



**FY 2020 ANNUAL ACTION PLAN**  
COLUMBUS CONSOLIDATED GOVERNMENT

THE COMMUNITY REINVESTMENT DEPARTMENT

## Contents

Executive Summary .....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	3
PR-05 Lead & Responsible Agencies – 91.200(b).....	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	9
AP-12 Participation – 91.105, 91.200(c) .....	19
Expected Resources.....	20
AP-15 Expected Resources – 91.220(c)(1,2).....	20
Annual Goals and Objectives .....	24
Projects .....	27
AP-35 Projects – 91.220(d) .....	27
AP-38 Project Summary .....	28
AP-50 Geographic Distribution – 91.220(f) .....	38
Affordable Housing .....	40
AP-55 Affordable Housing – 91.220(g) .....	40
AP-60 Public Housing – 91.220(h).....	42
AP-65 Homeless and Other Special Needs Activities – 91.220(i) .....	44
AP-75 Barriers to affordable housing – 91.220(j) .....	48
AP-85 Other Actions – 91.220(k) .....	50
Program Specific Requirements.....	53

## Executive Summary

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

#### 1. Introduction

As required by the Department of Housing and Urban Development (HUD), the City of Columbus prepared a Five-Year Consolidated Plan for FY 2017 - 2021 to integrate planning efforts to meet the community needs. As an entitlement community, the City of Columbus receives an annual share of Federal Community Development Block Grant (CDBG) and HOME Investment Partnership Program funds. The goal and purpose of the Annual Action Plan (AAP) is to articulate the funding decisions for projects and activities that are expected to be implemented and funded with CDBG and HOME funding for the Department of Housing and Urban Development's Program Year 2019/City's FY 2020.

The Consolidated Planning process helps to identify the needs of the community and adopts strategies to meet those needs while placing particular emphasis on low- and moderate-income (LMI) individuals and households. The Program Year 2019/ City's FY 2020 AAP informs HUD and the community on the City of Columbus' intended use of federal funds. With meeting the community's needs in mind, the Program Year 2019/ City's FY 2020 AAP strives to reflect the City's continued efforts and commitment to serve the needs of its low- and moderate-income residents.

#### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The goals and outcome of Columbus' Program Year 2019/ City's FY 2020 AAP are taken from the Consolidated Plan's Strategic Plan section, which describes how federal funds and other resources will be utilized over the course of a five-year period. All activities and funding priorities included within this AAP are guided by three overarching statutory goals set by HUD and applied accordingly to Columbus' need:

- 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.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Each year, the City is required to submit a Consolidated Annual Performance Evaluation Report (CAPER) to HUD, which reports on the activities that were funded with CDBG and HOME dollars. The CAPER reports the amount spent on each project activity and the number of beneficiaries assisted. The City has submitted the required reports each year, and HUD has accepted the reports each year. The City of Columbus evaluates past performance and makes adjustments as needed to better serve the needs of the community. The summary of past performance reports can be found on the City's Community Reinvestment Department's website at <https://www.columbusga.gov/communityreinvestment/>.

Additionally, all projects funded with CDBG and HOME funds are subject to annual monitoring to ensure compliance with HUD standards. During the HUD Program Year 2017/City's FY 2018 CAPER, the City of Columbus utilized its CDBG and HOME allocations appropriately and continued to make progress toward accomplishing the goals and objectives established in the Consolidated Plan. Some significant accomplishments are as follows:

- Columbus provided funding to assist 105 low income clients in securing affordable housing, exceeding the goal of 48.
- Columbus provided services to 1,572 eligible homeless individuals, exceeding their goal of 1500.

As a result of HUD's analysis on activities being carried out by the City of Columbus, HUD determined that Columbus' overall progress is satisfactory, and the City has demonstrated a continuing capacity to administer its CPD programs. The City of Columbus will continue its efforts to incorporate the Consolidated Plan into its existing planning process and allow for effective and meaningful participation by citizens and representatives from various communities and agencies, which share a mutual interest in community development. This collaborative approach is the building block for neighborhood revitalization. The City of Columbus will continue to identify measures to maximize the use of this process in facilitating comprehensive community development.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

In accordance with the Columbus Consolidated Government's Citizen Participation Plan, an announcement of the availability of a draft copy of the Program Year 2019/City's FY 2020 AAP

for review at various public library locations throughout the City and the announcement of the holding of a public meeting was published in the Columbus Ledger-Enquirer Newspaper on May 11, 2019. For the development of the Program Year 2019/City's FY 2020 AAP, The Community Reinvestment Department held two public meetings, which were held at the following locations:

- February 4, 2019 at CCG-Government Annex Conference Room – 7 persons attended
- May 30, 2019 at Columbus Public Library on Macon Road - 5 persons attended

The Columbus, Georgia Consolidated Government Community Reinvestment Department hosted a HUD Grant Workshop for CDBG & HOME Programs on October 22, 2018 at the Columbus Public Library, Synovus Room, Columbus, Georgia from 5:30 – 7:00 PM. The workshop provided an overview of CDBG and HOME Programs that may be provided through non-profit organizations and affordable housing developers. The main purpose of this workshop was to prepare non-profit organizations and affordable housing developers for application submittal for the Request for Proposal for CDBG & HOME funding in January-February 2019, where discussion about the annual RFP for CDBG & HOME funding was provided. This workshop was well attended, with 47 individuals present.

In addition to the public meetings, staff from the Community Reinvestment Department regularly correspond with various agencies and organizations involved in affordable housing, homelessness, educational services, economic development, and services for the elderly and/or disabled.

## **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Major needs highlighted during the public meetings are as follows:

### February 04, 2019 at CCG-Government Annex Conference Room

- Concern #1: Sidewalk Safety near Diamond Elementary
- Concern #2: Need more private investors from the community
- Concern #3: Need help with crime prevention and abandoned houses in Wynnton Area
- Concern #4: Need partnership between City and local Realtors in regards to renovations
- Concern #5: Need funding to assist quality of life for community instead of bricks & mortar project
- Concern #6: Need to improve the Parks and Rec fields used for recreational purposes.
- Concern #7: Need more programs for middle aged youths. Current programs are at capacity
- Concern #8: Relocation of low-income residents. Where will they go
- Concern #9: Relocating low income residents into mostly senior residential areas
- Concern #10: Raising community awareness for more affordable housing opportunities

- Concern #11: Need more partners for economic development programs
- Concern #12: Need more loan rehab programs to help small business owner with start- up & façade
- Concern #13: Need to work more with Chamber of Commerce
- Concern #14: Opening up partnership with for profit companies to address commercial renovations
- Concern #15: Would like to see Land Bank assisting with abandoned houses
- Concern #16: Need help with community gardens
- Concern #17: Would like to see more work done in the Liberty district
- Concern #18: Need the public restrooms to be improved at public parks

May 30, 2019 at Columbus Public Library on Macon Road

- No concerns were recieved at this meeting

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

There were no comments recieved that were not accepted. The City of Columbus encourages residents to be candid in their concerns. It is the responsibility of the Community Reinvestment Department, on behalf of the Columbus Consolidated Government to formulate citizen concerns and address them reasonably within the Annual Action Plan.

**7. Summary**

The City of Columbus will continue to utilize CDBG and HOME funding allocations to benefit the low- and moderate-income residents in the community. This document includes projects with objectives and outcomes that address priority needs and help meet goals set forth in the Consolidated Plan's Strategic Plan section, which describes how federal funds and other resources will be utilized over the course of a five-year period. The City of Columbus will evaluate past performance and make adjustments as needed to better serve the needs of the community. As per the City's Citizen Participation Plan, community residents and providers will continue to be informed and invited to participate in the consolidated planning process to ensure projects and activities meet community needs. 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. To the greatest extent possible, the Program Year 2019/ City's FY 2020 AAP has been developed with community input and reflects the needs of the City.

## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	COLUMBUS	The Community Reinvestment Department
HOME Administrator	COLUMBUS	The Community Reinvestment Department

Table 1 – Responsible Agencies

### Narrative (optional)

The City's Community Reinvestment Department, as the lead entity/agency, will be responsible to the implementation of the Consolidated Plan which provides a comprehensive strategy to address the City's housing and community development needs, over a five-year period, with the use of CDBG and HOME program funds. Several City departments are active stakeholders in community development projects and improvements, including Engineering, Inspections and Code, Parks and Recreation, the Planning Department, Workforce Investment, 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 nonprofit organizations will also be important.

