. Ms. Elizabeth Dillard, Executive Director of the Homeless Resource Network, sent a letter notifying Community Reinvestment Department staff of some minor

inaccuracies in the Consolidated Plan regarding homeless services. The Consolidated Plan has been revised to correct these errors. Ms. Dillard's letter is included in the Citizen Participation Comments section.

**Public Hearing** – The City held a public hearing on April 28, 2016 at 5:30 pm in Government Annex Building, 420 10th Street, 1st Floor Conference Room, Columbus, Georgia, to obtain final comments on the proposed Consolidated Plan for FY 2017-2021, the proposed use of funds for FY 2017, and the amended Citizen Participation Plan. Attendees had questions about the application process itself and comments on minor typographical errors in the plan, which were corrected after the hearing.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	639	See Survey Results in Citizen Participation Comments.	None.	English: <a href="https://www.surveymonkey.com/r/BCVRZLR">https://www.surveymonkey.com/r/BCVRZLR</a>  Español: <a href="https://www.surveymonkey.com/r/LSBXYN8">https://www.surveymonkey.com/r/LSBXYN8</a>
2	Public Needs Hearing	Non-targeted/broad community	7	Summarized above.	None.	N/A
3	Neighborhood Meetings	Non-targeted/broad community	28	Summarized above.	None.	N/A
4	Stakeholder Interviews	Housing, community development, and social service organizations serving the City of Columbus.	33	Summarized above.	None.	N/A
5	Public Hearing	Non-targeted/broad community	3	Summarized above.	None.	N/A

**Table 3 – Citizen Participation Outreach**

# Needs Assessment

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## NA-05 Overview

### Needs Assessment Overview

The needs assessment is based on an analysis of housing problems across the Columbus Consolidated Government by income level among renters, owners, and households with special needs. Additionally, needs were identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, neighborhood meetings, an online resident survey, and a review process designed to meaningfully engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2008-2012 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

Supplemental data were drawn from the 2008-2012 ACS 5-Year Estimates and other sources to provide additional context when needed. Disability statistics were unavailable at the 5-year estimate level and were instead drawn from the 2010-2012 ACS 3-Year Estimates.

Throughout this assessment "Columbus" and "Muscogee County" are used interchangeably.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Muscogee County. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options. Between 2000 and 2012, the median income for County residents actually *declined* by 11% after adjusting for inflation, while median rent *increased* by 11%. This means that housing costs take up a relatively larger share of income for households in the County. The combination of falling inflation-adjusted income and rising housing costs translates to diminished buying power for households. Given a lack of decent, affordable housing options, the area's lower-income households often face a choice between deficient housing and cost burden.

As the data below show, the most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 35.5% of households in the County are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Muscogee County, 15.3% of households are severely cost burdened.

In general, households comprised of single persons have more difficulty in affording housing costs than larger households. Small related households are the most cost-burdened among renters, and elderly households are the most cost-burdened among homeowners. With regard to other housing problems, overcrowding is the second most common problem. Overcrowding is less common for homeowner households compared to renter households.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	186,291	188,548	1%
Households	76,182	72,087	-5%
Median Income	\$34,798.00 (\$46,396 in 2012 dollars)	\$41,443	+19% (-11% adjusted for inflation)

**Table 4 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,535	8,360	11,780	7,345	35,155
Small Family Households *	3,560	2,775	5,280	3,140	18,735
Large Family Households *	580	614	765	455	2,815
Household contains at least one person 62-74 years of age	1,720	1,594	1,870	1,125	6,175
Household contains at least one person age 75 or older	1,010	1,475	1,765	905	2,720
Households with one or more children 6 years old or younger *	2,230	1,397	2,484	1,364	3,874

\* the highest income category for these family types is >80% HAMFI

Table 5 - Total Households Table

Data Source: 2008-2012 CHAS

## Housing Costs Table (SUPPLEMENTAL)

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	\$84,000 <i>(\$111,997 in 2012 dollars)</i>	\$132,900	+58% <i>(+19% adjusted)</i>
Median Contract Rent	\$389 <i>(\$519 in 2012 dollars)</i>	\$578	+49% <i>(+11% adjusted)</i>

## Housing Needs Summary Tables

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

	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
Substandard Housing - Lacking complete plumbing or kitchen facilities	345	180	255	35	815	34	30	4	10	78
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	155	75	50	25	305	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	100	124	160	80	464	35	4	50	105	194
Housing cost burden greater than 50% of income (and none of the above problems)	3,900	2,250	370	54	6,574	1,230	940	905	305	3,380
Housing cost burden greater	1,020	1,840	3,135	1,150	7,145	425	720	1,610	1,085	3,840

	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
than 30% of income (and none of the above problems)										
Zero/negative Income (and none of the above problems)	890	0	0	0	890	340	0	0	0	340

Table 6 – Housing Problems Table

Data Source: 2008-2012 CHAS

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

	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
Having 1 or more of four housing problems	4,500	2,625	840	194	8,159	1,295	980	960	420	3,655
Having none of four housing problems	1,710	2,695	5,775	3,435	13,615	795	2,070	4,205	3,305	10,375
Household has negative income, but none of the other housing problems	890	0	0	0	890	340	0	0	0	340

Table 7 – Housing Problems 2

Data Source: 2008-2012 CHAS

**3. 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
Small Related	2,330	1,780	1,835	5,945	490	495	1,290	2,275
Large Related	435	324	280	1,039	95	155	95	345
Elderly	1,095	775	495	2,365	775	785	785	2,345
Other	1,585	1,500	1,129	4,214	360	250	345	955
Total need by income	5,445	4,379	3,739	13,563	1,720	1,685	2,515	5,920

Table 8 – Cost Burden > 30%

Data Source: 2008-2012 CHAS

#### 4. 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
Small Related	1,770	860	150	2,780	340	335	385	1,060
Large Related	380	135	15	530	85	80	30	195
Elderly	695	405	100	1,200	555	390	305	1,250
Other	1,415	960	179	2,554	305	155	195	655
Total need by income	4,260	2,360	444	7,064	1,285	960	915	3,160

Table 9 – Cost Burden > 50%

Data Source: 2008-2012 CHAS

#### 5. Crowding (More than one person per room)

	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
Single family households	165	143	105	95	508	10	0	35	95	140
Multiple, unrelated family households	40	65	110	10	225	25	4	15	10	54
Other, non-family households	55	0	0	0	55	0	0	0	0	0
Total need by income	260	208	215	105	788	35	4	50	105	194

Table 10 – Crowding Information – 1/2

	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								

Table 11 – Crowding Information – 2/2

Data Source: 2008-2012 CHAS

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

According to CHAS data, there are 25,660 single person households in Muscogee County, 41.2% of which are cost-burdened. This is higher than the countywide rate of household cost burden (35.5%), which means households comprised of single persons in general have more difficulty in affording housing costs than larger households. When considering tenure, about 31.5% of single person homeowners are cost-burdened, compared to 48.4% of single person renters.

***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.***

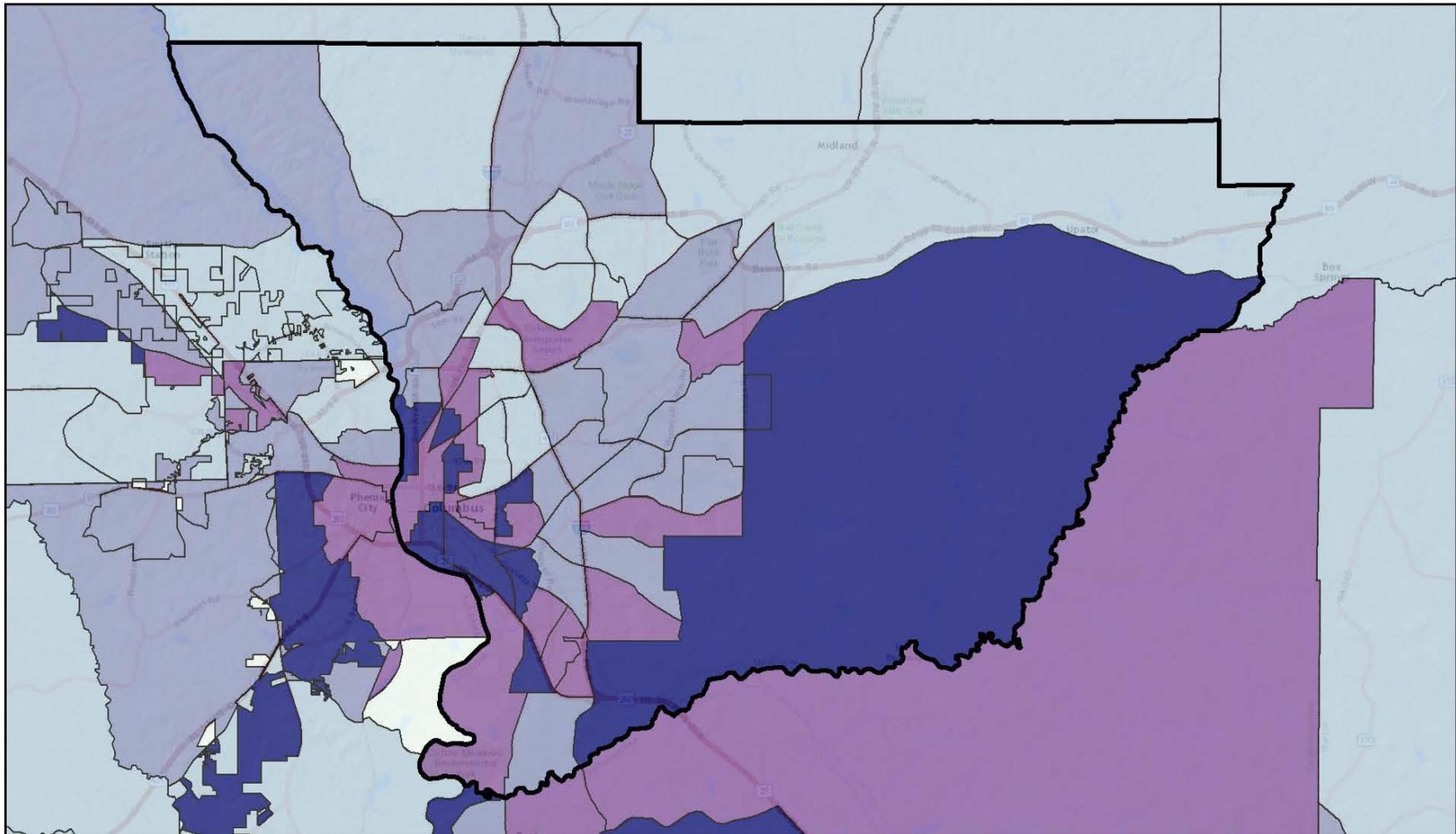
In 2012, 32,155 individuals in Muscogee County, or 18.2% of the population, reported a disability. About 31.4% were over the age of 65. Across the County, approximately 22.9% of persons with a disability also live in poverty, compared to 18.9% of people without a disability. Median earnings for people with a disability were \$21,230, compared to \$26,564 for earners without a disability. These figures underscore the struggle that many Muscogee County households that include a person with a disability experience in finding and maintaining suitable affordable housing.

Victims of domestic violence often need to find short-term or temporary housing quickly. Hope Harbour serves victims of domestic violence in Muscogee County. According to their latest available Annual Report, there were 4,247 acts of domestic violence in the County in 2012. In the same period, the organization provided temporary shelter to 311 women and children. Additionally, according to the Georgia Coalition Against Domestic Violence, there were 28 domestic violence-related homicides in Muscogee County between 2010 and 2014. The 2015 Point-In-Time count identified 40 homeless victims of domestic violence. County-specific data for sexual assault and stalking is unavailable.

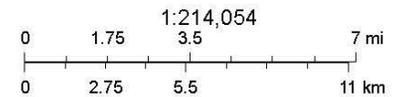
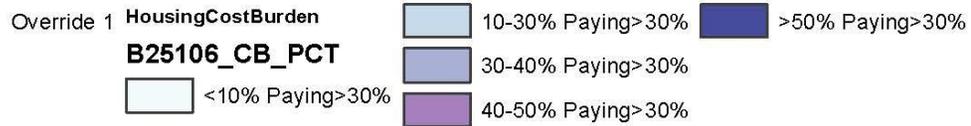
***What are the most common housing problems?***

The most common housing problem in Muscogee County is cost burden, especially for renters. There are 7,175 renter-occupied households with housing costs greater than 50% of their income. In particular, renter households earning 50% of AMI or less represent 60.1% of the total population with severe cost burden. Additionally, 21.8% of renter households are severely cost-burdened, compared to 9.8% of owner-occupied households. As shown in the attached cost burden map, cost burden is more prevalent in the western, central part of the County near the Alabama border.

# Columbus-Muscogee County - Housing Cost Burden - By Census Tract



January 26, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

In addition to cost burden, 1,584 renter households and 272 homeowner households experience at least one type of housing problem, including overcrowding, lack of kitchen facilities and/or lack of complete plumbing, though there may be some overlap across these categories.

Overcrowding is the second most common housing issue and is most prevalent among renter households in the 0-30% AMI category. Physical housing issues, the third most common housing problem after cost burden and overcrowding, are experienced by 815 renter households and 78 homeowner households. The problem is most severe for renter households earning 0-30% AMI, which accounts for 42.3% of the total number of renter households with physical housing issues.

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

Small related renter households are the most cost-burdened category, with these 5,945 households accounting for 43.8% of all cost-burdened renter households.

Among homeowners, the largest cost-burdened categories are elderly households and small related households—39.6% and 38.4% of all cost-burdened homeowners, respectively. Regarding severe cost burden, similarly, small related households represent 33.5% of cost-burdened homeowners and 39.4% of cost-burdened renters. Elderly households represent 40.0% of severely cost-burdened homeowners and 17.0% of severely cost-burdened renters.

***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 91.205(c)/91.305(c)). 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***

The lack of affordable housing makes it difficult for low-income individuals and families with children to maintain a stable household. No data exists that would specifically enumerate or describe the at-risk or formerly homeless population or rapid-rehousing recipients nearing termination within the Consolidated Government's jurisdiction. However, according to the Columbus-Muscogee/Russell County COC's 2015 point-in-time count, there were 18 sheltered and 0 unsheltered homeless families with children (5.3% of households counted). The total number of sheltered individuals was 206, and the total number of unsheltered individuals was 165.

***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:***

No estimate of at-risk populations is available.

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

Muscogee County's high housing costs, evident through the CHAS estimates that 35.5% of all households and 73.9% of all households earning less than 50% of AMI are cost-burdened, make it difficult for low-income individuals and families to maintain a stable household.

According to 2008-2012 ACS 5-Year Estimates, 18.8% of the Consolidated Government's population lives below poverty level, and 10.5% of the population is unemployed.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

According to the 2008-2012 ACS, the total population of Native Hawaiian and other Pacific Islanders in Muscogee County is 299 (0.2% of the total population) and the total population of American Indian and Alaska Natives is 461 (0.2% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

In general, the percentage of households with a housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, two racial/ethnic groups in Columbus experience one or more housing problems at a disproportionate level:

- Asian and Hispanic households earning 80-100% of AMI.

Racial/ Ethnic Group	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
	% with one or more housing problems			
White	85.0%	73.3%	51.7%	34.4%
Black/ African American	89.7%	78.5%	62.9%	35.3%
Asian	61.5%	35.9%	42.1%	<b>91.2%</b>
Hispanic	87.7%	78.0%	58.2%	<b>50.0%</b>
Jurisdiction as a Whole	88.2%	76.6%	57.7%	36.1%

Data Source: 2008-2012 CHAS

### 0%-30% of Area Median Income

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	7,075	950	1,190
White	1,845	325	390
Black / African American	4,685	540	715
Asian	40	25	30
American Indian, Alaska Native	15	0	0
Pacific Islander	20	0	0
Hispanic	355	50	25

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

*\*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%.*

Data Source: 2008-2012 CHAS

### 30%-50% of Area Median Income

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	6,125	1,870	0
White	2,100	765	0
Black / African American	3,495	955	0
Asian	14	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	70	0	0
Hispanic	355	100	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

*\*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%.*

Data Source: 2008-2012 CHAS

### 50%-80% of Area Median Income

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	6,515	4,780	0
White	2,455	2,295	0
Black / African American	3,610	2,125	0
Asian	80	110	0
American Indian, Alaska Native	24	0	0
Pacific Islander	0	0	0
Hispanic	279	200	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

*\*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%*

Data Source: 2008-2012 CHAS

### 80%-100% of Area Median Income

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	2,610	4,625	0
White	1,175	2,240	0
Black / African American	1,100	2,014	0
Asian	145	14	0
American Indian, Alaska Native	0	60	0
Pacific Islander	0	0	0
Hispanic	185	185	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

*\*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%*

Data Source: 2008-2012 CHAS

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

According to the 2008-2012 ACS, the total population of Native Hawaiian and other Pacific Islanders in Muscogee County is 299 (0.2% of the total population) and the total population of American Indian and Alaska Natives is 461 (0.2% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

In general, the percentage of households with a housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, two racial/ethnic groups in Columbus experience one or more severe housing problems at a disproportionate level:

- Asian and Hispanic households earning 80-100% of AMI.

Racial/ Ethnic Group	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
	% with one or more severe housing problems			
White	70.3%	51.6%	15.3%	6.9%
Black/ African American	72.8%	46.6%	15.8%	6.3%
Asian	61.5%	35.9%	18.4%	<b>48.7%</b>
Hispanic	73.2%	57.0%	21.7%	<b>18.9%</b>
Jurisdiction as a Whole	72.5%	47.9%	15.9%	8.0%

Source: 2008-2012 CHAS

### 0%-30% of Area Median Income

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	5,820	2,205	1,190
White	1,525	645	390
Black / African American	3,805	1,420	715
Asian	40	25	30
American Indian, Alaska Native	15	0	0
Pacific Islander	20	0	0
Hispanic	300	110	25

**Table 16 – Severe Housing Problems 0 - 30% AMI**

\*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%

Data Source: 2008-2012 CHAS

### 30%-50% of Area Median Income

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	3,825	4,165	0
White	1,475	1,384	0
Black / African American	2,075	2,375	0
Asian	14	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	70	0
Hispanic	265	200	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

\*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%

Data Source: 2008-2012 CHAS

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	1,795	9,505	0
White	725	4,010	0
Black / African American	905	4,825	0
Asian	35	155	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	0	0
Hispanic	104	375	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

\*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%

Data Source: 2008-2012 CHAS

### 80%-100% of Area Median Income

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	575	6,655	0
White	235	3,180	0
Black / African American	195	2,920	0
Asian	75	79	0
American Indian, Alaska Native	0	60	0
Pacific Islander	0	0	0
Hispanic	70	300	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

\*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%

Data Source: 2008-2012 CHAS

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying 30-50% of the household income to housing, and severely cost burdened is defined as paying greater than 50% of the household income to housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, no racial/ethnic groups in Columbus experience cost burden at a disproportionate level.

### Discussion

According to the 2008-2012 ACS, the total population of Native Hawaiian and other Pacific Islanders in Muscogee County is 299 (0.2% of the total population) and the total population of American Indian and Alaska Natives is 461 (0.2% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

Racial/ Ethnic Group	Less than 30% (No Cost Burden)	% with housing cost burden		No/ negative income (not computed) %
		30-50%	More than 50%	
White	72.2%	16.1%	11.7%	1.2%
Black/ African American	55.2%	23.8%	21.0%	2.4%
Asian	67.6%	18.8%	13.7%	2.3%
Hispanic	58.0%	21.5%	20.4%	1.1%
Jurisdiction as a Whole	36.6%	31.4%	32.0%	3.6%

Source: 2008-2012 CHAS

## Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,630	10,845	11,070	1,230
White	24,390	5,440	3,935	390
Black / African American	17,310	7,475	6,575	740
Asian	865	240	175	30
American Indian, Alaska Native	150	24	15	0
Pacific Islander	95	70	20	0
Hispanic	1,875	695	660	35

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2008-2012 CHAS

## 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?***

The impact of housing problems in Columbus varies primarily by income level. However, the following groups within an income tier and race/ethnicity category experienced problems at a rate at least 10 percentage points higher than the County as a whole:

#### Housing Problems

- Asian households earning 80-100% AMI ((Note: The total population of Asian households in Columbus is 2.3% of the total population, so the margin of error may be high)
- Hispanic households earning 80-100% AMI

#### Severe Housing Problems

- Asian households earning 80-100% AMI (Note: The total population of Asian households in Columbus is 2.3% of the total population, so the margin of error may be high)
- Hispanic households earning 80-100% AMI

#### Cost Burden

- None

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

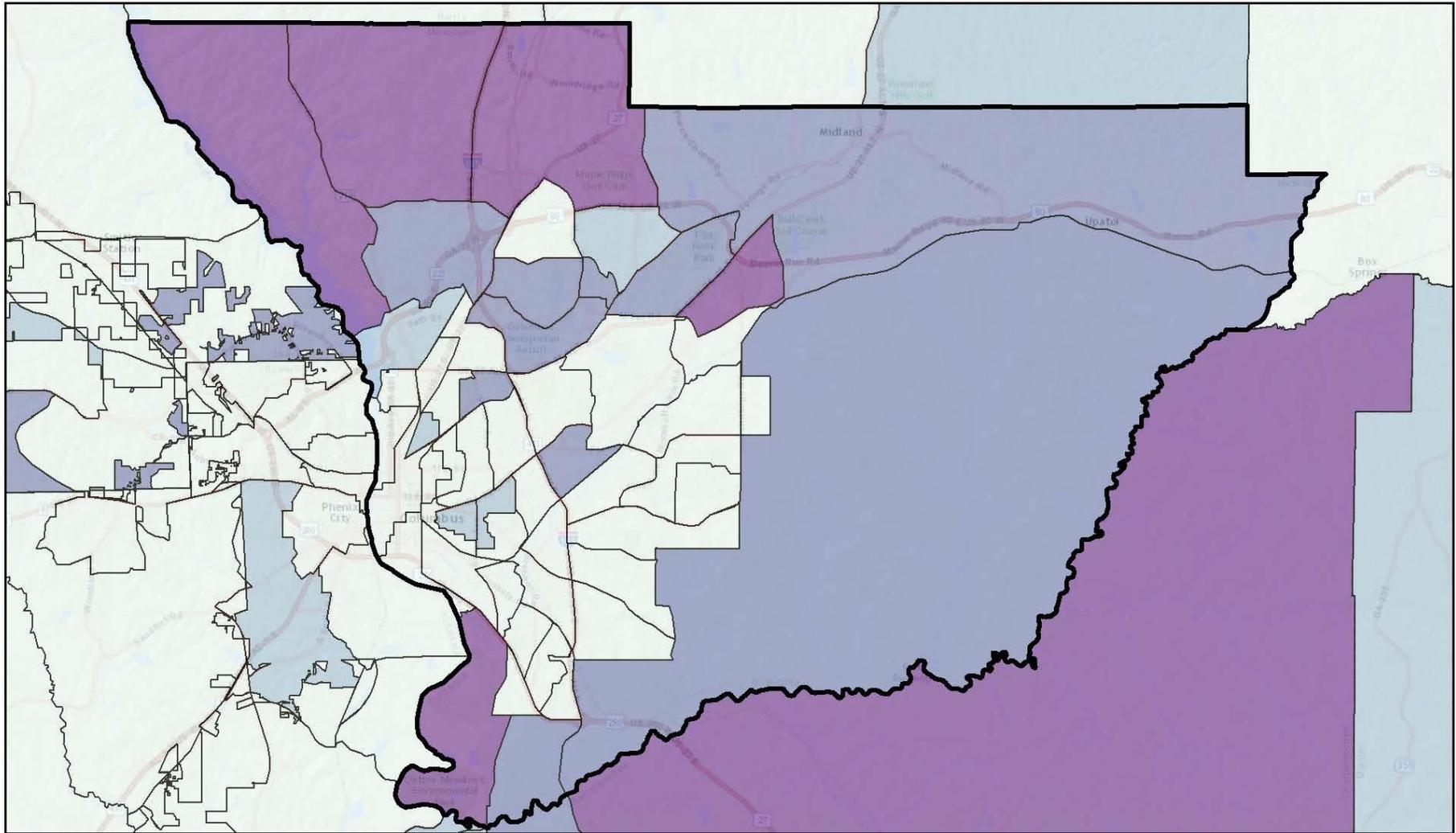
The needs among races/ethnicities are indicated above. Income categories have more general needs, as described in NA-10 and the Housing Market Analysis.

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

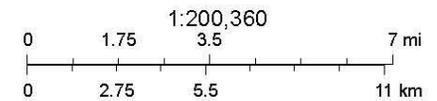
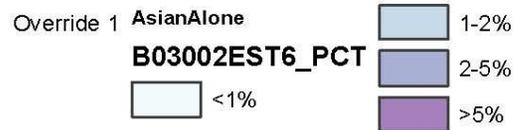
Asian households are dispersed throughout the County, with small concentrations in the northwest and southwest.

Hispanic households are concentrated in the Beallwood neighborhood and in the southwest area of the County.

# Columbus-Muscoogie County - Asian Population - By Census Tract

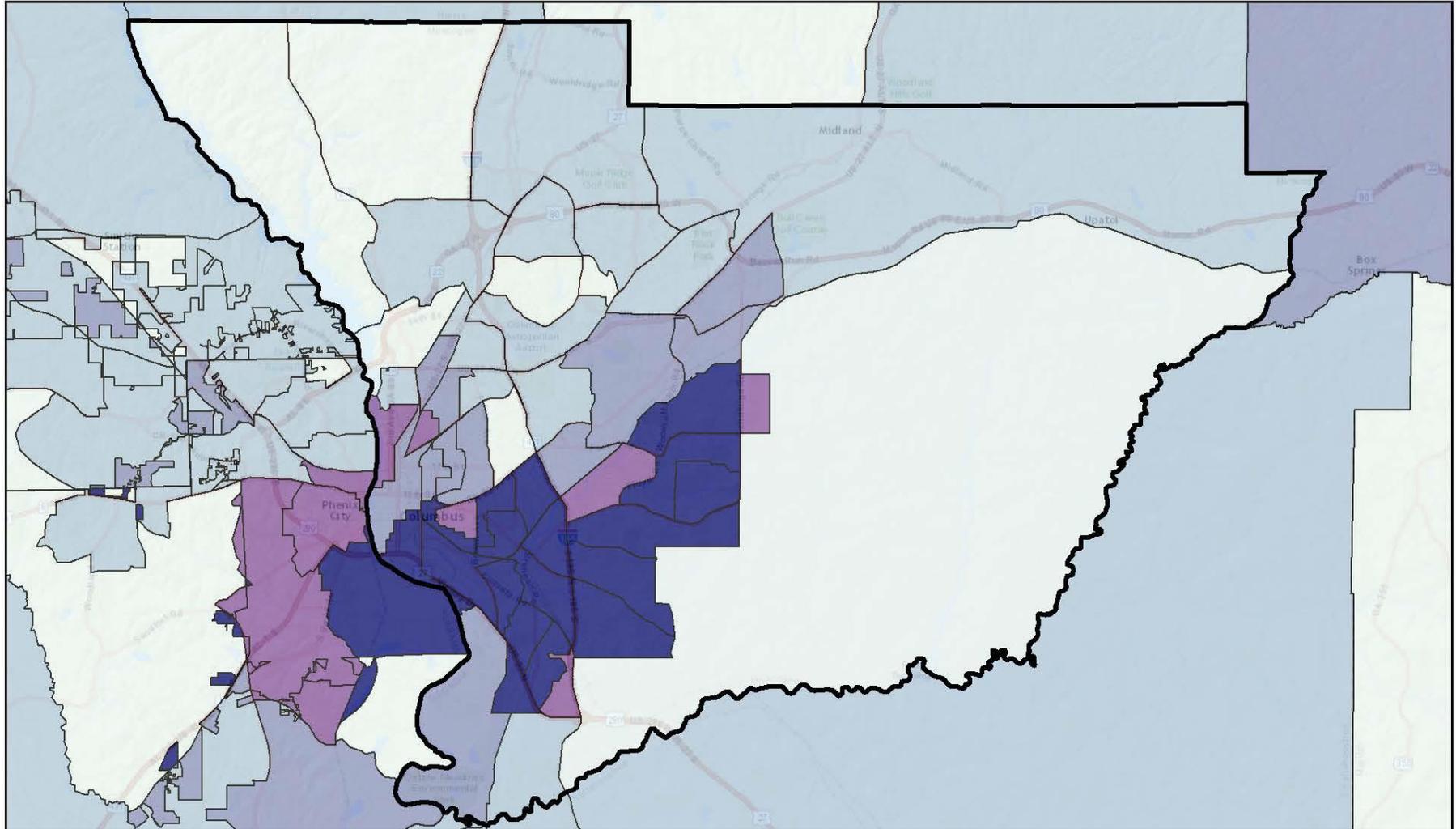


January 26, 2016

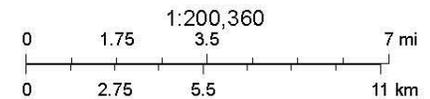


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# Columbus-Muscogee County - Black/African-American Population - By Census Tract

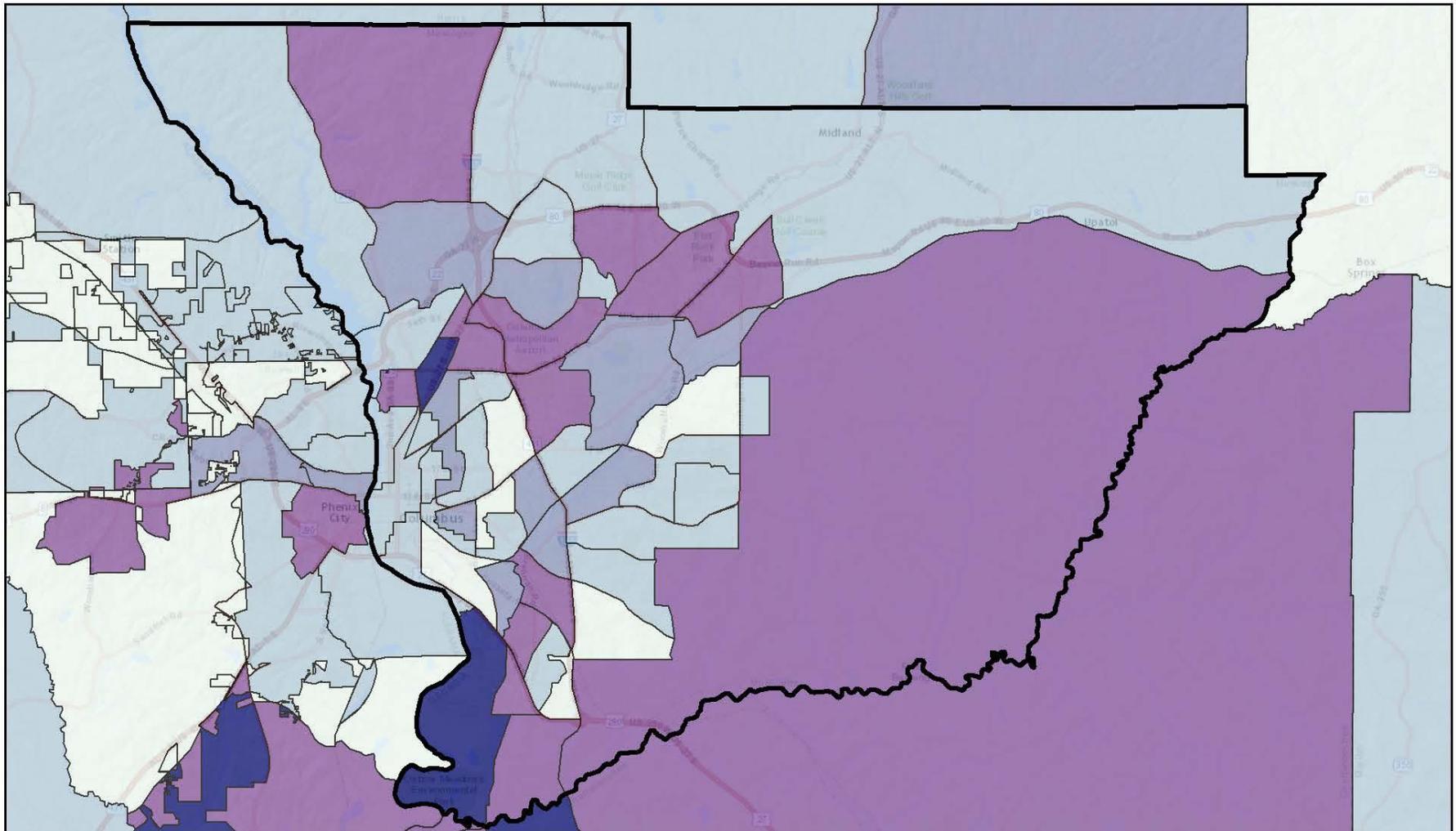


January 26, 2016

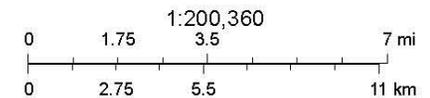
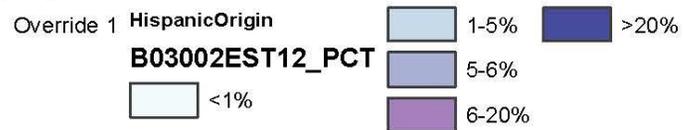


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

# Columbus-Muscogee County - Hispanic Population - By Census Tract



January 26, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

## NA-35 Public Housing – 91.205(b)

### Introduction

The Housing Authority of Columbus, GA (HACG) receives both public housing operating subsidies and Section 8 rental subsidies. HACG is a Moving to Work (MTW) agency, which provides the agency with more flexibility in how it uses federal funds.

HACG’s mission is to be the foremost provider of quality, affordable housing in the Columbus region by developing, revitalizing and managing contemporary housing communities. According to the 2016 Annual MTW Plan, 1,717 families are served by public housing and 2,356 are served by Section 8 vouchers. The HACG administers an additional 279 Project-Based Vouchers (PBVs) and 60 Section 8 Single-Room Occupancy (SRO) units. Through the MTW program, HACG has 88 Project-Based Rental Assistance (PBRA) units and 29 Veterans Affairs Supportive Housing (VASH) units.

The data provided by HUD for this plan is based on the Housing Authority of Columbus, GA.