### Consolidated Plan Public Contact Information

The Community Reinvestment Department

CCG Annex Building

420 E. 10th Street

Columbus, GA 31901

(706) 653-4613

(706) 653-4486 (fax)

## AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

### 1. Introduction

In accordance with the Columbus Consolidated Government's Citizen Participation Plan, an announcement of the availability of a draft copy of the Program Year 2019/City's FY 2020 AAP for review at various public library locations throughout the City, the City's website, and the announcement of the holding of a public meeting was published in the Columbus Ledger-Enquirer Newspaper on May 11, 2019. For the development of the Program Year 2019/City's FY 2020 AAP, The Community Reinvestment Department held two public meetings, which were held at the following locations:

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The Columbus, Georgia Consolidated Government Community Reinvestment Department hosted a HUD Grant Workshop for CDBG & HOME Programs on October 22, 2018 at the Columbus Public Library, Synovus Room, Columbus, Georgia from 5:30 – 7:00 PM. The workshop provided an overview of CDBG and HOME Programs that may be provided through non-profit organizations and affordable housing developers. The main purpose of this workshop was to prepare non-profit organizations and affordable housing developers for application submittal for the Request for Proposal for CDBG & HOME funding in January-February 2019, where discussion about the annual RFP for CDBG & HOME funding was provided. This workshop was well attended, with 47 individuals present.

In addition to the public meetings, staff from the Community Reinvestment Department regularly correspond with various agencies and organizations involved in affordable housing, homelessness, educational services, economic development, and services for the elderly and/or disabled.

### **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))**

In the effort and goal of consolidating community-wide efforts to improve citizen quality of life, the City of Columbus partners with a diverse group of organizations that provide unique services while complimenting one another. The services or benefits provided by one organization often benefit citizens best by working in conjunction with one another. In preparing the Program Year 2019/City's FY 2020 AAP, the Community Reinvestment Department consulted with other City departments and outside agencies that have responsibility for administering programs covered by or affected by the Annual Action Plan.

Every year, the City releases RFPs seeking applications for the expenditures of the CDBG and HOME funds. The Community Development Advisory Council (CDAC) helps oversee and award these funds. The City works directly with the following agencies and providers to enhance coordination:

- NeighborWorks Columbus – this affordable housing developer assists low- and moderate-income persons with purchasing homes that have been rehabilitated.
- Boys and Girls Club of the Chattahoochee Valley – provides educational and career development programs to youths aged 6 to 18.
- Columbus Parks and Recreation – provides a swim program to income eligible youth aged pre-k to 5. Also provides recreational opportunities and services throughout the City.
- Hispanic Outreach Committee – provides opportunities, connections, and collaborations amongst various agencies, individuals, and organizations who serve or desire to serve Latino Hispanic families.
- Mercy Medical – MercyMed provides care and counseling to low- and moderate-income individuals, most of whom have no insurance or is underinsured with Medicaid or Medicare.
- Access to Independence – provides services and education to individuals with disabilities to improve their economic condition and quality of living.
- Habitat for Humanity - provides much needed critical home repair to income-eligible elderly and disabled citizens.
- StartUP Columbus - is a creativity and entrepreneurship center that provides the education, tools, technology, and mentoring that support activities to encourage and inspire innovation.
- Enrichment Services Program - provide job training/creation services through recruitment and outreach programs. Self- sufficiency and evaluation programs will be used to assist clients obtain employment.
- Changing Faces Within, Inc. - provides comprehensive housing and support services for women in an effort to reduce recidivism within the community.
- Lets Grow STEAMx - Provide educational services to youth, grades 4th - 12th that include engagements with industry leaders and community professionals at youth college and career expo's.
- Workforce Investment Act (WIA) - Will provide job training services to income eligible clients aged 16 to 18 years old.
- Truth Spring - provides development to the North Highland Neighborhood through projects and strategies.
- Urban League - provides housing counseling and education services to low- and moderate-income families and individuals.
- Georgia Center for Opportunity - provides dedication to increase opportunities, for a quality education, fulfilling work, and a healthy family life for all Georgians.
- Land Bank Authority - focuses on acquiring vacant and dilapidated property to put back into productive use and on the tax rolls.

All of these agencies conduct their own services for low- and moderate-income households throughout the City of Columbus. Other affordable housing providers such as the Housing Authority of Columbus Georgia separately administers the Section 8 Program and public housing.

**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). The City undertakes extensive consultation as part of its consolidated planning process by regularly attending monthly meetings and coordinating between the CoC's lead agency Home for Good, the Homeless Resource Network, and the Open Door Community House. The City works directly with the following agencies and providers to enhance coordination:

- Homeless Resource Network – assists income eligible clients in transitioning from homelessness and/or shelters into permanent housing.
- Home for Good – The CoC's lead agency, this organization assists homeless clients in securing affordable housing within the City.
- Open Door Community House – Project is Tenant Based Rental Assistance (TBRA). This organization assists low- and moderate-income persons in transitioning from homelessness and/or shelters into permanent housing.

The CoC provides agencies and allied partners with education on the housing first model and best practices for ending veterans and chronic homelessness, which encourages improved data collection efforts through participation in the Homeless Management Information System (HMIS), and establishing community-wide goals for a coordinated entry system. Through the CoC, the Project for Assistance in the Transition from Homelessness (PATH) program has been established, which provides a “feet to street” outreach to the unsheltered chronic homeless population. The main objective of PATH is to transition chronically homeless individuals into permanent housing. The PATH program also provides mental health and recovery services as well as other supportive services as needed to achieve housing stability.

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

Although the City of Columbus is not a direct recipient of Emergency Solution Grant funding, the City helps coordinate the CoC's strategy for prioritizing housing for veterans and the chronically

homeless is largely driven by national best practices, HUD's program priorities, the City's FiveYear Consolidated Plan, and the City's Ten-Year Plan to End Homelessness.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Access to Independence
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
2	<b>Agency/Group/Organization</b>	BOYS & GIRLS CLUB OF THE CHATTAHOOCHEE VALLEY
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
3	<b>Agency/Group/Organization</b>	Columbus Area Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.

4	<b>Agency/Group/Organization</b>	Columbus Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
5	<b>Agency/Group/Organization</b>	Columbus-Muscogee/Russell County Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
6	<b>Agency/Group/Organization</b>	DIRECT SERVICE CORPORATION
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
7	<b>Agency/Group/Organization</b>	ENRICHMENT SERVICES PROGRAM
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.

8	<b>Agency/Group/Organization</b>	HOMELESS RESOURCE NETWORK, INC.
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
9	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF COLUMBUS GA
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
10	<b>Agency/Group/Organization</b>	URBAN LEAGUE OF GREATER COLUMBUS, INC.
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.

11	<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>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
12	<b>Agency/Group/Organization</b>	Mercy Medical
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
13	<b>Agency/Group/Organization</b>	NEIGHBORWORKS COLUMBUS, INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.
14	<b>Agency/Group/Organization</b>	OPEN DOOR COMMUNITY HOUSE, INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through meetings and/or engagement through correspondence.

15	<b>Agency/Group/Organization</b>	Let's Grow STEAMx
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	115 Britt Avenue

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

To the greatest extent possible, the City of Columbus made every effort to consult all agency types that administer programs covered by or affected by the Annual Action Plan.

**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	The Strategic Plan's goals to address homelessness align with Continuum of Care's goals and strategies
Columbus 2038	Columbus Consolidated Government	Columbus 2038 provides continuous, comprehensive, and coordinated planning efforts, through a proactive public participation process, that will provide for regional growth, and regional mobility, while fostering sustainable development sensitive to community and natural resources.
Columbus 2025	Greater Columbus Georgia Chamber of Commerce	The Strategic Plan's goals of economic development align with the Columbus 2025 goals of reducing poverty, increasing prosperity and improving the quality of life.
City Village Vision Plan	Historic Columbus	The Strategic Plan's goals to improve access to and quality of housing align with the City Village Vision Plan to provide affordable housing opportunities within the City Village Neighborhood.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Liberty District Master Plan	Columbus Consolidated Government	The Strategic Plan's goals to improve access to and quality of housing, remove slum and blight, and improve public facilities and infrastructure align with the Liberty District Master Plan for targeted revitalization and redevelopment within the Liberty District.

**Table 3 – Other local / regional / federal planning efforts**

## AP-12 Participation – 91.105, 91.200(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City has a Community Development Advisory Council (CDAC) that consists of board members appointed by the mayor and council members to act as the voice of residents per the Citizen Participation Plan. This committee meets throughout the year to provide recommendations on the City's consolidated planning process.