### Totals in Use

	Program Type				VOUCHERS				
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	54	1,637	2,370	183	2,138	23	0	0

**Table 21 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type				VOUCHERS			
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	<i>Special Purpose Voucher</i> 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 Participants (>62)	0	1	279	233	8	221	0	0
# of Disabled Families	0	2	409	409	55	345	5	0
# of Families requesting accessibility features	0	54	1,637	2,370	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

**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type				VOUCHERS				
	Certificate	Mod-Rehab	Public Housing	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

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Program Type				VOUCHERS				
	Certificate	Mod-Rehab	Public Housing	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

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

HACG has a total of 80 UFAS units. The Housing Authority meets the Section 504 requirements and makes reasonable accommodations when necessary, either to existing public housing stock or by providing Section 8 vouchers. A high demand for more accessible units among public housing tenants and applicants on the waiting list was not mentioned as a major need during stakeholder interviews with HAGC.

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

The greatest needs of households currently living in public housing continue to be stable, decent living conditions and access to opportunity, in the form of employment, education, or transportation connections to neighborhood amenities. HAGC continues to address the most immediate needs of its public housing residents by keeping the maximum number of public housing units possible available and in good condition. For both residents of public housing and Section 8 Voucher Holders, an adequate supply of units affordable and available to eligible applicants remains a need, along with employment opportunities and barrier removal for the elderly and disabled.

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

The population at large includes households that share the needs of public housing residents and voucher holders, because the resources available to the agencies running these housing programs are insufficient to meet local need. Until a unit or voucher becomes available, the 3,282 households on the public housing waiting list and 551 households on the Section 8 waiting list continue to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate, or both.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The following information was collected from the 2015 Columbus-Muscogee/Russell County Continuum of Care (CoC) Point-in-Time Count and the City of Columbus 10 Year Plan to End Homelessness, published in 2010.

**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):**

According to the 2015 Point-in-Time (PIT) count, a total of 206 people in 176 households were served in HMIS participating emergency shelters and transitional housing projects. Of these, 18 were families with at least one adult and one child. No unaccompanied minors were served by shelters or were unsheltered during the PIT count. There were 165 unsheltered individuals on the night of the count. Of these unsheltered individuals, 9% were youth aged 18-24.

Additionally, 59 individuals (15.9% of the total homeless population) were identified as chronically homeless. No families were identified as being chronically homeless.

According to the National Coalition for the Homeless, the average length of stay in emergency shelter is 51-69 days for individuals and 70 days for families. For those staying in transitional housing, the average stay is 175-196 days for individuals, and 223 days for families. In Columbus, homeless providers say that the average length of stay varies wildly depending on the circumstances of the individual or family.

Note: HUD issued a Final Rule regarding the definition of “chronic homelessness” on December 15, 2015. According to the definition, a “chronically homeless” individual refers to an individual with a disability who is homeless (lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter), or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been homeless immediately before entering the institutional care facility. In order to meet this definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least 7 nights of homelessness. Chronically homeless families are families with heads of household who meet the definition of a chronically homeless individual.

## **Nature and Extent of Homelessness**

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

In Columbus, 48 individuals in 18 homeless families with children and 37 veterans counted as part of the 2015 PIT. Of the individuals in families with children, 30 were under 18, three were between the ages of 18 and 24, and 15 were over age 24. No families with children were unsheltered.

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

The majority (60%) of homeless individuals in Columbus, according to the 2015 Point-in-Time Count, were Black/African-American. Thirty-seven percent of homeless individuals were white, 2% identified as multiple races, and 1 individual reported their race as Native American. Slightly more than 2% of homeless individuals were of Hispanic/Latino ethnicity.

### ***Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.***

According to the 2015 Point-in-Time Count, a total of 206 people in 176 households were served in HMIS participating emergency shelters and transitional housing projects. A total of 165 individuals were unsheltered. No families were unsheltered.

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### **Introduction:**

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

### ***Describe the characteristics of special needs populations in your community:***

#### Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to CHAS data, 23.9% of County households contain at least one person age 62 or over. Over 48% of these households are low-moderate income, earning 80% or less of the area's median family income. In addition, the Census reported that 47.7% of persons 65 years and over had at least one disability in 2012; 21.7% of whom experienced an independent living difficulty.

#### People Living with Disabilities

There were 32,155 persons with disabilities in Columbus in 2012, representing 18.2% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and cognitive, meaning difficulties with various types of mental tasks. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with cognitive disabilities may require assisted living facilities. Approximately 22.9% of persons with a disability also live in poverty, compared to 18.9% of persons with no disabilities.

#### Substance Abuse and Addiction

Specific data regarding substance abuse and addiction rates in Columbus are unavailable. Statewide, illicit drug use is more common among unemployed and low-income individuals, and alcohol abuse is more common among employed and higher-income individuals.<sup>1</sup> This population generally requires affordable, substance-free housing while in recovery.

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have

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<sup>1</sup> The Burruss Institute of Public Service and Research, (2011) "Substance Abuse in Georgia," Georgia Journal of Public Policy: Vol. 1: Iss.1, Article 5. Available at: <http://digitalcommons.kennesaw.edu/gjpp/vol1/iss1/5>

much smaller funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

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

Summarizing the above estimates and input received during stakeholder interviews held in preparing the 5 Year Consolidated Plan and information and data provided by the Housing Authority of Columbus, Georgia, the most significant needs for these populations are:

- Decent, affordable housing, including rental vouchers
- Emergency shelter beds, especially for homeless men
- Employment training/self-sufficiency programs
- Emergency assistance – e.g. food, shelter, assistance with utilities and rent

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

The Columbus Consolidated Government does not receive HOPWA funds. The National Center for HIV/AIDS, Viral Hepatitis, STD, and TB Prevention (NCHHSTP) estimates an HIV prevalence rate of 496 cases per 100,000 population in Muscogee County.

## NA-50 Non-Housing Community Development Needs – 91.215 (f)

### **Describe the jurisdiction's need for Public Facilities:**

Through CDBG funds, the Columbus Consolidated Government can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for disabled persons).

Public Facilities needs include:

- Improved youth recreation facilities and upgraded park facilities
- Accessible restroom facilities at South Commons
- HVAC and accessible restroom facilities at ColumbusMakesIT! educational outreach center

### ***How were these needs determined?***

The Consolidated Government facilitated a series of stakeholder interviews, neighborhood meetings, and an online resident survey and requested feedback on needs across the community.

### **Describe the jurisdiction's need for Public Improvements:**

Through CDBG funds, the Columbus Consolidated Government can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

Public Improvements needs include:

- Street and sidewalk improvements in low-moderate income areas
- ADA compliance construction and rehabilitation in low-moderate income areas

### ***How were these needs determined?***

The Consolidated Government facilitated a series of stakeholder interviews, neighborhood meetings, and an online resident survey and requested feedback on needs across the community.

### **Describe the jurisdiction's need for Public Services:**

Through CDBG funds, the Consolidated Government can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and child care and health services.

Public Services needs include:

- Expanded recreational and educational programming for youth
- Entrepreneurship and employment training programs
- Emergency assistance – e.g. food, shelter, assistance with utilities and rent
- Homebuyer education and foreclosure prevention services
- Improved mental health services
- Substance abuse prevention education and rehabilitation services

***How were these needs determined?***

The Consolidated Government facilitated a series of stakeholder interviews, neighborhood meetings, and an online resident survey and requested feedback on needs across the community.

# Housing Market Analysis

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## MA-05 Overview

### **Housing Market Analysis Overview:**

Columbus, GA is a consolidated city-county government located approximately 100 miles southwest of Atlanta in the western part of Georgia, and sits along the Chattahoochee River across from Alabama. Housing values are lower than in the Atlanta metropolitan area, but much higher than nearby counties in both Alabama and Georgia. The County has a similar unemployment rate and a slightly higher poverty rate than the State of Georgia overall.

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ultimately, Columbus is working to ensure that a mix of housing types exists within each community to accommodate households of all types and income levels. The County housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The housing stock in Columbus is principally single-family and owner-occupied (54.9%). The majority of multi-family units are located in medium (5 to 19 units) or large (20 or more units) buildings, and the highest concentrations of such buildings are in areas around the urban core of Columbus. With 18.8% of the County's population living in poverty, the need for more affordable housing, both owner- and renter-occupied, is strong throughout the community.

Of the 39,611 owner-occupied units in the County, 87% consist of three or more bedrooms. This is in stark comparison to renter-occupied units, of which only 34% include three or more bedrooms. One- and two-bedroom units are the smallest category of owner-occupied housing, but the majority of renter households live in these types of units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	54,999	67%
1-unit, attached structure	1,591	2%
2-4 units	7,329	9%
5-19 units	11,805	14%
20 or more units	4,737	6%
Mobile Home, boat, RV, van, etc	2,057	2%
<b>Total</b>	<b>82,518</b>	<b>100%</b>

Table 25 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	14	0%	782	2%
1 bedroom	237	1%	6,539	20%
2 bedrooms	5,040	13%	14,025	43%
3 or more bedrooms	34,320	87%	11,130	34%
<b>Total</b>	<b>39,611</b>	<b>101%</b>	<b>32,476</b>	<b>99%</b>

Table 26 – Unit Size by Tenure

Data Source: 2008-2012 ACS

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

The County administers a variety of housing programs to assist low- and moderate-income residents to afford and maintain housing. These are funded primarily through federal Community Development Block Grant and the HOME Investment Partnership programs, through which the County utilizes public funds to address the priority needs and specific objectives identified in the Consolidated Plan.

The lack of affordable housing in the County is a major obstacle for residents. This lack of affordable housing particularly affects low- and moderate-income households, seniors, people with disabilities, single head of households, and young adults. To foster the development of affordable housing, the County utilizes HOME resources to expand housing opportunities. In HUD program year 2014/City's FY 2015, Columbus used HOME funding to assist in the construction and rehabilitation of four new units for low-income families. Two existing housing units occupied by low-income, disabled residents were rehabilitated with HOME funding. The City also provided funding directly for housing counseling classes for 87 low-income households.

***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 the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based rental assistance (PBRA), which includes project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 1,415 units in the County at-risk for conversion to market-rate units. In the absence of intervention to preserve the affordability of these units, this would occur when the rental assistance or affordability period expires within the next five years.

Because significant government funding has been invested in these properties, this housing is some of the most affordable housing in the County. Columbus will continue to monitor this database over the next five years to assess if and when any units could be lost due to expiring contracts and what actions the Consolidated Government can take to preserve these units.

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

No. The Housing Authority of Columbus, GA has a waiting list of 3,282 families for its Public Housing units and a waiting list of 551 families for its Section 8 Housing Choice Voucher program. This aligns with the nationwide trend of communities experiencing a significant shortage of affordable and available rental units for extremely low-, low-, and moderate-income households. There is also a concern for providing housing for lower income renters as federal housing subsidies expire.

Furthermore, as demonstrated by the CHAS data analyzed in the Needs Assessment, more renters as a whole than owners experience one or more housing problems. However, cost-burden is a problem for both owners and renters. Affordability is a major barrier for most residents in the County, renters and homeowners.

***Describe the need for specific types of housing:***

There is a need for safe, sanitary, accessible, and affordable housing throughout the County. Specifically, there is a strong need for housing affordable to households earning less than 50% of the median income, and practical options are needed to ensure the availability of accessible units for the elderly and people with physical disabilities.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Housing costs in Columbus have increased since 2000, while median incomes decreased in the same time period.

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 1,670 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent 4.2% of the rental housing inventory in the County. This supply of units does not come close to accommodating the 9,535 households earning less than 30% of HAMFI.

In Columbus, the 2012 Fair Market Rent (FMR) for a two-bedroom apartment was \$745. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,483 monthly or \$29,800 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into a Housing Wage of \$14.30. However, in 2012 in Columbus, most minimum-wage workers earned an hourly wage of \$7.25 (FLSA-exempt workers earned \$5.15 an hour). The monthly rent affordable at minimum wage for a 40-hour work week in the County is \$377, about two times less than the actual Fair Market Rent.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	\$84,000 <i>(\$111,997 in 2012 dollars)</i>	\$132,900	+58% <i>(+19% adjusted)</i>
Median Contract Rent	\$389 <i>(\$519 in 2012 dollars)</i>	\$578	+49% <i>(+11% adjusted)</i>

**Table 27 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	14,148	43.6%
\$500-999	15,693	48.3%
\$1,000-1,499	2,166	6.7%
\$1,500-1,999	172	0.5%
\$2,000 or more	297	0.9%
<b>Total</b>	<b>32,476</b>	<b>100.0%</b>

**Table 28 - Rent Paid**

Data Source: 2008-2012 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,670	No Data
50% HAMFI	5,374	1,015
80% HAMFI	12,962	2,364
100% HAMFI	No Data	3,002
<b>Total</b>	<b>20,006</b>	<b>6,381</b>

Table 29 – Housing Affordability

Data Source: 2008-2012 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	536	628	745	1,026	0
High HOME Rent	536	628	745	879	961
Low HOME Rent	472	506	607	702	783

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

### ***Is there sufficient housing for households at all income levels?***

No. The table above shows that there is insufficient housing for extremely low- and low-income households in the County. According to CHAS data analyzed in the Needs Assessment, there are 17,900 households earning between 0% and 50% of the median family income in the County. However, there are only 8,059 housing units affordable to these households, accommodating for just 45% of this population.

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

According to the table above, between 2000 and 2012 the median home value and median contract rent in Columbus increased by 19% and 11%, respectively, after adjusting for inflation. Over the same time period, the median household income has decreased in terms of real dollars by 8% for homeowners and 15% for renters, as shown in the table below. This means that housing has become less affordable overall during the past ten years. If these trends continue, then housing affordability will become an even higher barrier for most County residents.

Tenure	2000 Median Income (1999 dollars; adjusted for inflation)	2012 Median Income	Change
Owner Households	\$63,581	\$58,706	-8%
Renter Households	\$33,503	\$28,396	-15%

Data Source: 2000 Census; 2008-2012 ACS; BLS Inflation Calculator.

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

The County's median contract rent (\$389) is lower than the HOME rent for all apartment sizes. This means that a household receiving a tenant-based rental subsidy should be able to afford most homes within Columbus.

However, as detailed above, housing costs in the County are increasing at much faster rates than incomes. As housing construction and rehabilitation costs rise, it will be increasingly difficult to produce much needed affordable housing.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following data provides an overview on the condition of housing in Columbus.

### Definitions

**Standard Condition:** No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

**Substandard Condition but Suitable for Rehabilitation:** The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

**Housing Conditions:** Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,373	26%	14,983	46%
With two selected Conditions	113	0%	1,068	3%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	29,125	74%	16,400	51%
<b>Total</b>	<b>39,611</b>	<b>100%</b>	<b>32,476</b>	<b>100%</b>

Table 31 - Condition of Units

Data Source: 2008-2012 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,977	0%	5,795	18%
1980-1999	10,185	26%	7,413	23%
1950-1979	20,240	51%	14,268	44%
Before 1950	4,209	11%	5,000	15%
<b>Total</b>	<b>39,611</b>	<b>88%</b>	<b>32,476</b>	<b>100%</b>

Table 32 – Year Unit Built

Data Source: 2008-2012 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	24,449	62%	19,268	59%
Housing Units build before 1980 with children present	2,380	6%	3,845	12%

**Table 33 – Risk of Lead-Based Paint**

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

## Vacant Units (Data Unavailable)

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 34 - Vacant Units**

## Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is around 50 years or more. The age of the housing stock in Columbus is slightly younger than the U.S. overall. Over 19.3% of the nation’s overall housing stock was built before 1950; for Columbus, 12.9% of units were built before 1950.

Owner- and renter-occupied housing units have different percentages of households built in the four time periods presented in the table below. Although both owner and rental units may require rehabilitation from normal wear and tear, the need is slightly greater for rental units – 12.9% were built prior to 1950, compared to 10.5% for owner-occupied units. However, the rental market has also seen more new construction since 2000 compared to owner-occupied units.

Year Built	Owner	Renter
Built 2000 or later	12.4%	20.0%
Built 1980 to 1999	25.6%	23.5%
Built 1950 to 1979	51.5%	42.5%
Built 1949 or earlier	10.5%	13.9%

Data Source: 2008-2012 ACS

Renter-occupied units have a much higher prevalence (46%) of having at least one selected condition than owner-occupied units (26%). It is uncommon for both owner- and renter-occupied units to have more than one selected condition. This may indicate that more renter-occupied than owner-occupied units require rehabilitation, although “selected condition” includes cost burden and overcrowding, which are not reflections of the physical state of the unit.

Stakeholder interviews confirm this need, with a particularly heavy emphasis placed on home repair for senior citizens and low-income individuals and families.

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint.

According to 2008-2012 CHAS data, 3,644 low- and moderate-income households (80% HAMFI and below) with at least one child age 6 or younger live in housing units built before 1980. These households, 5% of all households, are at risk for lead-based paint hazards.

Nationally, the prevalence rate for blood lead levels greater than or equal to 10 ug/dl was approximately 0.5%. in 2014 (latest available data). Muscogee County's prevalence rate was more than twice this amount, at 1.2%.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Housing Authority of Columbus, GA (HACG) was founded in 1938. Its mission is to be the foremost provider of quality, affordable housing in the Columbus region by developing, revitalizing and managing contemporary housing communities.

The data tables presented in this section were pre-populated by the HUD eCon Planning Suite. In many instances, the data is either incorrect or out of date; however, no changes can be made. Where data were available, supplemental tables are provided.

### Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	VOUCHERS			Disabled*
							Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program		
# of units vouchers available	0	60	1,702	2,333	124	2,209	0	0		0
# of accessible units										

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

**Table 35 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### **Describe the supply of public housing developments:**

HACG provides HUD-subsidized public housing through its eight Public Housing Communities with 1,325 units. An additional 24 elderly units (six fully accessible; 18 adaptable) will be constructed at Patriot Pointe in FY 2016. The Housing Authority anticipates that another 30 public housing units will be added once Columbus Commons – which will replace Booker T. Washington - is completed. Booker T. Washington previously had 392 family units but is vacant as of December 31<sup>st</sup>, 2015.