The City's current 5-year Consolidated Plan was adopted in May 2016. For the development of that plan, numerous public meetings and hearings were held in order to solicit public input in accordance with the Citizen Participation Plan. Prior to the adoption of the Program Year 2019/ City's FY 2020 AAP, two public meetings were held. They were held at the following locations:

- February 4, 2019 at CCG-Government Annex Conference Room – 7 persons attended
- May 30, 2019 at Columbus Public Library on Macon Road – 5 persons attended

In addition to the public meetings, the Community Reinvestment Department hosted a HUD Grant Workshop for CDBG & HOME Programs on October 22, 2018 at the Columbus Public Library, Synovus Room, Columbus, Georgia from 5:30 – 7:00 PM. The workshop provided an overview of CDBG and HOME Programs that may be provided through non-profit organizations and affordable housing developers. The main purpose of this workshop was to prepare non-profit organizations and affordable housing developers for application submittal for the Request for Proposal for CDBG & HOME funding in January-February 2019, where discussion about the annual RFP for CDBG & HOME funding was provided. This workshop was well attended, with 47 individuals present.

The announcement and holding of these meetings were published in the Columbus Ledger-Enquirer Newspaper and on Social Media accounts. These meetings were held to hear local needs and concerns were heard and incorporated into the Program Year 2019/ City's FY 2020 AAP. Additionally, draft copies of the Program Year 2018/ City's FY 2019 AAP were made available at various public library locations throughout the City and online at the Community Reinvestment department website. Major needs highlighted during the public meetings are as follows:

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## Expected Resources

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

#### **Introduction**

The City of Columbus receives an annual allocation of 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 through the duration of the Five Year Consolidated Plan for FY 2017 – 2021. For this year's FY 2019 annual allocation, the City received \$1,574,126 and \$889,638 in CDBG and HOME entitlement funds respectively. In addition to its annual allocation, the City has \$657,691 in CDBG program income and \$11,326 in HOME prior year resources for projects to be completed for the Program Year 2019/City's FY 2020.

As part of a prior substantial amendment, the City of Columbus proposed to convert \$657,691 of its Neighborhood Stabilization Program (NSP) Program Income into Community Development Block Grant (CDBG) program income. Much of this funding is anticipated in being used for property acquisition, demolition, rehabilitation, disposition, and administration.

## 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	\$1,574,126	\$657,691	0	\$2,231,817	\$1,500,000	Grant from HUD to address housing, community development, and economic development needs in the City.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	889,638	0	11,326	900,964	900,000	Grant from HUD to address affordable housing needs in the City

Table 4 - 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. In addition, the City encourages applicants and subrecipients to seek out other public and private resources that address the needs and goals identified in the Consolidated Plan. Federal funds provide these organizations with the opportunity to expand their services to benefit low- and moderate-income persons. The City of Columbus receives a 50% HOME match reduction. It requires organizations who receive HOME financial 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 continues to identify properties in its portfolio that can be surplus and conveyed as affordable housing or other beneficial uses for the community. Additionally, the Columbus Land Bank Authority has 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.

**Discussion**

Through the use of federal, state, and local funds the City plans to carry out the objectives set forth in this Action Plan. The City works in partnership with public institutions, private and nonprofit partners to implement activities and projects that require multiple funding sources. Limited 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. With this in mind, the City continues to place more emphasis on its efforts at leveraging funds with other agencies/organizations to meet the short fall.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Improve access to and quality of housing.	2017	2021	Affordable Housing	Citywide	Expand affordable housing opportunities Preserve existing affordable housing units	CDBG: \$250,000 HOME: \$800,675	<ul style="list-style-type: none"> <li>Homeowner Housing Rehabilitated: 38 <i>Household Housing Unit</i></li> <li>Tenant-based rental assistance / Rapid Rehousing: 8 <i>Households Assisted</i></li> </ul>
Remove slum and blight	2017	2021	Non-Housing Community Development	Citywide	Blight removal	CDBG: \$102,000	<ul style="list-style-type: none"> <li>Buildings Demolished: 4 <i>Buildings</i></li> </ul>
Economic development	2017	2021	Non-Housing Community Development	Citywide	Reduce poverty/expand economic opportunity	CDBG: \$70,000	<ul style="list-style-type: none"> <li>Businesses assisted: 5 <i>Businesses Assisted</i></li> </ul>

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Provide public services	2017	2021	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public services	CDBG: \$223,186	<ul style="list-style-type: none"> <li>Public service activities other than Low/Moderate Income Housing Benefit: <i>5385 Persons Assisted</i></li> <li>Public service activities for Low/Moderate Income Housing Benefit: <i>500 Households Assisted</i></li> </ul>
Housing/services for persons who are homeless	2017	2021	Public Housing Homeless	Citywide	Housing/services for the homeless/at-risk	CDBG: \$90,000	<ul style="list-style-type: none"> <li>Homelessness Prevention: <i>1548 Persons Assisted</i></li> </ul>
Improve public facilities and infrastructure	2017	2021	Non-Housing Community Development	Citywide	Public facility and infrastructure improvements	CDBG: \$501,753	<ul style="list-style-type: none"> <li>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: <i>400 Persons Assisted</i></li> </ul>
Planning and administration	2017	2021	Administration	Citywide	Planning and administration	CDBG: \$446,364 HOME: \$100,289	<ul style="list-style-type: none"> <li>Other: <i>1 Other</i></li> </ul>

Table 5 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Improve access to and quality of housing.
	<b>Goal Description</b>	High housing costs reduce economic opportunities and access to prosperity. Existing affordable housing that is lost from the inventory will increase competition for remaining units and decrease access to affordable housing overall.
2	<b>Goal Name</b>	Remove slum and blight
	<b>Goal Description</b>	Blighted properties detract from the quality of life for neighboring properties and preclude achieving a suitable living environment.
3	<b>Goal Name</b>	Economic development
	<b>Goal Description</b>	Economic development through direct technical and business assistance are the catalyst for the retention and creation of new jobs.
4	<b>Goal Name</b>	Provide public services
	<b>Goal Description</b>	The provision of public services.
5	<b>Goal Name</b>	Housing/services for persons who are homeless
	<b>Goal Description</b>	The homeless/those at risk of homelessness depend on services funded by community development programs.
6	<b>Goal Name</b>	Improve public facilities and infrastructure
	<b>Goal Description</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.
7	<b>Goal Name</b>	Planning and administration
	<b>Goal Description</b>	Effective and efficient implementation of CDBG and HOME funding requires adequate resources for program planning and administration.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following project information for FY 2020 provides a comprehensive overview on the ranges of CDBG and HOME activities:

#### Projects

	Project Name
1	Demolitions
2	Public Services
3	Recreational Facilities, Parks, and Playgrounds
4	Connectivity (Sidewalks and Infrastructure Improvements)
5	Economic Development/Job Training
6	Minor Home Repair
7	Accessibility Program
8	Property Acquisition/Disposition
9	Lead Based Paint Testing
10	Land Bank Projects
11	CDBG Administration
12	Tenant Based Rental Assistance (FY 2020)
13	Homebuyer Assistance
14	Affordable Housing Development
15	CHDO Reserve Funding - Neighborworks Columbus
16	HOME Administration

**Table 6 - 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.
- If policy, demographics, and market forces continue to contribute to the affordable housing crisis, there will always be limitations on affordable housing and thus a major barrier.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Demolitions
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Remove slum and blight
	<b>Needs Addressed</b>	Blight removal
	<b>Funding</b>	CDBG: \$102,000
	<b>Description</b>	The City's Codes and Inspections Department will use this funding to demolish blighted properties throughout the City. HUD Matrix Code: 04
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Families that live adjacent to blighted buildings will benefit from their demolition as it will reduce health and safety hazards and foster a more suitable living environment.
	<b>Location Description</b>	Proposed activities will occur on blighted properties that are unsuitable for occupancy and dangerous to the community.
<b>Planned Activities</b>	Remove slum and blight	
2	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services Housing/services for persons who are homeless
	<b>Needs Addressed</b>	Public services
	<b>Funding</b>	CDBG: \$313,186
	<b>Description</b>	The provision of public services.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that a total of 7,433 low-income individuals will benefit from the provision of public services funded by CDBG funds.
	<b>Location Description</b>	Public services citywide
<b>Planned Activities</b>	Provide public services	

3	<b>Project Name</b>	Recreational Facilities, Parks, and Playgrounds
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve public facilities and infrastructure
	<b>Needs Addressed</b>	Public facility and infrastructure improvements
	<b>Funding</b>	CDBG: \$201,753
	<b>Description</b>	Neighborhood facilities including, but not limited to recreational facilities, parks, and playgrounds in low-income neighborhoods/census tracts. HUD Matrix Code: 03E, 03F
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public facilities and recreational improvements funded by CDBG will benefit areas where at least 51% of the residents are low-moderate income (LMI).
	<b>Location Description</b>	Public facilities and recreational improvements funded by CDBG will benefit areas where at least 51% of the residents are low-moderate income (LMI).
<b>Planned Activities</b>	The acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements intended primarily for recreational use.	
4	<b>Project Name</b>	Connectivity (Sidewalks and Infrastructure Improvements)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve public facilities and infrastructure
	<b>Needs Addressed</b>	Public facility and infrastructure improvements
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Infrastructure improvements towards unfinished sidewalks, street lights, etc. in low-income neighborhoods/census tracts. HUD Matrix Code: 03L, 03K
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Activities providing benefits that are available to all the residents of a particular area, at least 51% of whom are low/mod income.
	<b>Location Description</b>	Activities will occur in areas where at least 51% of residents are low/mod income.