### **Affiliated Housing Communities**

According to HACG staff, the Housing Authority maintains 1,325 units of public housing across eight developments and many scattered sites. HACG provides non-owned HUD-subsidized public housing through its affiliation with a multi-phase HOPE VI development project (Ashley Station); and a mixed finance, multi-phase development project (Arbor Pointe). The table below summarizes information about these developments. The Housing Authority manages 212 units for elderly residents and 864 units for families. There are 3,282 households on the waiting list.

**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:**

According to Housing Authority Staff, the public housing stock is generally in good condition due to regular maintenance and modernization. Inspection scores are in the table below.

**Public Housing Condition**

Public Housing Development	Total Units	Family Units	Elderly Units	Accessible Units	Average Inspection Score	Inspection Date
Booker T. Washington	0	0	0	0	96	2014
Warren Williams	160	160	0	7	97	2014
George Rivers	24	0	24	0	93	2014
Luther Wilson	289	289	0	9	88	2014
Louis Chase	108	108	0	8	94	2014
Elizabeth Canty	249	0	0	15	88	2011
E.E. Farley	102	102	0	0	81	2011
Brown Nicholson	40	0	40	6	97	2014
EJ Knight – Senior	52	52	0	2	99	2010
EJ Knight Gardens	73	73	0	0	97	2010
Ashley I	73	44	29	29	97	2011
Ashley II	18	18	0	2	NS	N/A
Arbor Pointe I	18	18	0	0	NS	N/A
Arbor Pointe II	19	0	19	2	NS	N/A
Cottages @ Arbor Pointe	1,325	864	212	80	93**	-

**Table 36 - Public Housing Condition**

\*Total units as of 12.31.2015; NS = Not Scored

\*\* Average

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

Although the public housing stock is generally in good condition, maintaining units at this level is cost-prohibitive for the Housing Authority. Consequently, aging units are being removed from the public housing stock and converted to PBVs as a result of RAD. The Booker T. Washington (BTW) complex, which is over 72 years old, has reached a point of overwhelming cost to operate and maintain. This structure, which contained 392 family units, is scheduled for a two-phase demolition and redevelopment. The demolition of BTW has reduced the public housing stock by 392 units; however, the redevelopment of the site will include 100 units for the elderly in Phase I and 106 mixed-income units in Phase II. These housing stock changes continue from FY2015 and are projected to extend through FY2017. Additionally, as a result of its redevelopment activities at BTW, HACG was awarded 302 tenant-protection vouchers (TPV) in FY2015 to assist with the relocation of BTW residents.

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

HACG's strategy for improving living environments is based on regular unit and building maintenance and repair, including HVAC improvements, interior modernization, roof replacement, fencing, wireless internet access and painting.

Additionally, HACG sponsors and supports self-sufficiency programs focused at helping their residents improve their economic situation and quality of living. The programs, ROSS and FSS, are voluntary self-sufficiency programs that provide participating families the opportunity to identify needs, improve skill sets, and work towards life goals, economic independence, and housing self-sufficiency. Both ROSS and FSS enlist Program Coordinators to link participating families to resources to aid them in achieving their goals. HACG's self-sufficiency programs provide families with:

- A plan specifically tailored to their family or individual goals.
- A link to community organizations geared towards education, job training and placement programs, computer and financial literacy, and increased self-sufficiency.
- An advocate and supporter to help residents work through barriers preventing self-sufficiency.

Almost 14% (490) of HACG residents have been impacted by the self-sufficiency programs.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Columbus is within the Columbus-Muscogee/Russell County Continuum of Care (CoC), whose lead entity is Home for Good: The Alliance to End Homelessness. The CoC works to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations. Data for the HUD-formatted table below was taken from the available information pertaining to the CoC that follows. This includes Russell County, AL.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	<i>Year Round Beds (Current &amp; New)</i>	<i>Voucher / Seasonal / Overflow Beds</i>	<i>Current &amp; New</i>	<i>Current &amp; New</i>	<i>Under Development</i>
Households with Adult(s) and Child(ren)	78	3	0	0	No Data
Households with Only Adults	136	3	44	141	No Data
Chronically Homeless Households	0	0	0	0	No Data
Veterans	0	0	0	8	No Data
Unaccompanied Youth	0	0	0	0	No Data

Table 37 - Facilities and Housing Targeted to Homeless Households

### Columbus-Muscogee/Russell County CoC Housing Inventory Count Report

	Family Beds	Adult-Only Beds	Year Round Beds	Seasonal/ Overflow/ Voucher	Veteran Beds	Youth Beds
<b>Emergency, Safe Haven, and Transitional Housing</b>	78	180	258	3	0	0
Emergency Shelter	78	136	214	3	0	0
Transitional Housing	0	44	44	n/a	0	0
<b>Permanent Housing</b>	0	169	169	n/a	8	0
Permanent Supportive Housing				n/a	8	0
Other Permanent Housing	0	28	28	n/a	0	0
<b>Total</b>	78	349	427	3	8	0

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

Many social service agencies in Columbus provide benefits to LMI individuals and families in order to prevent homelessness. These services are essential in the Continuum of Care process and also serve the needs of those who have already become homeless. These organizations provide many services to their clientele, including but not limited to counseling, case management, life skills training, financial literacy classes, and victim advocacy, all of which help residents to develop the skills and knowledge to transition into permanent supportive housing or independent living and to maintain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

*Physical Health* – Health clinics that serve low-income populations such as homeless individuals include the Columbus Health Department, MercyMed of Columbus, Valley Health Care System, VA Columbus, the Outpatient Clinic, and a Mobile Unit that serves the Valley Rescue Mission and the Safe House.

*Mental Health* – American Work, GA Crisis & Access Line, National Alliance on Mental Illness – Columbus (NAMI), New Horizons, PATH, and the Valley Health Care System serve homeless individuals in the Columbus region struggling with mental health issues.

*Substance Abuse* – Organizations and facilities that provide counseling and treatment for homeless individuals struggling with addiction include Alcoholics Anonymous, American Work, GA Crisis & Access Line, Narcotics Anonymous, New Horizons, and PATH.

*Employment Services* – Columbus Public Library, the Division of Rehabilitation Services, Experience Works, the GA Department of Labor, and Goodwill Industries provide employment services to homeless individuals.

*HIV/AIDS* – The M Power Project provides free HIV testing. The Chattahoochee Valley Better Way Foundation provides assistance to HIV positive and LGBT individuals. The Homeless Resource Network in Columbus receives HOPWA funding to provide housing opportunities for persons living with HIV/AIDS.

**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.**

Emergency Shelters and Services available to people who are homeless in the County include:

- Damascus Way shelter for women and children
- Grace House shelter for men
- Hope Harbour shelter for domestic violence survivors – women and children
- House of Mercy – shelter for men, women, and children
- Salvation Army – shelter for men
- Trinity House of Columbus – shelter for women and children
- Valley Interfaith Promise – shelter for homeless families with children
- Valley Rescue Mission – shelter for men

Transitional Housing opportunities in the County include:

- Open Door Community House – transitional shelter for women

Permanent Supportive Housing opportunities in the County include:

- House of T.I.M.E. – residential recovery program for chemically-dependent homeless women
- Horizons Place – supportive recovery housing
- Job's House – single room occupancy for homeless men and women
- Stewart Community Home – group home for mentally ill, disabled, and homeless individuals
- The Ralston – housing for elderly and disabled
- Willow Glen – supportive housing for the chronically homeless

Agencies working to assist people who are homeless gain access to permanent housing include:

- New Horizons Community Service Board, Open Door Community House, House of TIME

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has severe or persistent mental illness, development and/or physical disabilities. Several organizations provide facilities and services for special needs populations in Columbus:

Organizations serving victims of domestic violence include Hope Harbour and the Valley Rescue Mission of Columbus.

Organizations serving the elderly include the Columbus Consolidated Government (Gallops senior center), and the River Valley Regional Commission's Area Agency on Aging.

Organizations serving the physically or developmentally disabled include New Horizons, PATH, and Valley Health Care System.

Organizations serving youth include 4-H, Big Brothers & Big Sisters, the Boys & Girls Club, Chattahoochee Valley Episcopal Ministries (CVEM), Education is the Answer, Inc. (EITA), Girls Inc., Head Start, Open Door Community House, Twin Cedars, and the YMCA.

Organizations serving people struggling with or affected by substance abuse include Alcoholics Anonymous, American Work, GA Crisis & Access Line, Narcotics Anonymous, New Horizons, and Valley Health Care System.

Organizations serving individuals living with or at risk of HIV/AIDS include the Chattahoochee Valley Better Way Foundation, the New Horizons Community Service Board, and the Homeless Resource Network.

Organizations serving the unemployed include Division of Rehabilitation Services, Experience Works, GA Department of Labor, and Goodwill Industries.

### **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**

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

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

Public systems or institutions (i.e. jails, prisons, hospitals, child welfare, mental health facilities, etc.) often release individuals directly into homelessness. To prevent this from happening, the CoC coordinates with the City, crisis units, hospitals, courts, the City Attorney, jails, and the Department of Family and Children Services via “Agreements of Discharge.” These agreements focus on ensuring appropriate housing for all people leaving these systems.

Additionally, Home for Good and HACG have partnered to create long-term, supportive housing for families and chronically homeless individuals. The project calls for 150 units of permanent supportive housing and rapid rehousing vouchers over the next several years. It will be a blend of transitional housing, stand alone and permanent supportive housing integrated into mixed income communities with the use of rapid rehousing vouchers.

**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 plans to fund the following activities that align with the one-year goals and address special housing and supportive needs:

- Goal: Improve access to and quality of housing
  - Homeless Resource Network – Assist 48 income eligible clients in securing affordable housing within Muscogee County. Funding: \$18,750.
- Goal: Provide public services
  - Direct Service Corporation: provide home-delivered meals to 14 income eligible senior citizens. Funding: \$25,000.
  - The Literacy Alliance – Adult Education: Provide literacy readiness programs for 45 income eligible adults.

**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))**

See above.

## MA-40 Barriers to Affordable Housing – 91.210(e)

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City's housing market presents significant impediments to development of an adequate supply of affordable housing for low to moderate-income people. Loss of major manufacturing employment opportunities coupled with rising construction costs has created a significant barrier to affordable housing. The City's Analysis of Impediments (AI) to Fair Housing Choice (2011) examined a number of areas in which barriers to the development of affordable housing might exist. Barriers identified in the AI and over the course of the outreach for the development of this Consolidated Plan, include:

- Property tax freeze in Muscogee County, meaning that tax assessments are based on the value at the time of sale and frozen at that value until the property is sold or improved. This presents a disincentive to new residential investment and rehabilitation.
- Limited supply of quality affordable housing stock.
- Zoning ordinances restrict the development of affordable supportive housing (group living)
- Limited access to and availability of public transportation means that affordable housing is not necessarily located within a reasonable commute of employment centers and amenities

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

In determining priorities for the allocation of federal funds, the City has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	196	132	0	0	0
Arts, Entertainment, Accommodations	8,481	10,885	15	15	0
Construction	2,366	3,258	4	4	0
Education and Health Care Services	9,118	12,809	16	17	1
Finance, Insurance, and Real Estate	7,027	11,206	12	15	3
Information	1,148	1,353	2	2	0
Manufacturing	5,491	6,430	10	9	-1
Other Services	1,768	2,368	3	3	0
Professional, Scientific, Management Services	4,648	5,768	8	8	0
Public Administration	0	0	0	0	0
Retail Trade	7,977	9,138	14	12	-2
Transportation and Warehousing	1,631	1,501	3	2	-1
Wholesale Trade	2,162	2,930	4	4	0
Total	52,013	67,778	--	--	--

Table 38 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	83,059
Civilian Employed Population 16 years and over	74,411
Unemployment Rate	10.41
Unemployment Rate for Ages 16-24	23.20
Unemployment Rate for Ages 25-65	5.78

**Table 39 - Labor Force**

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	15,650
Farming, fisheries and forestry occupations	3,317
Service	9,796
Sales and office	19,844
Construction, extraction, maintenance and repair	5,269
Production, transportation and material moving	4,155

**Table 40 – Occupations by Sector**

Data Source: 2008-2012 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	62,012	84%
30-59 Minutes	9,797	13%
60 or More Minutes	1,966	3%
<b>Total</b>	<b>73,775</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2008-2012 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,114	1,107	5,604
High school graduate (includes equivalency)	16,271	1,783	8,286
Some college or Associate's degree	24,286	1,773	6,418
Bachelor's degree or higher	16,490	828	3,164

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2008-2012 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	491	494	527	1,743	2,945

9th to 12th grade, no diploma	3,028	2,741	1,935	4,412	3,513
High school graduate, GED, or alternative	8,451	6,931	6,856	13,336	6,806
Some college, no degree	9,312	9,186	6,198	11,489	3,794
Associate's degree	582	1,572	2,363	3,720	952
Bachelor's degree	1,291	3,856	3,721	6,118	2,144
Graduate or professional degree	124	1,386	2,139	4,260	1,808

**Table 43 - Educational Attainment by Age**

Data Source: 2008-2012 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$16,582
High school graduate (includes equivalency)	\$23,585
Some college or Associate's degree	\$30,214
Bachelor's degree	\$44,686
Graduate or professional degree	\$60,554

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2008-2012 ACS

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

The largest employment sectors in Columbus in terms of worker share are Education and Health Care Services (16%); Arts, Entertainment, and Accommodation (15%); Retail Trade (14%); Finance, Insurance, and Real Estate (12%); and Manufacturing (10%). The top five private employers in the Columbus area are TSYS, Aflac, Columbus Regional Healthcare System, KIA Motors, and St. Francis Hospital. Major public employers include Fort Benning, the Muscogee County School District, and Columbus Consolidated Government.

**Describe the workforce and infrastructure needs of the business community:**

Meetings with economic development stakeholders stressed a need for improved entrepreneurship training programs that would better connect people to resources such as a revolving loan fund for micro-business start-ups. Stakeholders also stated that small business owners have difficulties obtaining loans to repair buildings and for other capital costs. A need for more skilled technical workers – welders, HVAC technicians, etc. – was mentioned.

Columbus has very small negative values in the Jobs Less Workers columns in the Business Activity table, indicating little commuting out of the City. Stakeholders mentioned that Columbus' workforce includes residents of nearby Phenix City, AL and other adjacent communities.

**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.**

There are three proposed locally designated Tax Allocation Districts (TADs) near the urban core of Columbus. This financing tool sets aside new tax revenues from a specific redevelopment area that would be used for further infrastructure needs and promotes residential and commercial development within these areas. Expansions to the Chattahoochee Riverwalk are also planned, which would provide additional recreational outlets and space for new retail and commercial growth.

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

A skillful and well-educated workforce is essential to attracting and retaining employers and growing the City's economy. According to ACS data, the City's unemployment rate in 2012 was 10.5%, slightly lower than the state's unemployment rate of 10.7% and higher than the nation's unemployment rate of 9.3%. Residents with a Bachelor's degree or higher were less likely to be unemployed or not in the labor force than residents with less educational attainment. Residents without a high school diploma or equivalent were more likely as those with only a high school diploma to be out of the labor force altogether.

According to the Georgia Department of Labor's Data Explorer, annual job openings in the Columbus area are greatest for positions that require a high school diploma or less. However, several high-paying occupations such as registered nurses, elementary school teachers, and general/operations managers all have more than 50 openings a year and require at least an Associate's degree. This suggests that there is a need for workforce training in these particular areas.

**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 Technical College offers several workforce training programs, such as computer training and technology, health and safety, manufacturing, and the Service Industry Academy. Goodwill Industries has a job training program. Additionally, the Greater Columbus Georgia Chamber of Commerce formed a Workforce Advisory Council, which is made up of business, community and educational leaders, to support the region's educational systems and improve the region's current and future workforce.

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

The Columbus Consolidated Government is part of the River Valley Regional Council, which prepares the CEDS for a 16 county region.