	<b>Planned Activities</b>	Infrastructure improvements will include the installation or repair to sidewalks, streets, street drains, storm drains, curbs and gutters, tunnels, bridges, and traffic lights/signs.
<b>5</b>	<b>Project Name</b>	Economic Development/Job Training
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Economic development
	<b>Needs Addressed</b>	Reduce poverty/expand economic opportunity
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Technical assistance to for-profit businesses, including workshops, marketing, and referrals. Land acquisition, clearance of structures, or packaging of land for the purpose of creating industrial parks or promoting commercial/industrial development. Street, water, parking, rail transport, or other improvements to commercial/industrial sites. HUD Matrix Code: 17A, 17B, 17C, and 18B.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low- and moderate-income individuals will benefit from increased opportunities through employment.
	<b>Location Description</b>	Eligible economic development activities will occur in areas deemed suitable for economic development.
<b>Planned Activities</b>	Economic development through direct technical and business assistance are the catalyst for the retention and creation of new jobs.	
<b>6</b>	<b>Project Name</b>	Minor Home Repair
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing.
	<b>Needs Addressed</b>	Preserve existing affordable housing units
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	The Continuing Hope Program (formerly known as Project Care) will assist income eligible homeowners with much needed repair, maintenance, weatherization, safety, and beautification of homes. HUD Matrix Code: 14A
	<b>Target Date</b>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Continuing Hope program will assist up to 10 income eligible homeowners with much needed repair and maintenance on their homes.
	<b>Location Description</b>	Proposed project will occur at multiple locations identified by the subrecipient Habitat for Humanity
	<b>Planned Activities</b>	Provide home repair and maintenance related activities
7	<b>Project Name</b>	Accessibility Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing.
	<b>Needs Addressed</b>	Preserve existing affordable housing units
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Provide accessible home repairs usable by persons with disabilities. HUD Matrix Code: 14A
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	About 8 homeowners with disabilities will benefit from ADA compliant improvements.
	<b>Location Description</b>	Proposed project will occur at multiple locations identified by the subrecipient Access 2 Independence.
	<b>Planned Activities</b>	Provide accessibility improvements such as ramps, lever handles, or door modifications etc.
8	<b>Project Name</b>	Property Acquisition/Disposition
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing. Economic development Improve public facilities and infrastructure
	<b>Needs Addressed</b>	Expand affordable housing opportunities Reduce poverty/expand economic opportunity Public facility and infrastructure improvements
	<b>Funding</b>	CDBG: \$174,115

	<b>Description</b>	Acquisition of real property that will be developed for a public purpose. Disposition costs related to the sale, lease, or donation of real property acquired with CDBG funds. Activities undertaken primarily to clean toxic/environmental waste or contamination from a site. HUD Matrix Code: 01, 02, 04A.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Activities will provide benefits to all the residents of a particular area, at least 51% of whom are low/mod income
	<b>Location Description</b>	Activities will occur in areas where at least 51% of residents are low/mod income.
	<b>Planned Activities</b>	Acquisition/disposition of real property that will be developed for a public purpose.
<b>9</b>	<b>Project Name</b>	Lead Based Paint Testing
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing.
	<b>Needs Addressed</b>	Preserve existing affordable housing units
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Housing rehabilitation activities with the primary goal of evaluating and reducing lead-based paint/lead hazards. HUD Matrix Code: 14I
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Housing rehabilitation activities with the primary goal of evaluating and reducing lead-based paint/lead hazards.
	<b>Location Description</b>	Lead-Based Paint testing will coincide with the properties identified under the minor home repair and accessibility programs.
	<b>Planned Activities</b>	Lead-based paint/lead hazards testing/abatement
<b>10</b>	<b>Project Name</b>	Land Bank Projects
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing. Remove slum and blight

	<b>Needs Addressed</b>	Expand affordable housing opportunities Preserve existing affordable housing units Blight removal
	<b>Funding</b>	CDBG: \$374,400
	<b>Description</b>	Land banking activities will include the acquisition of abandoned or foreclosed upon properties, property disposition, and associated projects. HUD Matrix Code: 14G
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Families living adjacent to abandoned or foreclosed properties will benefit from a more suitable living environment.
	<b>Location Description</b>	Land Bank activities will occur in areas where at least 51% of residents are of low/mod income.
	<b>Planned Activities</b>	Improve access to and quality of housing.
<b>11</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning and administration
	<b>Needs Addressed</b>	Planning and administration
	<b>Funding</b>	CDBG: \$446,363
	<b>Description</b>	CDBG Program Administration. HUD Matrix Code: 21A
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low-moderate income families and homeless families in Columbus will benefit from administration of the CDBG and HOME programs.
	<b>Location Description</b>	<b>Community Reinvestment</b> is the Administrator of the City of Columbus' Department of Housing and Urban Development (HUD) Grants and is located at: CCG Annex Building 420 Tenth St. Columbus, GA 31901
	<b>Planned Activities</b>	Planning and administration
<b>12</b>	<b>Project Name</b>	Tenant Based Rental Assistance (FY 2020)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing.

	<b>Needs Addressed</b>	Expand affordable housing opportunities
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	In partnership with Open Door Community House, TBRA vouchers will be provided to 13 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. HUD Matrix Code: 05S
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program seeks to provide tenant-based rental assistance for up to 8 homeless or at risk of becoming homeless individuals and families.
	<b>Location Description</b>	Tenant-based rental assistance will be provided throughout the jurisdiction.
	<b>Planned Activities</b>	Improve access to and quality of affordable housing
13	<b>Project Name</b>	Homebuyer Assistance
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing.
	<b>Needs Addressed</b>	Expand affordable housing opportunities
	<b>Funding</b>	HOME: \$250,000
	<b>Description</b>	The provision of direct assistance to facilitate and expand homeownership among persons of low and moderate income. Forms of assistance include subsidizing interest rates and mortgage principal, paying up to 50% of down payment costs, paying reasonable closing costs, acquiring guarantees for mortgage financing from private lenders, and financing the acquisition by LMI households of the housing they already occupy. HUD Matrix Code: 13
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low- and moderate-income households will benefit from financial assistance that will include: subsidizing interest rates and mortgage principal, paying up to 50% of downpayment costs, paying reasonable closing costs, acquiring guarantees for mortgage financing from private lenders, and financing the acquisition by LMI households of the housing they already occupy.

	<b>Location Description</b>	Homebuyer assistance will be provided throughout the jurisdiction.
	<b>Planned Activities</b>	Direct Homeownership Assistance.
14	<b>Project Name</b>	Affordable Housing Development
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing.
	<b>Needs Addressed</b>	Expand affordable housing opportunities Preserve existing affordable housing units
	<b>Funding</b>	HOME: \$317,229
	<b>Description</b>	Acquisition/Rehabilitation/Resale of homes to income eligible residents. 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. HUD Matrix Code: 14A, 14G, 12
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low- and moderate-income residents will benefit from increased affordable housing opportunities.
	<b>Location Description</b>	Affordable housing development will occur throughout the jurisdiction.
	<b>Planned Activities</b>	Affordable housing development
15	<b>Project Name</b>	CHDO Reserve Funding - Neighborworks Columbus
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Improve access to and quality of housing.
	<b>Needs Addressed</b>	Expand affordable housing opportunities Preserve existing affordable housing units
	<b>Funding</b>	HOME: \$133,446
	<b>Description</b>	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. HUD Matrix Code: 13
	<b>Target Date</b>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated 1 LMI households will benefit from the proposed activities
	<b>Location Description</b>	Planned activities will occur throughout the City of Columbus.
	<b>Planned Activities</b>	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.
16	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning and administration
	<b>Needs Addressed</b>	Planning and administration
	<b>Funding</b>	HOME: \$100,289
	<b>Description</b>	CDBG Program Administration. HUD Matrix Code: 21A
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low-moderate income families and homeless families in Columbus will benefit from administration of the CDBG and HOME programs.
	<b>Location Description</b>	<b>Community Reinvestment</b> is the Administrator of the City of Columbus' Department of Housing and Urban Development (HUD) Grants and is located at: CCG Annex Building 420 E. Tenth St. Columbus, GA 31901
	<b>Planned Activities</b>	Planning and administration

## AP-50 Geographic Distribution – 91.220(f)

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

The City of Columbus was founded in 1828 as a trading post on the Chattahoochee River in Western Georgia. It is the third largest city in the state of Georgia and the principle city for Muscogee County. Columbus is located in the west central portion of the State of Georgia approximately 90 miles southwest of Atlanta and approximately 80 miles east of Montgomery. The City of Columbus will prioritize its CDBG and HOME funds in areas where the percentage of low- to moderate-income persons is 51% or higher. Additionally, the City will take into consideration areas of "minority concentration" and "poverty concentration", defined as census tracts that have concentrations of minority populations or poverty that are statistically and significantly larger than the minority population or poverty rate for the City as a whole. These areas are highlighted in the attached maps, "LMI Areas", "Minority Concentration", and "Poverty Concentration" in the unique appendices section of this document.

### Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 7 - Geographic Distribution

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

Federal funds are intended to provide low- and moderate-income persons with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. As such, the City will use its CDBG and HOME funds throughout the jurisdiction to serve low- and moderate-income persons. A portion of CDBG and HOME funds will be used for new affordable housing and to rehabilitate existing housing units in low-income neighborhoods to improve the housing conditions within those neighborhoods. By utilizing federal dollars in predominantly low-income neighborhoods the City will serve the most disadvantaged residents given the limited source of funds.

## **Discussion**

In order for a project to receive funding, it must qualify as meeting one of the three national objectives as defined by HUD:

- Principally benefit a majority of low- and moderate-income persons
- Aid in the prevention of slum or blight, or
- Meet community development needs having a particular urgency.

## Affordable Housing

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

#### Introduction

Given the high demand for affordable housing, the City recognizes the importance of fostering affordable housing development and maintaining existing affordable housing stock. The City will use HOME funds and a portion of CDBG funds for new affordable housing and to rehabilitate existing housing units. The City does not run a public housing or Section 8 voucher program. Those specific programs are done through the Housing Authority or Columbus Georgia (HACG). Tenant-Based Rental Assistance/Rapid Rehousing serves at risk of homelessness individuals. Non-homeless households are served by other types of affordable housing programs described more below. Special needs housing is addressed through the Minor Home Repair Continuing Hope & Accessibility programs, which are targeted to income eligible elderly and disabled individuals respectively.

The City currently partners with NeighborWorks Columbus on in-fill housing developments through acquisition and rehabilitation of abandoned properties, and through new construction for homeownership. The lack of affordable housing is a major obstacle for residents for both renters and homeowners alike. This lack of affordable housing particularly affects low- and moderate-income households, seniors, people with disabilities, single head of households, and young adults. Furthermore, as demonstrated by the CHAS data analyzed in the Needs Assessment of the FY 2017 - FY 2021 Consolidated Plan, more renters than homeowners experience one or more housing problems.

The Land Bank Authority was established to acquire tax delinquent properties in order to foster the public purpose of returning land which is in a nonrevenue-generating, nontax-producing status to an effective utilization status in order to provide housing, new industry, and jobs for the citizens of the county. Additionally, the Columbus Land Bank Authority has 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.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	8
Non-Homeless	6
Special-Needs	34
Total	48

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	8
The Production of New Units	6
Rehab of Existing Units	34
Acquisition of Existing Units	0
Total	48

**Table 9 - One Year Goals for Affordable Housing by Support Type**

### **Discussion**

The estimates in the tables above are derived from the estimates of this year's projects and activities that are expected to utilize CDBG and HOME funding.

## AP-60 Public Housing – 91.220(h)

### Introduction

The public housing program originated from the Housing Act of 1937. The Housing Authority of Columbus Georgia (HACG) serves as the primary public housing authority for the Columbus Consolidated Government. The HACG was created in 1938 when the City Council of Columbus, Georgia approved an enabling resolution as provided by Georgia law. HACG was the fourth public housing authority to be organized in Georgia. Under Georgia law, housing authorities are public bodies corporate and politic. As such, housing authorities are independent and autonomous entities. They are not a part of the city or county government. HACG was created to provide affordable housing to low income families in Columbus, Georgia.. Its mission is to be the foremost provider of quality, affordable housing in the Columbus region by developing, revitalizing, and managing contemporary housing communities. Publicly supported housing can be a bridge for families aiming to escape poverty and obtain decent, affordable housing.

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

To address the needs of public housing for the upcoming year, the HACG is seeking to improve its Elizabeth F. Canty, Louise T. Chase, and Warren Williams residential complexes. The HACG is currently reviewing various options, which include: conversion into Section 8 Project Based Vouchers through Rental Assistance Demonstration (RAD) or the existing site will be redeveloped as a Low-Income Housing Tax Credit development (LIHTC).

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

At each of its public housing sites, the HACG has resident councils, security task forces, educational opportunities, and youth programming. Each of which, provide resources for residents of public housing seeking to improve their economic condition and quality of living. Additionally, the HACG reserves one spot on its board for a public housing resident and actively encourages residents to participate in planning meetings. The HACG will continue to expand services to promote and support self-sufficiency programs that focus on improving their resident's economic mobility and standard of living.

The Family-Self Sufficiency (FSS) is a voluntary self-sufficiency programs that provide participating families with the opportunity to improve skill sets and establish economic independence. The goal of FSS is to seek and/or maintain employment. FSS also has an escrow account which is most beneficial to residents. Through FSS, Program Coordinators tlink participating families with resources to help them achieve 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.
- Aiding residents through barriers preventing self-sufficiency

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

The U.S. Department of Housing and Urban Development has not designated the HACG as troubled.

**Discussion**

For more information about the HACG programs and services, please visit their website:  
<http://www.columbushousing.org/>

## **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. As the lead agency and Collaborative Applicant for the CoC, Home for Good coordinates and performs all federally mandated activities necessary to secure federal homeless funds on behalf of the community's CoC document. The CoC document includes the annual enumeration, annual funding application, administration of the Homeless Management Information System (HMIS), and collection and dissemination of performance data. The City continues to support a Homeless Management Information System (HMIS) database to track the effectiveness of service providers. This system provides information on services to provide eligible clients by local non-profit organizations in the City. The City provides funding to the CoC's Collaborative Applicant 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 FY20, with an allocation of \$80,000. Additionally, the City will allocate \$10,000 in CDBG funds and \$100,000 in HOME funds for TBRA to the Homeless Resource Network and Open Door Community House respectively, who will assist income eligible individuals who are homeless or at-risk of being homeless in securing affordable housing within the City of Columbus.

#### **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 plans to continue to fund non-profit organizations such as Home for Good who provide services to

homeless individuals and families.

The CoC has implemented a plan to provide emergency shelters the benefits of participation by providing them with statistical data during the Point-in-Time and Housing Inventory Count processes. This data includes information of their clients in the Homeless Management Information System (HMIS) as a result of receiving services from HMIS participating agencies. This system provides information on services to provide eligible clients by local non-profit organizations in the City. The City annually provides funding that in part, helps support the HMIS database to track the effectiveness of service providers.

**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 and affordable 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. The City recognizes the need for neighborhood-based homelessness prevention programs, such as a crisis response and stabilization team, a street outreach program, housing search placement specialists, and increased employment opportunities that provide temporary rental assistance and other services. The CoC has implemented a cohesive comprehensive system to increase access to employment and mainstream benefits.

Coordinated entry is a process developed to ensure that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed for, referred, and connected to housing and assistance based on their strengths and needs. Through its Coordinated Entry System, individuals are assessed through the intake process and subsequently connected to the appropriate services and programs. CoC funded programs/projects are required to attend Soar Training, quarterly resource fairs, and job fairs. Additionally, projects are assigned case managers/life skill managers that coordinate assistance.

**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.**

Increasing the amount of permanent and affordable housing with supportive services is key in helping homeless persons make the transition to permanent housing and independent living. Supportive housing helps build strong, healthy communities by improving the safety of neighborhoods, beautifying city blocks with new and rehabilitated properties and increasing or stabilizing property values. The majority of chronically homeless persons have severe mental illness and/or substance abuse issues. They require long-term, affordable housing options that have supplementary supportive services in order to make a successful transition into residential stability. By joining housing and services we will be able to transition people out of homelessness permanently.

To continue to increase the rate of Placement and Retention, the CoC has started to work on a Housing Stability Plan that will follow clients in securing permanent housing. This model is based on providing wrap around services that address specific homelessness issues, such as chronic family and youth homelessness. A key component of the City's strategy for ending chronic homelessness is to strategically address 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

By placing emphasis on the above issues and with efficient coordination and collaboration with local non-profit agencies serving the homeless population, the City of Columbus can strategically pivot itself in addressing chronic homelessness. To capitalize on this, the CoC implemented a comprehensive Homeless Prevention Strategy to effectively identify, assess, and prevent individuals and families from becoming homeless, and to divert them in a housing crises from homelessness. The City continues to fund non-profit organizations such as Home for Good that provide services to homeless individuals and families.