***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.***

The 2013-2018 CEDS contains the following economic development initiatives that can be coordinated with this Consolidated Plan:

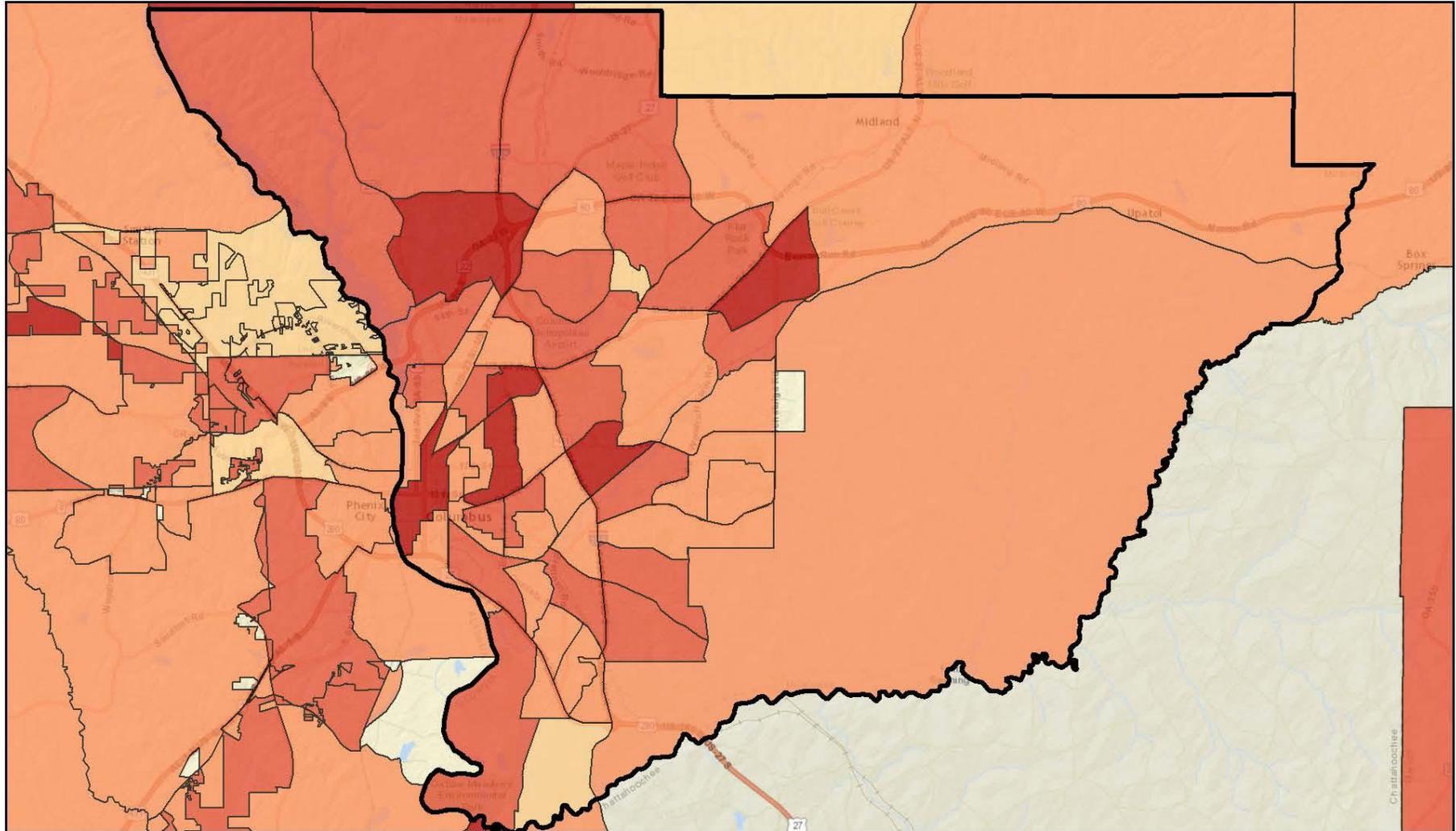
- Provide assistance in key infrastructure improvements which will stimulate business growth and development.
  - CDBG funding can be used for infrastructure improvements in low-moderate income areas.
- Stimulate entrepreneurship through start-up businesses, small businesses, and expansion of larger businesses.
  - CDBG funding can be used for these services when they benefit low-moderate income persons
- Partner with area technical colleges whenever possible to implement workforce development programs.
  - CDBG funding can be used for these services when they benefit low-moderate income persons
- Plan for public infrastructure including affordable, workforce housing.
  - CDBG funding can be used for infrastructure improvements in low-moderate income areas; HOME funding can be used to construct/rehabilitate housing for low-moderate income households

## MA-50 Needs and Market Analysis Discussion

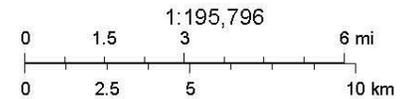
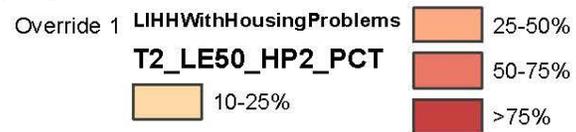
### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

As shown in the attached map, the highest concentrations (greater than 75%) of low-income households with severe housing problems are in the western, central part of the City. This includes the following neighborhoods: Liberty District, Rose Hill, Uptown, Rosemont Heights, Woodcrest, Alta Vista, and Martha's Loop. Some neighborhoods in north Columbus also have high concentrations of low-income households with severe housing problems: Riegel Pointe, Riverbrook, Cedar Creek, Tulakes, Beaver Run, Cottonwood, Broadfield, Brookview, Old Towne, and Parker Estates.

# Columbus-Muscogee County - LI Households with A Severe Housing Problem - By Census Tract



January 30, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

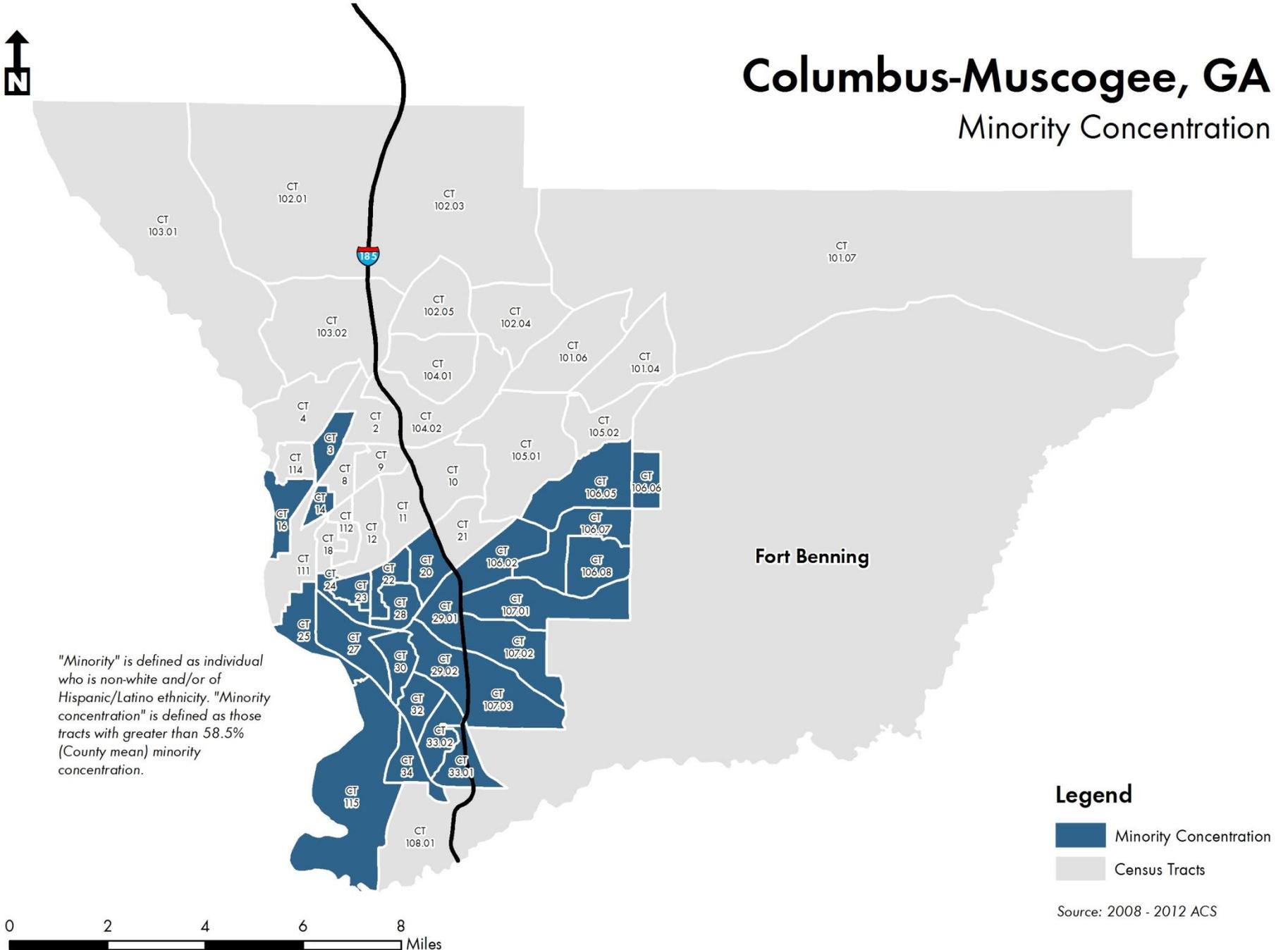
**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The City defines "area of minority concentration" and "area of low-income concentration" as those census tracts that, according to the latest Census information available, have concentration of minority populations or low-income populations that are significantly larger than the minority or low-income population for the City as a whole. Based on 2008-2012 ACS Estimates, which is the dataset used by HUD to generate the data for this plan, this results in a minority population that is larger than 58.5% or a poverty rate that is higher than 23.2%.

As shown in the attached maps, the highest concentrations of minorities and of poverty are in southwest Columbus.

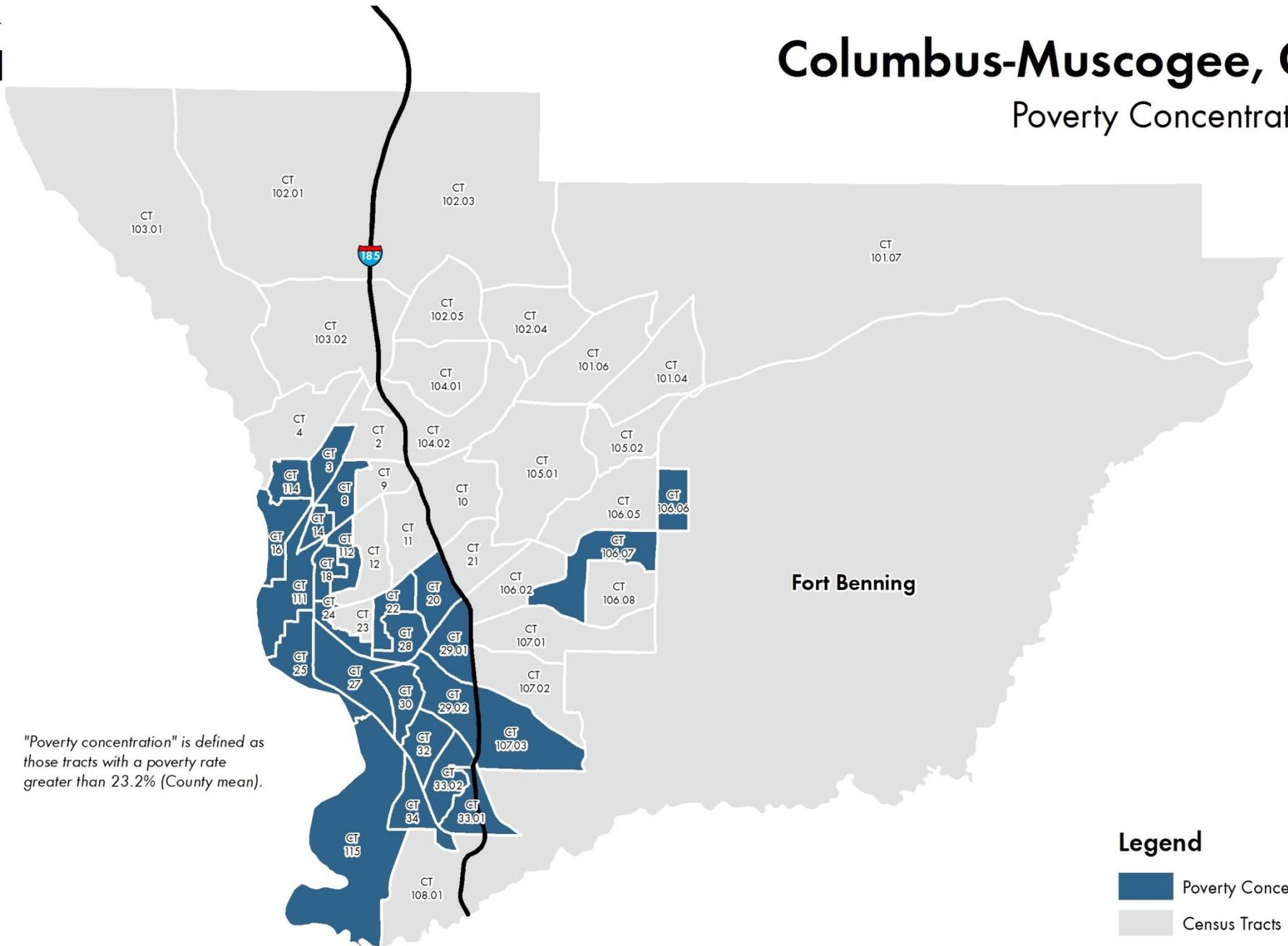
# Columbus-Muscogee, GA

## Minority Concentration



# Columbus-Muscogee, GA

## Poverty Concentration



"Poverty concentration" is defined as those tracts with a poverty rate greater than 23.2% (County mean).

### Legend

- Poverty Concentration
- Census Tracts

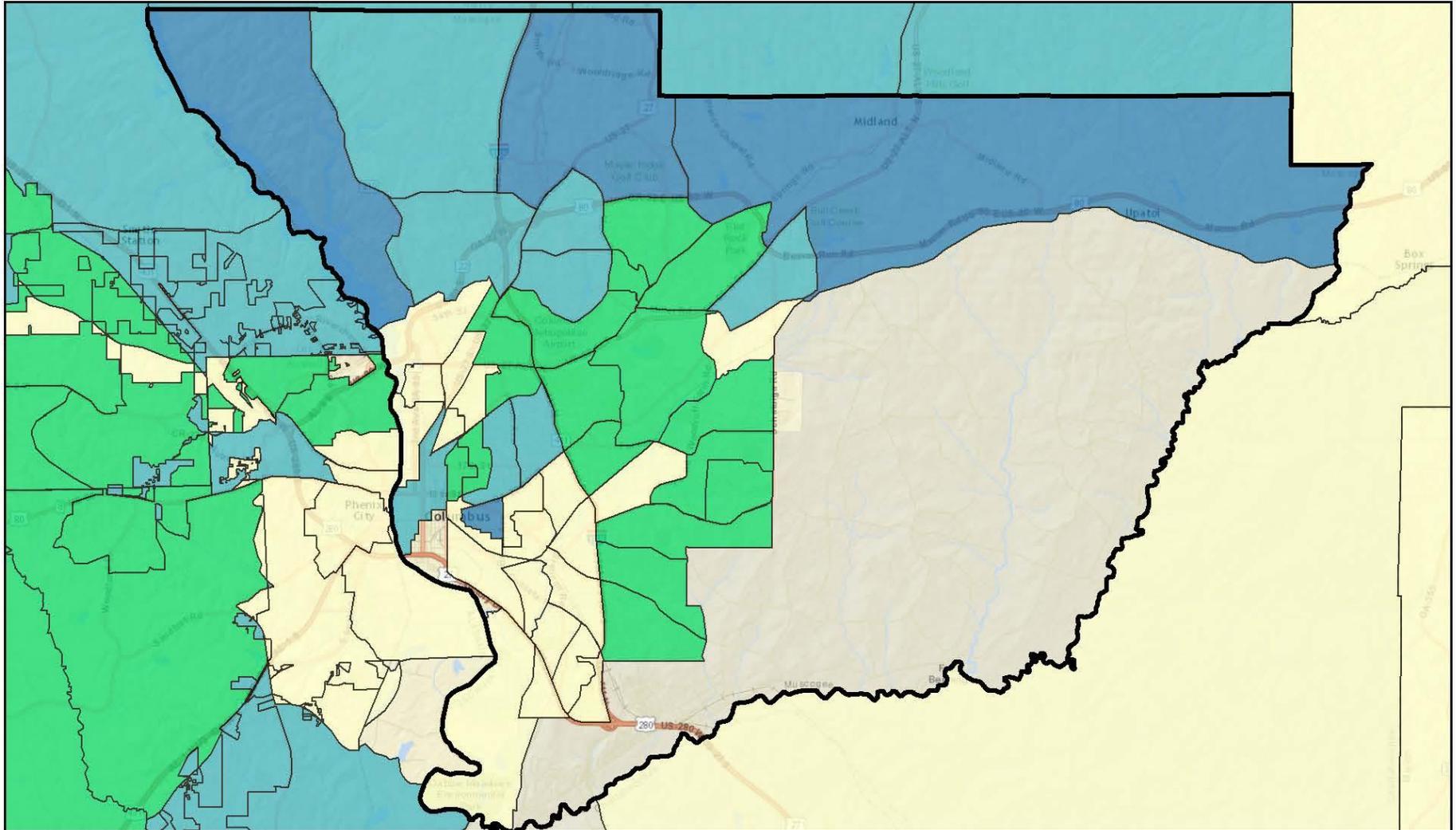
Source: 2008 - 2012 ACS



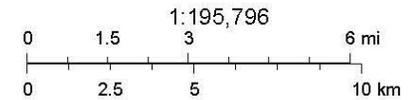
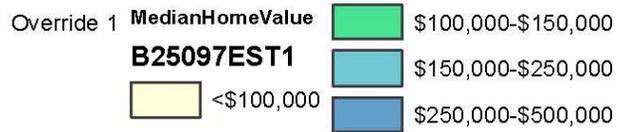
**What are the characteristics of the market in these areas/neighborhoods?**

As shown in the attached maps, median home values and contract rents in these tracts are lower than in other neighborhoods. However, there are a few tracts with higher median home values that have a concentration of poverty. Most notably, CT 111 is home to the Uptown district, which has experienced investment by Columbus State University, developers of luxury condominiums, and increased retail and dining activity in the past few years. The high poverty rates in this area may be due to the large numbers of student residents. Contract rents may begin to increase with continued investment if affordability is not ensured, pricing existing residents out of the market and further away from the community amenities that are concentrated in this neighborhood.