## **Discussion**

The Columbus-Muscogee/Russell county Continuum of Care is tasked with the following:

- Promote community-wide commitment to the goal of ending homelessness
- Provide funding for efforts by nonprofit providers and local governments to re-house homeless individuals and families rapidly while minimizing the trauma and dislocation caused to homeless individuals, families, and communities as a consequence of homelessness
- Optimize self-sufficiency among individuals and families experiencing homelessness

Additionally, the U.S. Interagency Council on Homelessness leads national efforts to prevent and end homelessness in America. A major function of this federal body is to regularly update the national strategic plan to prevent and end homelessness. In July 2018, the *Home, Together* strategic plan was updated to over the Federal Fiscal years 2018 – 2022. The *Home,*

*Together* document provides local communities with a resource for improving their own strategic activities and align their efforts with federal agencies and other partners. Addressing homelessness cannot be achieved by any one level of government, or by any one sector alone, and requires the investment of time, effort and financial resources by federal, state, and local public and private partners, working together in close collaboration.

In addition, the U.S. Interagency Council on Homelessness leads national efforts to prevent and end homelessness in America. A major function of this federal body is to regularly update the national strategic plan to prevent and end homelessness. In July 2018, the *Home, together* strategic plan was updated to cover the Federal Fiscal years 2018 – 2022. The *Home, Together* document provides local communities with a resource for improving their own strategic activities and align their efforts with federal agencies and other partners. Addressing homelessness cannot be achieved by any one level of government, or by any one sector alone, and requires the investment of time, effort and financial resources by federal, state, and local public and private partners, working together in close collaboration.

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

### Introduction:

The affordability of housing is today amongst the greatest concerns in housing policy. Cities all over the United States have become less affordable because housing costs, especially rents, increased faster than household incomes. This is especially true for the residents of Columbus, GA, where real incomes in the area have declined while housing costs have risen, resulting in an increased need for affordable housing options. Between 2000 and 2016, the median income for Muscogee County residents actually *declined* by 11% after adjusting for inflation, while median gross rent increased by 17% and median homeowner housing costs increased by 15%. This means that households throughout Columbus are paying a relatively larger share of their income on housing costs alone. The combination of falling inflation-adjusted income and rising housing costs translates to diminished buying power for households.

An analysis of the housing market in Columbus, GA identifies the increasing need to preserve existing affordable housing units while advancing efforts to create a diverse supply of additional affordable units. Given the high demand for affordable housing, the City recognizes the importance of fostering affordable housing development and maintaining existing affordable housing stock. For this Program Year 2019/City's FY 2020 AAP, the City will use \$230,000 in CDBG and \$800,675 in HOME funding toward expanding and preserving affordable housing opportunities throughout the jurisdiction.

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

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. Barriers identified over the course of the outreach for the development of this Consolidated Plan, include:

- Property tax freeze, 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.
- 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.

In order to continue to address and eliminate any potential barriers to affordable housing, the City has identified the following areas where the City could take action to minimize barriers to affordable housing over the next five years.

1. Develop partnerships to build and increase the number of affordable units;
2. Support and coordinate with developers for housing tax credit project applications proposed within the City
3. Provide homebuyer education
4. Make efforts to coordinate the Land Bank Authority of Columbus Georgia in the provision of affordable housing units

## **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 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.

The Columbus Consolidated Government is working with local partner agencies and neighborhood organizations to strategically target projects that will preserve and expand quality, safe and affordable housing choices; prevent and end homelessness; provide opportunities to improve quality of life; support vibrant neighborhoods and expand economic opportunities. The projects presented in this Program Year 2019/City's FY 2020 AAP strive to reflect that.

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

Given the high demand for affordable housing, the City recognizes the importance of fostering affordable housing development and maintaining existing affordable housing stock. For this Program Year 2019/City's FY 2020 AAP, the City will use \$230,000 in CDBG and \$800,675 in HOME funding toward expanding and preserving affordable housing opportunities throughout the jurisdiction. The following affordable housing activities identified for this Program Year 2018/City's FY 2019 AAP are as follows:

### **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.

The City's Continuing Hope/Accessibility (Single-family rehabilitation) and acquisition/rehab programs will be active in identifying and repairing lead-based paint hazards in eligible owner

housing. HUD Title X and EPA Renovator (RRP) requirements are integrated into CDBG and HOME funded programs that rehabilitate housing units constructed prior to 1978. Typical lead hazard control begins with an XRF lead inspection to guide the scope of work. Certified workers complete lead hazard control work in compliance with HUD's Title X and EPA RRP regulations. These projects typically include wet scraping, painting, eliminating friction/impact surfaces, mulching bare soil, and cleaning to Clearance. Each rehabilitated housing unit will achieve Clearance as part of project completion by a certified lead-based paint contractor, as proscribed by HUD's Title X regulation.

For this Program Year 2019/City's FY 2020 AAP, the City has allocated \$20,000 for lead based paint testing which will primarily be used in conjunction housing rehabilitation activities.

### **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 nonprofits with funding to assist the City in addressing community needs
- Provide assistance to nonprofit organizations who provide affordable housing and homeownership opportunities
- Continue to implement the City's Section 3 policy
- Continue to seek out opportunities to leverage private resources in providing economic opportunities

All of the projects that are funded through this Program Year 2019/City's FY 2020 AAP stem through the following established goals of the Consolidated Plan.

- 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.

The CDBG and HOME program are the principle funding sources targeted at reducing the number of poverty-level families, but the ESG program, which is applied for and administered

through the Continuum of Care (CoC), also seeks to stabilize families and individuals so they are able to return to self-sufficiency. Importantly, the resource management responsibilities of the CDBG and HOME programs provide staff of the Community Reinvestment Department an opportunity to facilitate coordination among a range of social and housing programs, operated by other City departments, governmental agencies and the nonprofit community, that together enhance the opportunities to reduce poverty for families.

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

The City's Community Reinvestment Department continues 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.

The Columbus Consolidated Government continues to work closely with partner agencies and community stakeholders to develop social response programs based on community need. Examples include the Continuum of Care board and subcommittees, 211 response line through the United Way of the Chattahoochee Valley, the Columbus 2025 Initiative for Economic, Community and Workforce Development, and Neighborhood CDBG Programs. Each program provides a response by the City to respond to the institutional needs of community partners and the individuals they serve.

### **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. Additionally, this process allows for greater transparency and increased opportunities for organizations seeking financial assistance to address the City has established a number of cooperative partnerships and collaborations with public and supportive housing providers, local government, and mental health and social service agencies to address its priority needs and will continue to do so.

### **Discussion:**

(Optional)

## Program Specific Requirements

### 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	\$657,691
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
<b>Total Program Income:</b>	<b>\$657,691</b>

#### **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. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	74.53%

**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:

(See attached document, "Home Program Resale/Recapture" in the Unique Appendices)

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 attached document, "Home Program Resale/Recapture" in the Unique Appendices)

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

## Attachments

### Citizen Participation Comments

FY2020 Annual Action Plan Public Meeting Notes

Held on February 4, 2019 at Annex Building 1<sup>st</sup> Floor Conference Room

5:30 p.m. to 7:00 p.m.

Concern #1: Sidewalk Safety near Diamond Elementary

Concern #2: Need more private investors from the community

Concern #3: Need help with crime prevention and abandoned houses in Wynnton Area

Concern #4: Need partnership between City and local Realtors in regards to renovations

Concern #5: Need funding to assist quality of life for community instead of bricks & mortar project

Concern #6: Need to improve the Parks and Rec fields used for recreational purposes.

Concern #7: Need more programs for middle aged youths. Current program are at capacity

Concern #8: Relocation of low income residents. Where will they go

Concern #9: Relocating low income residents into mostly senior residential areas

Concern #10: Raising community awareness for more affordable housing opportunities

Concern #11: Need more partners for economic development programs

Concern #12: Need more loan rehab programs to help small business owner with start- up & façade

Concern #13: Need to work more with Chamber of Commerce

Concern #14: Opening up partnership with for profit companies to address commercial renovations

Concern #15: Would like to see Land Bank assisting with abandoned houses

Concern #16: Need help with community gardens

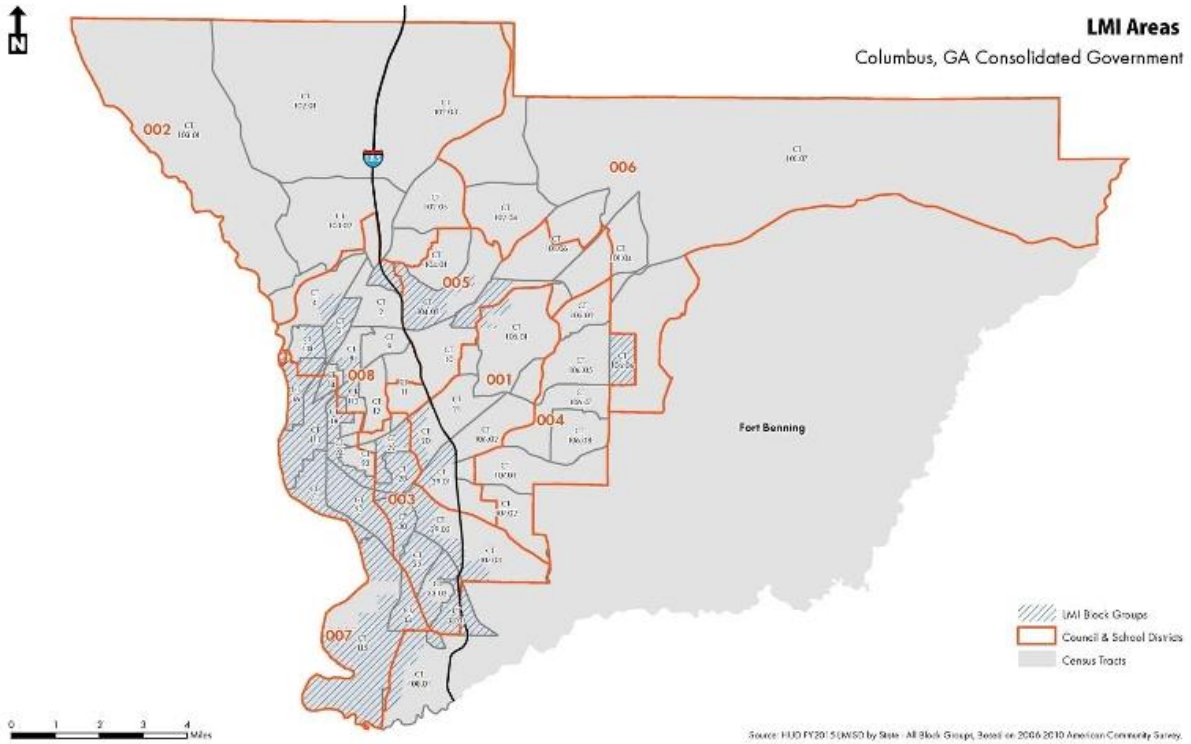
Concern #17: Would like to see more work done in the Liberty district

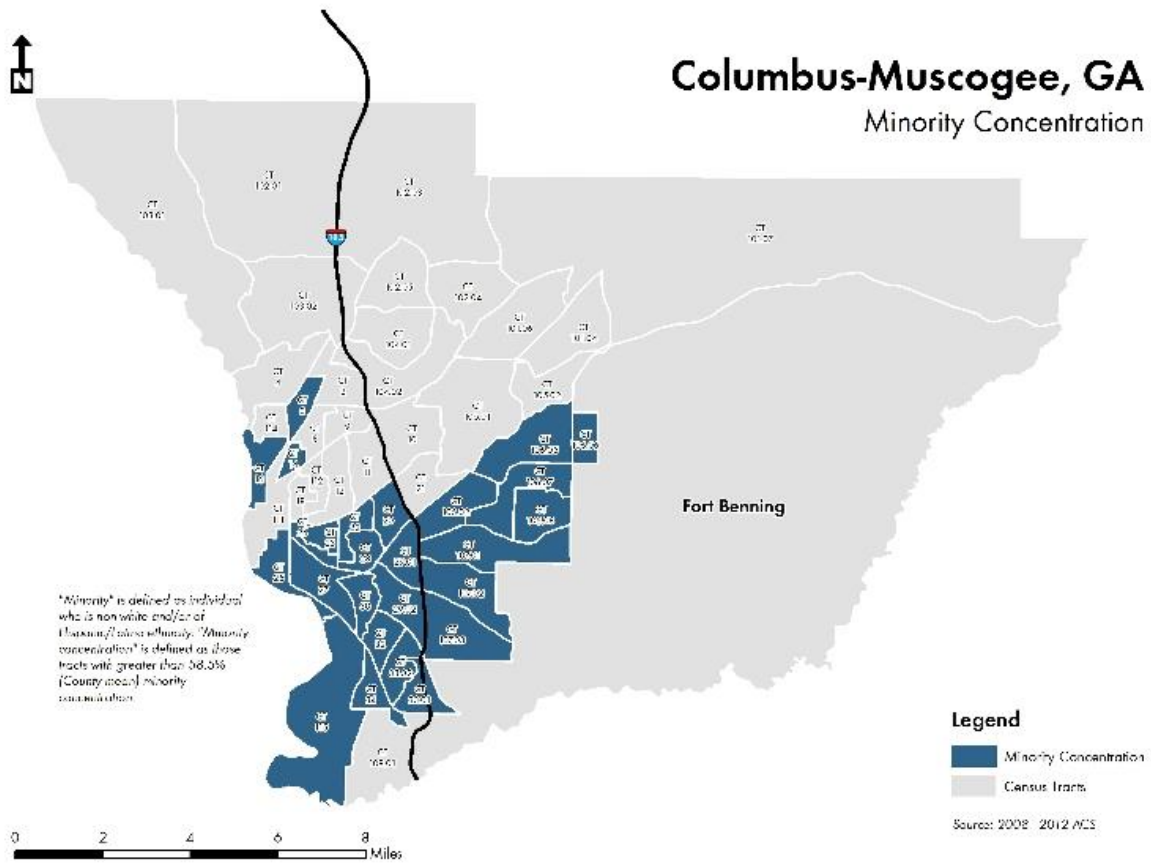
Concern #18: Need the public restrooms to be improved at public parks

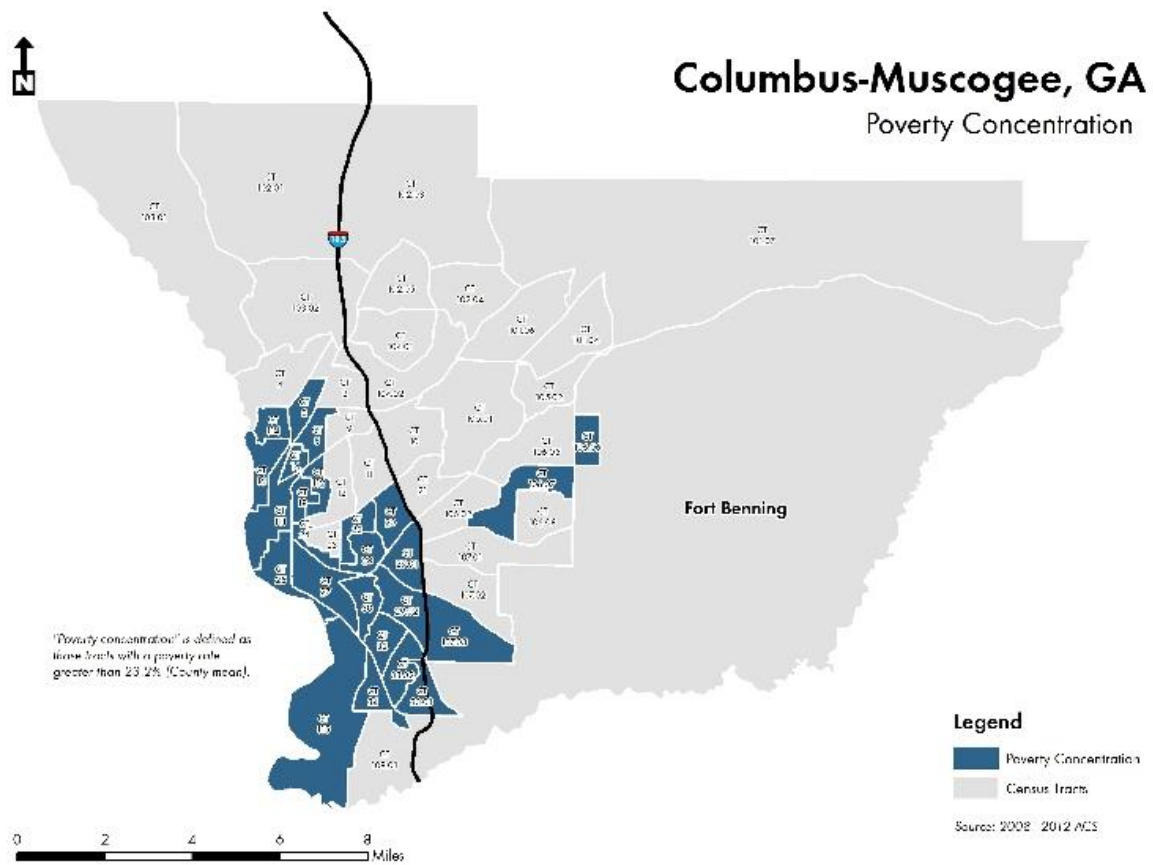
# Unique Appendices

# Maps

COLUMBUS, GA CP | UNIQUE APPENDICES







CITY OF COLUMBUS, GEORGIA  
HOME PROGRAM RESALE/RECAPTURE PROVISIONS

Revised 8/1/2016

I. BACKGROUND

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must have an initial purchase price that does not exceed 95 percent of the median purchase price for the area, be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and be subject to either resale or recapture provisions. The HOME statute states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The HOME statute also specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. The Columbus, Georgia HOME Program utilizes the resale/recapture methods for HOME homebuyer programs in accordance with 24 CFR 92.254(a)(5). The City of Columbus will not provide development subsidies through its HOME program, so resale provisions will not be established.