# Columbus-Muscogee County - Median Home Value - By Census Tract

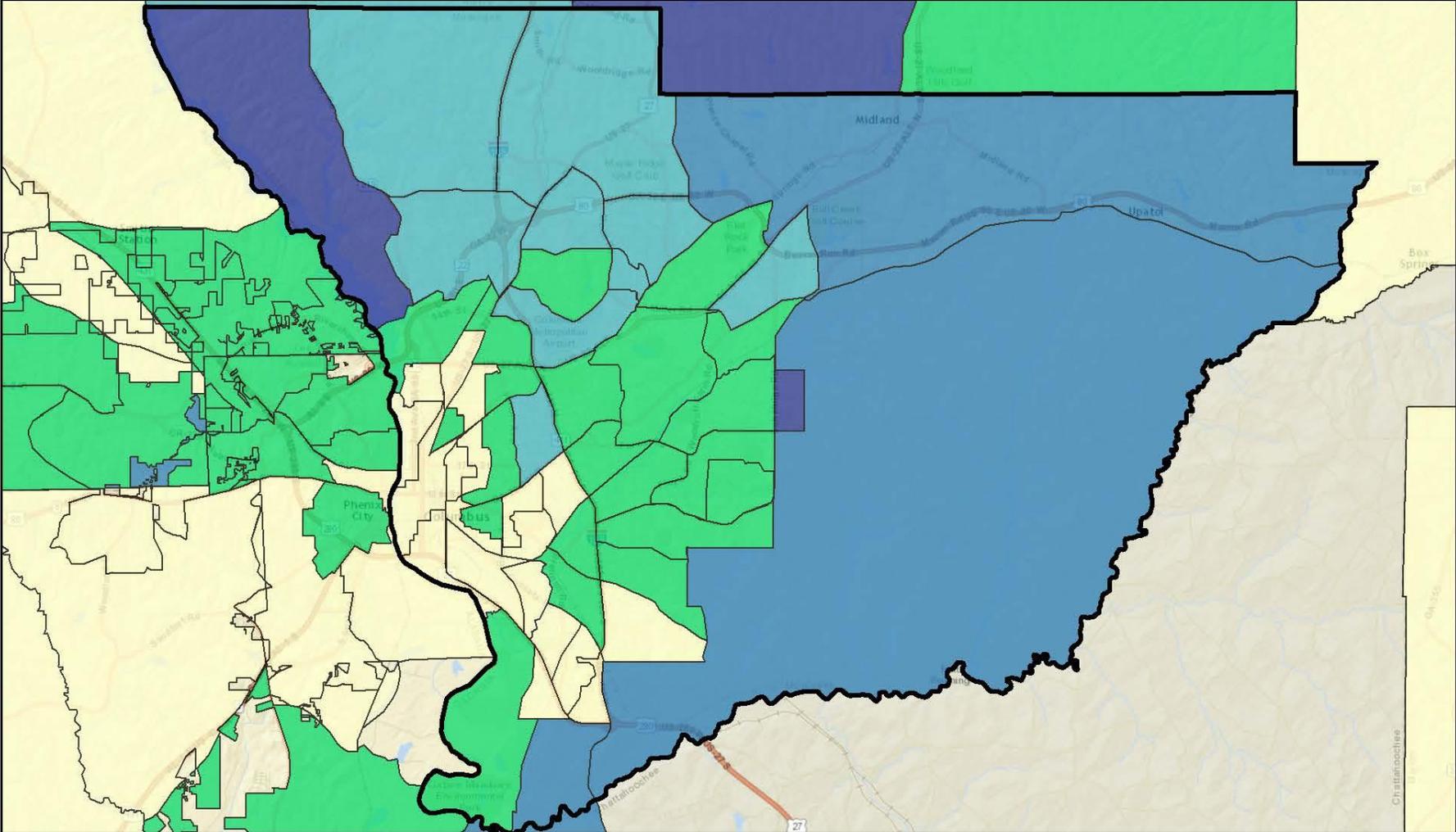


January 30, 2016

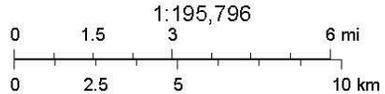
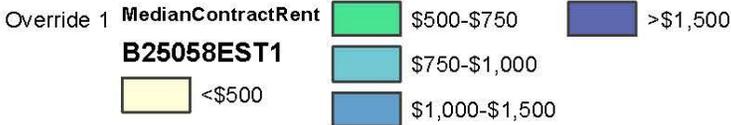


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

# Columbus-Muscogee County - Median Contract Rent - By Census Tract



January 30, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Are there any community assets in these areas/neighborhoods?**

Yes. These tracts are close to the City's major amenities, including recreation facilities, bus lines, municipal buildings, employment opportunities, and social service facilities. However, these community assets are not equally distributed throughout these areas, so many of Columbus' minority and/or low-income residents do not live within walking distance or close to a bus line that serves these amenities.

**Are there other strategic opportunities in any of these areas?**

Many of these tracts are along the Chattahoochee River, portions of which have seen recent public and private investment such as recreational outfitters, hotels, and the construction of a multi-use trail called the Riverwalk. The Riverwalk is not contiguous throughout these tracts, but expansions are currently planned. Continued development of this area could benefit residents of these areas by providing greater accessibility to recreational facilities, upgraded infrastructure, employment opportunities, and removal of blighted industrial structures and vacant residential buildings.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG and HOME funds in Columbus over the next five years. The plan is guided by three overarching goals that are applied according to Columbus' needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low and moderate income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low and moderate income persons to achieve self-sufficiency.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Columbus, Georgia is located on the east bank of the Chattahoochee River, which defines the western border of the City. Columbus also sits on the Fall Line where the Piedmont Region in North Georgia merges with the coastal region of South Georgia.

Target Area	Description
Target Area Name:	Citywide
Target Area Type:	Local Target area
Other Target Area Description:	Citywide
Revital Type:	Comprehensive
Other Revital Description:	Citywide

Table 45 - Geographic Priority Areas

## General Allocation Priorities

### ***Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)***

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects in Columbus is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

1	<b>Priority Need Name</b>	<b>EXPAND AFFORDABLE HOUSING OPPORTUNITIES</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Improve access to and quality of housing.
	<b>Description</b>	New construction of housing in planned developments
	<b>Basis for Relative Priority</b>	High housing costs reduce economic opportunities and access to prosperity.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Improve access to and quality of housing.
	<b>Description</b>	Rehabilitation of occupied housing
	<b>Basis for Relative Priority</b>	Existing affordable housing that is lost from the inventory will increase competition for remaining units and decrease access to affordable housing overall.
	<b>3</b>	<b>Priority Need Name</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Remove slum and blight.
	<b>Description</b>	Demolition of vacant and unsafe structures
	<b>Basis for Relative Priority</b>	Blighted properties detract from the quality of life for neighboring properties and preclude achieving a suitable living environment.

<b>4</b>	<b>Priority Need Name</b>	<b>REDUCE POVERTY/EXPAND ECONOMIC OPPORTUNITY</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Economic development.
	<b>Description</b>	Economic development activities for job creation and development
	<b>Basis for Relative Priority</b>	Economic development through direct technical and business assistance are the catalyst for the retention and creation of new jobs.
<b>5</b>	<b>Priority Need Name</b>	<b>PUBLIC SERVICES</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Provide public services.
<b>Description</b>	Provision of public services	

	<b>Basis for Relative Priority</b>	There continues to be a need for services to increase the effectiveness of physical investments that improve conditions for the elderly, youth, low-income persons, and other special populations.
6	<b>Priority Need Name</b>	<b>HOUSING/SERVICES FOR THE HOMELESS/AT-RISK</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Large Families Families with Children Elderly Families Chronic Homelessness Individuals who are Homeless Homeless Families with Children Homeless Mentally Ill Homeless with Chronic Substance Abuse Homeless Veterans Homeless Persons with HIV/AIDS Homeless Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Housing/services for persons who are homeless.
	<b>Description</b>	Supporting short- and long-term homeless facilities, housing, and associated services
	<b>Basis for Relative Priority</b>	The homeless/those at risk of homelessness depend on services funded by community development programs.
	7	<b>Priority Need Name</b>
<b>Priority Level</b>		Low

	<b>Population</b>	Extremely Low Income Low Income Moderate Income Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Improve public facilities and infrastructure.
	<b>Description</b>	Continue and expand public facility improvements and improve and maintain infrastructure servicing households in low income areas
	<b>Basis for Relative Priority</b>	Based on physical inspection and interviews conducted during consultation process, existing public facilities are in need of upgrading and expansion. Outdated and deteriorating infrastructure needs to be improved or replaced.
<b>8</b>	<b>Priority Need Name</b>	<b>PLANNING AND ADMINISTRATION</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Planning and administration
	<b>Description</b>	Administrative and planning costs to operate the CDBG and HOME programs successfully.
	<b>Basis for Relative Priority</b>	Effective and efficient implementation of CDBG and HOME funding requires adequate resources for program planning and administration.

Table 46 – Priority Needs Summary

## SP-30 Influence of Market Conditions – 91.215 (b)

### 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)	As subsidized units, including LIHTC units expire, the need for TBRA will increase.
TBRA for Non-Homeless Special Needs	As shown in the Needs Assessment and Market Assessment, there is need for non-homeless special needs rental housing assistance throughout the city. The Columbus housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly and persons with disabilities.
New Unit Production	Columbus' housing inventory is dominated by three-bedroom units. While these are suitable for larger families, individuals, young couples, and retired couples may have trouble finding housing that fits within their budget.
Rehabilitation	Several neighborhoods in the City have a high number of homes in need of major rehabilitation.
Acquisition, including preservation	According to the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based rental assistance (PBR), which includes project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 1,415 units across Columbus whose affordable inventory are set to expire within the next five years.

Table 47 – Influence of Market Conditions

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Currently, Columbus receives CDBG and HOME funds for housing construction, rehabilitation initiatives, public services, economic development, and other eligible activities. These funding sources are expected to be available over the next five years.

In addition to its annual allocation, the City has approximately \$165,804 in CDBG prior year resources and \$940,972 in HOME prior year resources that have not been budgeted. The City plans to budget these funds as follows:

- The \$165,804 in CDBG prior year resources will be allocated to the following activities, which will require a substantial amendment to the FY 2017- FY 2021 Con Plan and FY 2017 AAP:
  - Owner-occupied housing rehabilitation (including accessibility modifications)
  - Property disposition
- The \$940,972 in HOME prior year resources will be allocated to the following activities, which will require a substantial amendment to the FY 2017- FY 2021 Con Plan and FY 2017 AAP:
  - Homebuyer assistance (second mortgages)

Because the City was unable to formally allocate these funds prior to the adoption of this Con Plan, the City is in the process of drafting a substantial amendment to the FY 2017 – FY 2021 Con Plan and the FY 2017 AAP that addresses the aforementioned changes. In accordance with the requirements at 24 CFR 91.505, the draft substantial amendment will be available for public review and comment for a minimum of 30 days prior to submitting the revised Con Plan and AAP to HUD.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,328,478	\$0	\$165,804	\$1,494,282	\$5,313,912	Block grant from HUD to address housing, community development and economic development needs in the City.
HOME	Public - Federal	Acquisition Homebuyer rehabilitation and down payment assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$644,801	\$0	\$940,972	\$1,585,773	\$2,579,204	Grant from US Department of Housing and Urban Development to address affordable housing needs in the City.

**Table 48 - Anticipated Resources**

***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 nonprofit organizations funded have additional financial capacity through foundations and fundraising campaigns. Federal funds provide these organizations with the opportunity to expand their services to benefit more low- and moderate-income persons.

The City of Columbus receives a 50% HOME match reduction. It requires organizations who receive HOME assistance to provide the necessary match using non-federal funds, which is verified through a report submitted to the City on an annual basis.

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

The City owns approximately 25 properties that could be used for the construction of affordable housing. Additionally, the Columbus Land Bank Authority has six properties in its portfolio, with a stated goal of providing land to be used in the creation of affordable housing and jobs for LMI citizens through residential, commercial and industrial development.

## 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.

Responsible Entity	Responsible Entity Type	Role
Columbus Consolidated Government, Community Reinvestment Department	Government	Public Facilities, Neighborhood Improvements, Public Services, Economic Development, Planning
Housing Authority of Columbus, GA	Government	Public Housing
Direct Services	Non-Profit Organization	Non-Homeless Special Needs
Literacy Alliance	Non-Profit Organization	Public Services
Homeless Resource Network, Inc.	Non-Profit Organization	Homelessness
Boys & Girls Club	Non-Profit Organization	Public Services
Columbus Community Center	Non-Profit Organization	Public Services
Home for Good	Continuum of Care	Homelessness
NeighborWorks	CHDO	Affordable Housing
Open Door Community House	Non-Profit Organization	Affordable Housing, Homelessness

Table 49 - Institutional Delivery Structure

### Assessment of Strengths and Gaps in the Institutional Delivery System

#### *Strengths*

The City's Department of Community Reinvestment continues to strengthen its working relationships with the agencies listed above. Public and autonomous agencies that are critical to the institutional structure work cooperatively in executing required tasks. Agency staff have the ability and expertise to deliver services efficiently and effectively. Agency staff often have years of expertise in their respective fields.

Nonprofit organizations work closely with the Department of Community Reinvestment, and they often bring a significant amount of experience and expertise to the service delivery system.

#### *Gaps*

Public meetings and stakeholder interviews revealed a lack of collaboration and communication among the various non-profits serving the City of Columbus. Additionally, some well-intentioned nonprofit organizations and community development corporations lack the capacity to develop projects in an efficient and effective manner. Finally, as no centralized network of social services exists in the City, many residents struggle to determine which non-profit to contact for various needs.

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

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

Table 50 - Homeless Prevention Services Summary

**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)**

Home for Good, a 501(c)(3) non-profit serving Columbus, GA and Russell County, AL, leads the region’s Continuum of Care. Home for Good coordinates resources within the community for the homeless and those at-risk of homelessness. Additionally, the Homeless Resource Network has homeless services that include referrals to other service providers, post office box and phone usage, storage of personal belongings, assistance with obtaining documentation such as birth certificates and state IDs, and a Housing Stabilization Program (rental and utility assistance). Home for Good also facilitates monthly Homeless Coalition meetings to bring together providers to discuss strategies for combating homelessness. Home for Good formed out of the task force that developed the Columbus 10-Year Plan to End Homelessness, and is charged with implementing the strategies outlined in the plan and discussed below. Additionally, Home for Good conducts the annual Point in Time Count for the CoC, and has partnered with the Housing Authority of Columbus, Georgia to create long-term, supportive housing for veterans and the chronically homeless. This partnership calls for a blended housing mix of housing vouchers and physical construction. Home for Good was also selected to participate in a national effort called Zero: 2016 that aims to end veteran and chronic homelessness by the end of 2016. This effort

has given Home for Good access to housing vouchers to facilitate the achievement of this goal. Since the beginning of the project, 80 veterans and 53 chronically homeless individuals have received housing.

**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**

*Strengths*

Through the Homeless Resource Network, Columbus residents can obtain comprehensive guides, “Street Beat” and the “Homeless Resource Guide,” about resources available in the area. Additionally, the City has implemented an HMIS database to track the effectiveness of service providers. This system provides information on services provided to eligible clients by local non-profit organizations in the City.

*Gaps*

Gaps in the homeless service delivery system are primarily in the fragmentation of services between provider agencies. Intake forms and processes are not standardized and short-term solutions may become prized over long-term solutions due to pressure from board members and funders to show near-term results. These factors can result in inconsistencies between programs, causing cases to not be managed holistically.

**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**

The City continues to work with service providers to identify gaps in services, any duplication of services, and schedule regular meetings, that allow homeless service providers to more efficiently serve the homeless population. Additionally, providing a central intake and resource facility is an imperative part to the City’s strategy to end homelessness. The “One-Stop-Shop” service facility will allow service providers to assess the needs and identify services such as housing, case management, and medical services. This central facility will help to eliminate duplication among local non-profits during the intake and assessment procedures and in housing and supportive services.

The City will also continue to provide transitional and permanent supportive housing to homeless persons by supporting rapid re-housing programs. This approach allows case management and housing services to be provided simultaneously so that persons at-risk of becoming homeless and persons with mental and physical disabilities can remain stably housed when exiting a transitional housing program. Prevention programs such as rent/utility assistance, foreclosure counseling, and case management will be used to reduce homelessness in Columbus.

The City plans to initiate development of a detoxification unit for persons who are homeless or at-risk for becoming homeless due to substance abuse. The City will also develop programs to help persons overcome the circumstances that prevent them from obtaining housing or employment such as mental illness, criminal history, and credit problems, as well as provide further education and job training skills to improve the opportunities for employment for the homeless and at-risk population.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve access to and quality of housing	2017	2021	Affordable housing	Citywide	Expand affordable housing opportunities Preserve existing affordable housing units	\$2,901,605.00	Homeowner Housing Added: 15 units Tenant-Based Rental Assistance/Rapid Rehousing: 40 households Homeowner Housing Rehabilitated: 20 Units
2	Remove slum and blight	2017	2021	Non-Housing Community Development	Citywide	Blight Removal	\$383,553.50	Buildings Demolished: 50
3	Economic development	2017	2021	Non-Housing Community Development	Citywide	Reduce poverty/expand economic opportunity	\$866,800.00	Jobs Created/Retained: 70 Businesses Assisted: 15
4	Provide public services	2017	2021	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services	\$746,358.50	Public service activities other than Low/Moderate Income Housing Benefit: 15,680 persons Public Services for LMI Housing Benefit: 5,740 households
5	Housing/services for persons who are homeless	2017	2021	Public Housing Homeless Non-Housing Community Development	Citywide	Housing/services for the homeless/at-risk	\$250,000.00	Public service activities other than LMI Housing Benefit: 6,750 persons
6	Improve public facilities and infrastructure	2017	2021	Non-Housing Community Development	Citywide	Public facility & infrastructure improvements	\$3,067,200.00	Public Facility/Infrastructure other than LMI Housing Benefit: 1,000 persons
7	Planning and administration	2017	2021	Administration	Citywide	Planning & administration	\$1,650,878.00	Other: 1

**Table 51 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Improve access to and quality of housing
	<b>Goal Description</b>	Creation/preservation of affordable housing including housing rehabilitation assistance, down payment/closing cost assistance, and new construction.
2	<b>Goal Name</b>	Remove slum and blight
	<b>Goal Description</b>	Demolition of vacant and unsafe structures.
3	<b>Goal Name</b>	Economic development
	<b>Goal Description</b>	Direct technical and business assistance. (Includes Section 108 loan repayment)
4	<b>Goal Name</b>	Provide public services
	<b>Goal Description</b>	Expand and continue non-housing community development supportive services.
5	<b>Goal Name</b>	Housing/services for persons who are homeless
	<b>Goal Description</b>	Preservation of short- and long-term homeless facilities and associated services.
6	<b>Goal Name</b>	Improve public facilities and infrastructure
	<b>Goal Description</b>	Improvements and expansion of public facilities and infrastructure.
7	<b>Goal Name</b>	Planning and administration
	<b>Goal Description</b>	Administrative and planning costs to operate the CDBG and HOME programs successfully.

**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)**

An estimated number of 75 low-moderate income families will be provided affordable housing through activities funded by HOME.

## 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)**

Not applicable.

### **Activities to Increase Resident Involvements**

The Housing Authority of Columbus, Georgia (HACG) has resident councils, security task forces, educational opportunities, and youth programming at its public housing sites. One HACG board position is reserved for residents. HACG actively includes residents in planning meetings.

Additionally, HACG sponsors and supports self-sufficiency programs focused at helping their residents improve their economic situation and quality of living. The programs, ROSS and FSS, are voluntary self-sufficiency programs that provide participating families the opportunity to identify needs, improve skill sets, and work towards life goals, economic independence, and housing self-sufficiency. Both ROSS and FSS enlist Program Coordinators to link participating families to resources to aid them in achieving their goals. HACG's self-sufficiency programs provide families with:

- A plan specifically tailored to their family or individual goals.
- A link to community organizations geared towards education, job training and placement programs, computer and financial literacy, and increased self-sufficiency.
- An advocate and supporter to help residents work through barriers preventing self-sufficiency.

Almost 14% (490) of HACG residents have been impacted by the self-sufficiency programs.

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

No. HACG is designated as a “High Performer.”

### ***Plan to remove the ‘troubled’ designation***

Not applicable.

## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

The City's housing market presents significant impediments to development of an adequate supply of affordable housing for LMI individuals and families. Loss of major manufacturing employment opportunities coupled with rising construction costs has created a significant barrier to affordable housing. The City's 2011 Analysis of Impediments to Fair Housing Choice (AI) examined a number of areas in which barriers to the development of affordable housing might exist. Barriers identified in the AI and over the course of the outreach for the development of this Consolidated Plan, include:

- Property tax freeze in Muscogee County, meaning that tax assessments are based on the value at the time of sale and frozen at that value until the property is sold or improved. This presents a disincentive to new residential investment and rehabilitation.
- Limited supply of quality affordable housing stock.
- Zoning ordinances restrict the development of affordable supportive housing (group living)
- Limited access to and availability of public transportation means that affordable housing is not necessarily located within a reasonable commute of employment centers and amenities

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The strategies listed below are based on public outreach conducted over the course of the development of this Consolidated Plan as well as recommendations from the 2011 AI:

- Property tax freeze in Muscogee County, meaning that tax assessments are based on the value at the time of sale and frozen at that value until the property is sold or improved. This presents a disincentive to new residential investment and rehabilitation.
  - The City of Columbus is currently investigating the effects of the property tax freeze in more detail.
- Limited supply of quality affordable housing stock.
  - Recommendation: The Columbus Consolidated Government must actively address the need to increase the supply of affordable housing by continuing to implement homebuyer programs through its federal grant programs and local nonprofit agencies. The City should also continue to utilize HUD grants to further fund new and existing housing development and rehabilitation projects. For example, the City's NSP grant funds have been efficiently utilized to address the need for affordable housing for individuals and families residing in Columbus by offering homebuyer subsidies and housing counseling. Additionally, the City should adopt its proposed policy to reclaim and redevelop vacant, abandoned or blighted properties in in-town communities and reestablish Columbus' Land Bank

Committee to acquire and redevelop tax indebted or otherwise abandon properties in in-town areas in its most recent its Comprehensive Plan.

- Zoning ordinances restrict the development of affordable supportive housing (group living)
  - Recommendation: It is recommended that the City further study the effects of its Unified Development Ordinance on the location of transitional housing types and homeless shelters. A committee of community members knowledgeable of zoning and development processes and of the work of transitional housing facilities should be assembled to discuss this issue and should be charged with presenting a draft zoning amendment that both increases fair housing choice and ensures the orderly use of land within the City.
- Limited access to and availability of public transportation means that affordable housing is not necessarily located within a reasonable commute of employment centers and amenities
  - Recommendation: The City should continually monitor the potential need for improved transit accessibility for residents and be prepared to expand routes as may be required by future needs. Additionally, it is imperative that the City continue to analyze and repair existing infrastructure in the City and increase lane miles to its arterial and collector road network in order to accommodate new development.

## SP-60 Homelessness Strategy – 91.215(d)

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

Individuals/families can access support services either by self-presenting at most of the shelter facilities or through referrals. Regional emergency shelters refer participants to agencies that will assist them in obtaining mainstream resources so that they will have the financial ability to start along the road to self-sufficiency. Transitional housing programs generally refer participants to permanent housing programs/locations and provide the assistance necessary in obtaining resources to be successful when they make this transition.

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

Each year, the CoC conducts a Point-in-Time count of the persons residing in emergency shelters and transitional housing facilities, as well as those living unsheltered, in the Columbus region. This information is used to understand the emergency and transitional needs of homeless persons so that they can be addressed adequately and efficiently. The City plans to continue to fund non-profit organizations such as Home for Good who provide services to homeless individuals and 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.**

Increasing the amount of permanent housing with supportive services is a top priority for the City. The majority of chronically homeless persons have severe mental illness and/or substance abuse issues. They require long-term, affordable housing options with supportive services in order to make the transition to residential stability. In addition to permanent affordable housing, the City's strategy for ending chronic homelessness addresses each of the issues that most often cause this problem:

- The high prevalence of substance abuse among chronically homeless individuals
- Inadequate education and/or job skills among many homeless persons
- The shortage of affordable housing in the City of Columbus

The City will maintain coordination and collaboration with local non-profit agencies serving the homeless population. Columbus will continue will use its entitlement grant funds to assist non-

profit organizations that serve homeless individuals and families in Columbus and to continue funding for its Homeless Task Force Coordinator who creates the application for the CoC and assists in coordination homeless resources throughout the City.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The City recognizes a need for neighborhood-based homelessness prevention programs, such as a crisis response and stabilization team, a street outreach program, housing search and placement specialists, and increased employment opportunities that provide temporary rental assistance and other services.

The following action items comprise the City's strategy for homelessness prevention:

- Development of a detoxification unit for persons in danger of becoming homeless;
- Development of programs and systems that help overcome barriers to housing and employment;
- Provide childcare;
- "Agreement of Discharge" memorandums;
- Design of an intervention and eviction prevention program;
- Rental and utility assistance payments;
- Implementation of a referral and outreach team;
- Development of a reunification program;
- Foreclosure intervention and prevention program;
- Encourage participation in national healthcare plan;
- Establish a critical document fund;
- Expand and update homeless resource guides.

## SP-65 Lead based paint Hazards – 91.215(i)

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

The City plans to continue using a certified private contractor to remove lead from housing where funds will be invested for rehabilitation or other purposes. A private contractor is also used to conduct lead-based paint testing and Lead Risk Assessments. In any cases where testing indicates the presence of lead, it will be properly removed or abated.

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

In accordance with lead-based paint requirements, the City will incorporate the following factors to refine and narrow the communities that are at highest risk with lead-based paint hazards:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

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

Lead abatement in housing, especially LMI households, will be integrated into the existing and future affordable housing policies and programs in the City. This will involve first and foremost those projects applying for City funding for rehabilitation of units built before 1978. This includes a requirement that a provision be made for lead testing and, if necessary, proper abatements will be a condition for funding. For new construction on vacant lots, proper environmental testing will be required and approved remedial action taken before construction of the new units.

## SP-70 Anti-Poverty Strategy – 91.215(j)

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

The City recognizes the best way to assist people in improving their economic positions is to provide employment opportunities. Therefore, through its policies and planning, the City will continue to encourage business growth and the availability of workforce training and educational opportunities in the community. The City will make the final payment on a Section 108 loan to acquire buildings and land for the creation of 5,506 jobs (1,406 low-moderate income) since 1998. It will also continue to fund agencies that provide services to LMI persons to reduce poverty and create job opportunities for themselves. These programs will assist City residents with services such as job searching, resume creation, and interview skills. Additionally, the continuation of the City's down payment assistance program along with its provision of funding to organizations that create new affordable homeownership opportunities enables LMI to build equity and create wealth.

Specifically, the City will continue to provide assistance to LMI residents through the following initiatives:

- Provide non-profit organizations such as The Literacy Alliance with funding to assist City residents with literacy readiness
- Provide assistance to non-profit organizations such as NeighborWorks to provide affordable homeownership opportunities for LMI residents;
- Continue to implement its Section 3 policy. Additionally, the City will encourage non-profit organizations to expand housing development programs to incorporate job-training opportunities as part of their operations.

Through the initiatives described above, and in cooperation with the agencies and non-profit organizations noted, the City will continue to reduce poverty by assisting the LMI residents over the next five years.

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

Reducing poverty enables families to move towards self-sufficiency and increases their ability to afford housing. The City's anti-poverty strategy and this Consolidated Plan both work towards a shared goal of enabling every family to afford decent housing in suitable living environments.

## 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**

The Community Reinvestment Department is responsible for ensuring that the federal funds expended on activities to benefit LMI households are in compliance with federal guidelines. The Department's performance monitoring activities include on-site monitoring, desk review, and technical assistance for sub-recipients.

In an effort to ensure long-term compliance with program requirements and comprehensive planning requirements, all sub-recipients enter into a contractual agreement with the City. These agreements include a detailed scope of services with measurable objectives. The federal general provisions, along with the appropriate OMB Circulars, are included in contractual agreements to ensure compliance. The budget line items must be reflective of the goals and objectives.

The City's Community Reinvestment Department staff conducts on-site monitoring of sub-recipients on an annual basis. Department staff will evaluate sub-recipients' programmatic and fiscal management policies. Department staff will utilize the HUD Monitoring Desk Guide to review CDBG and HOME sub-recipients. Additionally, sub-recipients are required to provide periodic reports on their achievement of contractual objectives.

The Community Reinvestment Department will continue to internally monitor its grant programs in accordance with local program policies and procedures and federal regulations and will continue to monitor all sub-recipients receiving CDBG and HOME funds. The monitoring process will include on-site reviews of the sub-recipients' performance to ensure compliance with the goals and objectives of the program and federal regulations.

# Expected Resources

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

### Introduction

Currently, Columbus receives CDBG and HOME funds for housing construction, rehabilitation initiatives, public service activities, economic development, and other eligible activities. These funding sources are expected to be available over the next five years.

In addition to its annual allocation, the City has approximately \$165,804 in CDBG prior year resources and \$940,972 in HOME prior year resources that have not been budgeted. The City plans to budget these funds as follows:

- The \$165,804 in CDBG prior year resources will be allocated to the following activities, which will require a substantial amendment to the FY 2017- FY 2021 Con Plan and FY 2017 AAP:
  - Owner-occupied housing rehabilitation (including accessibility modifications)
  - Property disposition
- The \$940,972 in HOME prior year resources will be allocated to the following activities, which will require a substantial amendment to the FY 2017- FY 2021 Con Plan and FY 2017 AAP:
  - Homebuyer assistance (second mortgages)

Because the City was unable to formally allocate these funds prior to the adoption of this Con Plan, the City is in the process of drafting a substantial amendment to the FY 2017 – FY 2021 Con Plan and the FY 2017 AAP that addresses the aforementioned changes. In accordance with the requirements at 24 CFR 91.505, the draft substantial amendment will be available for public review and comment for a minimum of 30 days prior to submitting the revised Con Plan and AAP to HUD.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,328,478	\$0	\$165,804	\$1,494,282	\$5,313,912	Block grant from HUD to address housing, community development and economic development needs in the City.
HOME	Public - Federal	Acquisition Homebuyer rehabilitation and down payment assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$644,801	\$0	\$940,972	\$1,585,773	\$2,579,204	Grant from US Department of Housing and Urban Development to address affordable housing needs in the City.

Table 52 - Expected Resources – Priority Table

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

The nonprofit organizations funded have additional financial capacity through foundations and fundraising campaigns. Federal funds provide these organizations with the opportunity to expand their services to benefit more low- and moderate-income persons.

The City of Columbus receives a 50% HOME match reduction. It requires organizations who receive HOME assistance to provide the necessary match using non-federal funds, which is verified through a report submitted to the City on an annual basis.

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

The City owns approximately 25 properties that could be used for the construction of affordable housing. Additionally, the Columbus Land Bank Authority has six properties in its portfolio, with a stated goal of providing land to be used in the creation of affordable housing and jobs for LMI citizens through residential, commercial and industrial development.

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Yr. 1 Funding	Goal Outcome Indicator
1	Improve access to and quality of housing	2017	2021	Affordable housing	Citywide	Expand affordable housing opportunities Preserve existing affordable housing units	\$580,321.00	Homeowner Housing Added: 3 units Tenant-Based Rental Assistance/Rapid Rehousing: 8 households Homeowner Housing Rehabilitated: 4 units
2	Remove slum and blight	2017	2021	Non-Housing Community Development	Citywide	Blight Removal	\$76,710.70	Buildings Demolished: 10
3	Economic development	2017	2021	Non-Housing Community Development	Citywide	Reduce poverty/expand economic opportunity	\$786,800.00	Businesses Assisted: 5 Jobs Created/Retained: 70
4	Provide public services	2017	2021	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services	\$149,271.70	Public service activities other than Low/Moderate Income Housing Benefit: 3,136 persons Public Services for LMI Housing Benefit: 1,148 households
5	Housing/services for persons who are homeless	2017	2021	Public Housing Homeless	Citywide	Housing/services for the homeless/at-risk	\$50,000.00	Public service activities other than LMI Housing Benefit: 1,350 persons
6	Planning and administration	2017	2021	Administration	Citywide	Planning & administration	\$330,175.60	Other: 1

Table 53 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Improve access to and quality of housing
	<b>Goal Description</b>	Creation/preservation of affordable housing including housing rehabilitation assistance, down payment/closing cost assistance, and new construction.
2	<b>Goal Name</b>	Remove slum and blight
	<b>Goal Description</b>	Demolition of vacant and unsafe structures.
3	<b>Goal Name</b>	Economic development
	<b>Goal Description</b>	Direct technical and business assistance. (Includes Section 108 loan repayment)
4	<b>Goal Name</b>	Provide public services
	<b>Goal Description</b>	Expand and continue non-housing community development supportive services.
5	<b>Goal Name</b>	Housing/services for persons who are homeless
	<b>Goal Description</b>	Preservation of short- and long-term homeless facilities and associated services.
6	<b>Goal Name</b>	Planning and administration
	<b>Goal Description</b>	Administrative and planning costs to operate the CDBG and HOME programs successfully.

## AP-35 Projects – 91.220(d)

### Introduction

The following project information for FY 2017 provides a comprehensive overview of CDBG and HOME activities.

### Projects

#	Project
1	CDBG Administration
2	HOME Administration
3	Housing – New Construction
4	Housing – CHDO
5	Tenant Based Rental Assistance
6	Demolition
7	Economic Development – Technical Assistance
8	Economic Development – Section 108
9	Direct Service Corporation
10	The Literacy Alliance – Pre-School
11	Homeless Resource Network
12	Boys & Girls Club
13	The Literacy Alliance – Adult Education
14	Columbus Community Center
15	Home for Good – CoC
16	Parks and Recreation – Swim Program
17	Fair Housing

Table 54 – Project Information

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

The City of Columbus is committed to allocating funds that serve the needs of the lowest income and most disadvantaged residents, which is reflected in the table of projects selected above.

The following are obstacles to meeting underserved needs in the City:

- The reduction of funding at the local, state, and federal levels will significantly limit the resources available to meet the needs of low and moderate income residents. With declining resources from various sources, the City and non-profit organizations will be unable to serve all persons who are in need of services and, in some cases, programs may cease to exist due to the decrease in funding.
- As the population of Columbus continues to grow, continuing limitations on affordable housing will become a major barrier.