The HOME rule at §92.254(a)(5) establishes the resale and recapture requirements HOME PJs must use for all homebuyer activities. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via lien, deed restrictions, or covenants running with the land. The resale or recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

When undertaking HOME-assisted homebuyer activities, including projects funded with HOME program income, the Columbus, Georgia HOME Program must establish resale or recapture provisions that comply with HOME statutory and regulatory requirements and set forth the provisions in its Consolidated Plan. HUD must determine that the provisions are appropriate. The written resale/recapture provisions that the City submits in its Annual Action Plan must clearly describe the terms of the resale/recapture provisions, the specific circumstances under which these provisions will be used, and how the City will enforce the provisions.

II. DEFINITIONS

Development Subsidy – a development subsidy is defined as financial assistance provided by the City to offset the difference between the total cost of producing a housing unit and the fair market value of the unit. When provided independently and absent any additional subsidy that could be classified a direct subsidy, development subsidy triggers resale.

Direct Subsidy – a direct subsidy is defined as financial assistance provided by the City that reduces the purchase price for a homebuyer below market value or otherwise subsidizes the homebuyer [i.e. down-payment loan, purchase financing, assistance to CHDO to develop and sell unit below market, or closing cost assistance]. A direct subsidy triggers recapture.

Net Proceeds – the sales prices minus superior loan repayment (other than HOME funds) and any closing costs.

Homebuyer Investment – The homeowner’s down-payment and any capital improvement investment made by the owner since purchase.

### III. PERIOD OF AFFORDABILITY

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing.

#### a. Period of Affordability Under Resale Provisions

The City of Columbus will not provide development subsidies through its HOME program, so resale provisions will not be established. Should the City change this policy, the resale/recapture revisions will be revised.

#### b. Period of Affordability Under Recapture Provisions

For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the HOME-funded Direct Subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

The following table outlines the required minimum affordability periods.

If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is:	The Period of Affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

#### IV. RECAPTURE PROVISIONS

The City's Recapture Provisions permit the original homebuyer to sell the property to any willing buyer, at any price the market will bear, during the period of affordability while the City is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer.

##### a. Applicability

Recapture Provisions are applicable to all City HOME funded homebuyer activities, as the City will provide direct subsidies only through its HOME program. Recapture Provisions are required to be used in cases involving a Direct Subsidy to a homebuyer.

##### b. Effect

If a homeowner chooses to sell during the Period of Affordability, the full amount of the HOME Program Direct Subsidy (less the Homebuyer Investment) shall be recaptured and repaid to the City provided that net proceeds are sufficient. Recaptured funds shall be reinvested in other affordable housing for low to moderate income persons. If net proceeds are insufficient to repay the total HOME investment due, only a pro-rata share of the net proceeds, as set forth in the formulas below, will be recaptured. In the event that net proceeds are zero, the recapture provision still applies, but there are no funds to recapture.

##### c. Imposing Recapture Provisions

A clear, detailed written agreement, executed before or at the time of sale, ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period or affordability, principal residency requirement, terms and conditions of either the resale or recapture requirement). The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. If the City provides HOME funds to a subrecipient, developer or CHDO to develop and sell affordable housing, the City must prepare and execute the agreement with the buyer, or be a party to the agreement along with the entity it funded.

The written agreement between the homebuyer and the City, as well as mortgage and lien documents are all used to impose the Recapture Provisions in HOME-assisted homebuyer projects under the recapture option. The purpose of these enforcement mechanisms is to ensure that the City recaptures the Direct Subsidy to the HOME-assisted homebuyer if the HOME-assisted property is transferred. Deed restrictions, covenants running with the land, or other similar mechanisms are required by the HOME rule to be used in homebuyer projects under the recapture option.

As provided in §92.254 (a)(5)(ii)(A), there are several options that the City may use that are acceptable to HUD to recapture funds and no option may capture more than the net proceeds, if any. The option that the City of Columbus has elected to use, in the event that the net proceeds are not sufficient to recapture the entire Direct HOME Subsidy amount, is the shared net proceeds option in combination with a pro rata reduction over time. The shared net proceeds formula will include

Page 3 | 5

the sales price minus loan repayment (other than HOME funds), closing costs, and homebuyer investment made during the period of affordability.

If the net proceeds are insufficient to recapture the full HOME investment, only a pro-rata share of the net proceeds, as set forth in the formulas below, will be recaptured. If there are insufficient net proceeds available at sale to recapture the full pro rata amount due, the City is not required to repay the difference between the prorated direct HOME subsidy due and the amount the City is able to recapture from available net proceeds.

- To determine the pro rata amount recaptured by the City of Columbus:

$$\frac{\text{Number of Years Homebuyer Occupied Home}}{\text{Period of Affordability}} \times \text{Total Direct HOME Subsidy} = \text{Recapture Amount}$$

- To calculate the amount of net proceeds (or shared appreciation to be returned to the City of Columbus):

$$\frac{\text{Direct HOME Subsidy}}{\text{Direct HOME Subsidy} + \text{Homebuyer Investment}} \times \text{Net Proceeds} = \text{Recapture Amount}$$

- To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

$$\frac{\text{Homebuyer Investment}}{\text{Direct HOME Subsidy} + \text{Homebuyer Investment}} \times \text{Net Proceeds} = \text{Amount to Homebuyer}$$

#### d. Foreclosure

Homebuyer housing with a Recapture Provision is not subject to the affordability requirements after the City has recaptured the HOME funds in accordance with its written agreement. If the ownership of the housing is conveyed pursuant to a foreclosure or other involuntary sale, the City shall attempt to recoup any net proceeds that may be available through the foreclosure sale. The City is subject to the limitation that when there are no net proceeds or net proceeds are insufficient to repay the HOME investment due, the City may only recapture the actual net proceeds, if any. Upon distribution of proceeds, all obligations for continued affordability are satisfied.

#### E. Enforcement

In the event of non-compliance by the homebuyer which includes failure: to maintain property as principal residence, pay taxes, assessments or insurance premiums, the City will consider this as a breach of covenant and the City may, at its option and without notice, declare the entire indebtedness due.

#### V. RESALE PROVISIONS

The City of Columbus will not provide development subsidies through its HOME program, so resale provisions will not be established. Should the City's policy change, the resale/recapture provisions will be revised.

## VI. MONITORING RESALE & RECAPTURE PROVISIONS

For HOME-assisted homebuyer projects, the City shall require its CHDOs, developers and subrecipients, through written CHDO, Developer or Subrecipient agreements, to perform ongoing monitoring of the principal residency requirement during the period of affordability. Confirmation that the buyer is using the property as his or her principal residence may be accomplished by verifying that the buyer's name appears on utility company records or insurance company records for the home. In addition, postcard or letters mailed with "do not forward" instructions may demonstrate whether the buyer is receiving mail at the home.

Failure to comply with the resale or recapture requirements means that:

- 1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or
- 2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

In the case of foreclosure, the City reserves the right of first refusal on the property and will attempt to find an income eligible buyer to purchase the unit.

In cases of noncompliance under either resale or recapture provisions, the City must repay to its HOME Investment Trust Fund in accordance with §92.503(b), any outstanding HOME funds invested in the housing. The amount subject to repayment is the total amount of HOME funds invested in the housing (i.e., any HOME development subsidy to the developer plus any HOME down-payment or other assistance (e.g., closing costs) provided to the homebuyer) minus any HOME funds already repaid (i.e., payment of principal on a HOME loan). Any interest paid on the loan is considered program income and cannot be counted against the outstanding HOME investment amount.