# AP-38 Project Summary

## Project Summary Information

#	Project	Description	\$ Source	\$	Location	Activities
1	CDBG Administration	Planning and administration for CDBG program.	CDBG	\$265,696.60	Citywide	Planning and administration.
2	HOME Administration	Planning and administration for HOME program.	HOME	\$64,480.00	Citywide	Planning and administration.
3	Housing - New Construction	NeighborWorks will be constructing three new single-family homes for sale to low-income households.	HOME	\$351,571.00	Citywide	Improve access to and quality of housing
4	Housing - CHDO Operating Support	Funds will be used for the acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and/or direct financial assistance to purchasers of HOME-assisted housing that has been developed with HOME funds by the CHDO.	HOME	\$96,720.00	Citywide	Improve access to and quality of housing
5	Tenant-Based Rental Assistance (TBRA)	In partnership with Open Door Community House, TBRA vouchers will be provided to 8 low-income individuals who are homeless or at risk of becoming homeless. These vouchers will assist individuals with security deposits, utility deposits, and rental assistance for 24 months.	HOME	\$132,030.00	Citywide	Improve access to and quality of housing
6	Demolition	The City's Codes and Inspections Department will use this funding to demolish up to 10 blighted properties throughout the City. There are currently 125 structures on the demolition list.	CDBG	\$76,710.70	Citywide	Remove slum and blight
7	Economic Development - Section 108	The City will continue to make payments to meet its Section 108 repayment obligations.	CDBG	\$766,800.00	Citywide	Economic development

#	Project	Description	\$ Source	\$	Location	Activities
8	Economic Development - Technical Assistance	The City will work with a subrecipient to certify Section 3 businesses and to provide training to low-income individuals to be certified as Section 3 residents. These businesses and individuals will be referred to developers and contractors who are hired to work on HOME and CDBG projects.	CDBG	\$20,000.00	Citywide	Economic development
9	Direct Service Corporation	Provides home delivered meals to 14 income eligible senior citizens.	CDBG	\$25,000.00	Citywide	Provide public services
10	The Literacy Alliance - Pre-School	The Youth Program will provide kindergarten readiness educational programs for 186 pre-school youths aged 4 to 5.	CDBG	\$25,000.00	Citywide	Provide public services
11	Homeless Resource Network	Program will assist 48 income eligible clients in securing affordable housing within Muscogee County.	CDBG	\$18,750	Citywide	Improve access to and quality of housing
12	Boys & Girls Club	Provides educational and career development programs to youths ages 6 to 12.	CDBG	\$18,750.00	Citywide	Provide public services
13	The Literacy Alliance - Adult Education	The Adult Education Program will provide literacy readiness educational programs for 45 income eligible adults.	CDBG	\$12,500.00	Citywide	Provide public services
14	Columbus Community Center	Provide literacy, educational and youth services to 91 low/moderate income eligible recipients aged 5 through 12.	CDBG	\$12,500.00	Citywide	Provide public services
15	Home for Good/CoC	As the lead agency for the Continuum of Care, Home For Good coordinates and performs all federally mandated activities necessary to secure federal homeless funds on behalf of the community's continuum of care document, including the annual enumeration, annual funding application, administration of the homeless management information system, and collection and dissemination of performance data.	CDBG	\$50,000.00	Citywide	Housing/services for persons who are homeless

#	Project	Description	\$ Source	\$	Location	Activities
16	Parks and Recreation - Swim Program	Provide swim program to 500 income eligible youths aged pre-k to 5.	CDBG	\$25,000	Citywide.00	Provide public services
17	Fair Housing	The City will carry out fair housing activities to promote awareness of the fair housing model.	CDBG	\$11,771.70	Citywide	Provide public services

## **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**

Priority CDBG funding areas in Columbus include areas where the percentage of low to moderate income (LMI) persons is 51% or higher. These areas are outlined in the attached map, “LMI Areas,” in the Unique Appendices – Maps section.

The City defines “area of minority concentration” and “area of low-income concentration” as those census tracts that have concentrations of minority populations or low-income populations, respectively, statistically and significantly larger than the minority or low-income population for the City as a whole. For the purposes of this Annual Plan, “Minority concentration” is defined as those tracts with greater than 58.5% (County average) minority concentration. “Poverty concentration” is defined as those tracts with a poverty rate greater than 23.2% (County average). These areas are highlighted in the attached maps, “Minority Concentration” and “Poverty Concentration,” in the Unique Appendices - Maps section.

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

The City will use HOME and CDBG funds throughout the jurisdiction to serve low and moderate-income persons. A portion of HOME and CDBG funds will be used for the rehabilitation and renovation of single-family homes in low-income neighborhoods to improve the housing conditions within those neighborhoods. This method of allocation will enable the City to serve the most disadvantaged residents given the limited funding available.

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

### Introduction

The City will use HOME funds and a portion of CDBG funds for new affordable housing and to rehabilitate existing housing units. The special needs population will be served through grants to local service providers. The homeless population will be served through assistance grants to local service providers. Therefore, these two groups do not have easily quantifiable goals; estimates have been based on the information on the table in SP-45 by dividing the estimated number of persons served by Columbus' average household size (2.58 persons) as appropriate.

#### One Year Goals for the Number of Households to be Supported

Homeless: 8

Non-Homeless: 7

Special-Needs: 0

Total: 15

**Table 55 - One Year Goals for Affordable Housing by Support Requirement**

#### One Year Goals for the Number of Households Supported Through

Rental Assistance: 8

The Production of New Units: 3

Rehab of Existing Units: 4

Acquisition of Existing Units: 0

Total: 15

**Table 56 - One Year Goals for Affordable Housing by Support Type**

## AP-60 Public Housing – 91.220(h)

### Introduction

The Housing Authority of Columbus, GA (HACG) was founded in 1938. Its mission is to be the foremost provider of quality, affordable housing in the Columbus region by developing, revitalizing and managing contemporary housing communities.

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

Although the public housing stock is generally in good condition, maintaining units at this level is cost-prohibitive for the Housing Authority. Consequently, aging units are being removed from the public housing stock and converted to project-based vouchers as a result of HUD's Rental Assistance Demonstration (RAD) program. The Booker T. Washington (BTW) complex, which is over 72 years old, has reached a point of overwhelming cost to operate and maintain. This structure, which contained 392 family units, is scheduled for a two-phase demolition and redevelopment. The demolition of BTW has reduced the public housing stock by 392 units; however, the redevelopment of the site will include 100 units for the elderly in Phase I and 106 mixed-income units in Phase II. These housing stock changes continue from FY2015 and are projected to extend through FY2017. Additionally, as a result of its redevelopment activities at BTW, HACG was awarded 302 tenant-protection vouchers (TPV) in FY2015 to assist with the relocation of BTW residents.

HACG's strategy for improving living environments is based on regular unit and building maintenance and repair, including HVAC improvements, interior modernization, roof replacement, fencing, wireless internet access and painting.

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

HACG continues to expand services to promote and support self-sufficiency programs. Currently, HACG has resident councils, security task forces, educational opportunities, and youth programming at its public housing sites. One HACG board position is reserved for residents. HACG actively includes residents in planning meetings.

Additionally, HACG sponsors and supports self-sufficiency programs focused at helping their residents improve their economic situation and quality of living. The programs, Resident Opportunities and Self-Sufficiency (ROSS) and Family Self-Sufficiency (FSS), are voluntary self-sufficiency programs that provide participating families the opportunity to identify needs, improve skill sets, and work towards life goals, economic independence, and housing self-sufficiency. Both ROSS and FSS enlist Program Coordinators to link participating families to resources to aid them in achieving their goals. HACG's self-sufficiency programs provide families with:

- A plan specifically tailored to their family or individual goals.

- A link to community organizations geared towards education, job training and placement programs, computer and financial literacy, and increased self-sufficiency.
- An advocate and supporter to help residents work through barriers preventing self-sufficiency.

Almost 14% (490) of HACG residents have been impacted by the self-sufficiency programs.

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

Not applicable. HACG is designated as a “High Performer.”

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

### **Introduction**

As a participant in the local CoC, led by Home for Good, the City is a partner in its plan to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations.

The City has implemented a Homeless Management Information System (HMIS) database to track the effectiveness of service providers. This system provides information on services provide to eligible clients by local non-profit organizations in the City. The City funds the HMIS coordinator on an annual basis, and will continue to contribute CDBG funds to help assist local service agencies provide services.

### **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**

Individuals/families can access support services either by self-presenting at most of the shelter facilities or through referrals. Regional emergency shelters refer participants to agencies that will assist them in obtaining mainstream resources so that they will have the financial ability to start along the road to self-sufficiency. Transitional housing programs generally refer participants to permanent housing programs/locations and provide the assistance necessary in obtaining resources to be successful when they make this transition.

The City will continue to support the region's CoC, Home for Good, with CDBG funds in FY17, with an allocation of \$50,000. Additionally, the City will allocate \$132,030 in FY17 HOME funds to Open Door Community House, who will provide TBRA vouchers to 8 low-income individuals who are homeless or at-risk of being homeless.

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

Each year, the CoC conducts a Point-in-Time count of the persons residing in emergency shelters and transitional housing facilities, as well as those living unsheltered, in the Columbus region. This information is used to understand the emergency and transitional needs of homeless persons so that they can be addressed adequately and efficiently. The City will continue to support the region's CoC, Home for Good, with CDBG funds in FY17, with an allocation of \$50,000. Additionally, the City will allocate \$132,030 in FY17 HOME funds to Open Door Community House, who will provide TBRA vouchers to 8 low-income individuals who are homeless or at-risk of being homeless.

**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**

Increasing the amount of permanent housing with supportive services is a top priority for the City. The majority of chronically homeless persons have severe mental illness and/or substance abuse issues. They require long-term, affordable housing options with supportive services in order to make the transition to residential stability. In addition to permanent affordable housing, the City's strategy for ending chronic homelessness addresses each of the issues that most often cause this problem:

- The high prevalence of substance abuse among chronically homeless individuals
- Inadequate education and/or job skills among many homeless persons
- The shortage of affordable housing in the City of Columbus

The City will maintain coordination and collaboration with local non-profit agencies serving the homeless population. Columbus will continue will use its entitlement grant funds to assist non-profit organizations that serve homeless individuals and families in Columbus and to continue funding for its Homeless Task Force Coordinator who creates the application for the CoC and assists in coordination homeless resources throughout the City.

In partnership with Open Door Community House, FY17 HOME funds (\$132,030) will be used to provide TBRA vouchers to 8 low-income individuals who are homeless or at risk of becoming homeless. These vouchers will assist individuals with security deposits, utility deposits, and rental assistance for 24 months. Additionally, FY17 CDBG funds (\$18,750) will be used to support the Homeless Resource Network in assisting income eligible clients in securing affordable housing within Muscogee County.

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

The City recognizes a need for neighborhood-based homelessness prevention programs, such as a crisis response and stabilization team, a street outreach program, housing search and

placement specialists, and increased employment opportunities that provide temporary rental assistance and other services.

The following action items comprise the City's strategy for homelessness prevention:

- Development of a detoxification unit for persons in danger of becoming homeless;
- Development of programs and systems that help overcome barriers to housing and employment;
- Provide childcare;
- "Agreement of Discharge" memorandums;
- Design of an intervention and eviction prevention program;
- Rental and utility assistance payments;
- Implementation of a referral and outreach team;
- Development of a reunification program;
- Foreclosure intervention and prevention program;
- Encourage participation in national healthcare plan;
- Establish a critical document fund;
- Expand and update homeless resource guides.

In partnership with Open Door Community House, FY17 HOME funds (\$132,030) will be used to provide TBRA vouchers to 8 low-income individuals who are homeless or at risk of becoming homeless. These vouchers will assist individuals with security deposits, utility deposits, and rental assistance for 24 months. Additionally, FY17 CDBG funds (\$18,750) will be used to support the Homeless Resource Network in assisting income eligible clients in securing affordable housing within Muscogee County.

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

### Introduction:

The City's housing market presents significant impediments to development of an adequate supply of affordable housing for LMI individuals and families. Loss of major manufacturing employment opportunities coupled with rising construction costs has created a significant barrier to affordable housing. The City's 2011 Analysis of Impediments to Fair Housing Choice (AI) examined a number of areas in which barriers to the development of affordable housing might exist. Barriers identified in the AI and over the course of the outreach for the development of this Consolidated Plan, include:

- Property tax freeze in Muscogee County, meaning that tax assessments are based on the value at the time of sale and frozen at that value until the property is sold or improved. This presents a disincentive to new residential investment and rehabilitation and a loss of real estate property tax that increases in real time with the market value or appraised value of the housing stock.
- Limited supply of quality affordable housing stock.
- Zoning ordinances restrict the development of affordable supportive housing (group living)
- Limited access to and availability of public transportation means that affordable housing is not necessarily located within a reasonable commute of employment centers and amenities

### **Actions 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**

While there exist several barriers to affordable housing in Columbus, the City has taken several steps to mitigate these barriers. These include:

- The City of Columbus is currently investigating the effects of the property tax freeze in more detail;
- The City is continually monitoring the potential need for improved transit accessibility for residents, and METRA has plans to expand service;
- The City continues to utilize HUD grants to fund housing development and rehabilitation projects to increase the supply of affordable housing

## AP-85 Other Actions – 91.220(k)

### **Introduction:**

The following information illustrates other actions that the City of Columbus will take to address its priority needs.

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

The primary impediment to the City's ability to meet underserved needs is the limited amount of CDBG funding to address identified priorities. The City will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

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

The City will continue to support its goals of maintaining and expanding affordable housing by utilizing its CDBG and HOME allocations to create new opportunities for affordable rental and homeownership and rehabilitate existing affordable units. The amount of funds allocated for these activities for FY17 is \$580,321.

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

The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. The City plans to continue using a certified private contractor to remove lead from housing units where funds will be invested for rehabilitation or other purposes. A private contractor is also used to conduct lead-based paint testing and Lead Risk Assessments. In any cases where testing indicates the presence of lead, it will be properly removed or abated.

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

Specifically, the City will continue to provide assistance to LMI residents through the following initiatives:

- Provide non-profit organizations such as The Literacy Alliance with funding to assist City residents with literacy readiness
- Provide assistance to non-profit organizations such as NeighborWorks to provide affordable homeownership opportunities for LMI residents;
- Continue to implement its Section 3 policy. Additionally, the City will encourage non-profit organizations to expand housing development programs to incorporate job-training opportunities as part of their operations.

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

The City's Community Reinvestment Department plans to continue to strengthen its working relationships with social service agencies. Public and autonomous agencies that are critical to the institutional structure work cooperatively in executing required tasks. Agency staff have the ability and expertise to deliver services efficiently and effectively, and often have years of expertise in their respective fields. Additionally, nonprofit organizations work closely with the Community Reinvestment Department and often bring a significant amount of experience and expertise to the service delivery system.

The City plans to improve coordination among its partner agencies to promote a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions.

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

Regular evaluations of the current system will highlight areas where improvements are necessary. Greater technical assistance will be provided to social service and housing providers to assist them in attaining their goals, particularly when they overlap with those of the City.

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

### Introduction:

This section describes program specific requirements for CDBG and HOME funds.

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

#### 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$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
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	74.23%

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

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

No other forms of investment are contemplated for the use of the HOME funds except as identified in 92.205.

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

The HOME recapture provisions are established at §92.254(a)(5)(ii), and permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the City is able to recapture a portion of the HOME-assistance provided to the original homebuyer. The City will only recapture direct HOME Subsidy from the original buyer. Direct HOME subsidy

is defined as the amount of HOME assistance, including any program income, which enabled the homebuyer to purchase the unit. The direct subsidy includes downpayment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer.

In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, then the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.

The City has chosen to recapture a portion of the net proceeds should the property sell during the period of affordability. Net proceeds are defined as the sales price minus the superior loan repayment (other than HOME funds) and any closing costs. Under no circumstances will the City recapture more than is available from the net proceeds of the sale.

The City will not utilize recapture provisions when a project receives only a development subsidy and is sold at fair market value because there is no direct HOME subsidy to recapture from the homebuyer.

The form of recapture to be used by the City shall be "a sharing of net proceeds". Sharing of net proceeds is defined as the sales price of the property LESS the outstanding mortgage debt owed to the primary lender LESS the homeowner's contribution of the initial down payment and closing costs. Net proceeds will be shared between the City and the homeowner based on an annual pro-rata share during the term of affordability if the title of the property is changed before the period of affordability.

For example, if the property were to sell in Year 1 of the affordability period, and the affordability period was 5 years, then the City would receive 100% of the net proceeds and the homeowner would receive none of the net proceeds. If the property were sold in Year 2, then the City would receive 80% and the homeowner would receive 20%. If the property were sold in Year 3, the City would receive 60% and homeowner would receive 40% of the proceeds. If the property were sold in Year 4, then the City would receive 40% and homeowner would receive 60% of the proceeds. If the property were sold in Year 5, then the City would receive 20% and homeowner would receive 80% of the proceeds. After Year 5, there would be no sharing of net proceeds; the homeowner would keep 100% of the sale proceeds.

In the event of the property changing title due to foreclosure, the City will retain any remaining net proceeds following payment of the first mortgage. The City shall have the right of first refusal to buy out the first mortgage from the primary lender in the event of foreclosure.

Enforcement mechanisms to be used to impose the City's recapture provisions is a recorded mortgage and note that incorporates the recapture provisions and details the period of affordability based on the amount of direct HOME funds invested in the project.

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

See above answer.

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

The City does not have any plans to refinance existing debt secured by multifamily housing as described in the question, and therefore does not have any refinancing guidelines for that activity.