



## **COLUMBUS 2021-2025**

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# **CONSOLIDATED PLAN SUBSTANTIAL AMENDMENT AND 2021 ANNUAL ACTION PLAN**

**AUGUST 2024**

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# Executive Summary

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

### 1. Introduction

Every five years, the City of Columbus is required to prepare a strategic plan (known as the Consolidated Plan) which governs the use of federal housing and community development grant funds that the city receives from the United States Department of Housing and Urban Development (HUD). When preparing a Consolidated Plan, grantees must assess the needs and issues in their jurisdictions as a part of their preparation of these documents.

The grant funds received from HUD by the City of Columbus that are covered in the Consolidated Plan include:

Community Development Block Grant (CDBG) Program

Home Investment Partnerships (HOME) Program

Emergency Solutions Grant (ESG) Program

The City must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period. The Annual Action Plans serve as the city's yearly applications to HUD that are required for the city to receive annual allocations from the two federal grant programs. These grants from HUD are known as Entitlement Grant Programs because communities receive the funds every year if they meet program requirements and criteria associated with each of the grants. Under HUD's grant program regulations, Columbus may use its CDBG, HOME, and ESG funds within the City of Columbus.

In 2022, the City of Columbus amended its 2021–2026 Consolidated Plan and 2021 Annual Action Plan in order to reprogram prior year funding from program years 2015, 2016, 2017, 2018, 2019, and 2020 – as well as funding already within this 2021 plan – totaling \$2,253,987.64 in CDBG and \$300,000 in HOME to other projects. These prior year fund amounts result from balances remaining after certain projects were completed, recaptures from canceled projects, and reprogramming from projects that have not moved as quickly as necessary. The specific funding years, amounts, and projects affected are detailed in the reprogramming schedule attached here and, in the SP-35 / AP-15 sections. Revisions associated with this amendment may also be found in the SP-45, AP-20, and AP-35 sections.

Community Development Block Grant					
Year	Status	Organization	Activity	Project Description	Amount
2015	Remaining Balance	City of Columbus	Demolition	Demolition - Elimination of Slum and Blight	(\$3,075.20)
2015	Reprogramming	Housing Authority Columbus Georgia	Affordable Housing	Chase Homes Redevelopment	(\$80,852.21)
2016	Reprogramming	Housing Authority Columbus Georgia	Affordable Housing	Chase Homes Redevelopment	(\$72,994.98)
2017	Reprogramming	Housing Authority Columbus Georgia	Affordable Housing	Chase Homes Redevelopment	(\$4,287.60)
2018	Supply Chain	City of Columbus	Public Facilities	ADA Accessible Playground Equipment	(\$91,865.21)
2019	Remaining Balance	City of Columbus	Demolition	Demolition - Elimination of Slum and Blight	(\$15,330.10)
2019	Reprogramming	City of Columbus	Economic Development	Economic Development / Job Training	(\$70,000.00)
2019	Reprogramming	City of Columbus	Acquisition / Disposition	Land Banking Activities	(\$175,154.44)
2020	Reprogramming	City of Columbus	Demolition	Demolition - Elimination of Slum and Blight	(\$101,000.00)
2020	Supply chain	City of Columbus	Public Facilities	ADA Accessible Playground Equipment	(\$362,633.00)
2020	Reprogramming	City of Columbus	Acquisition / Disposition	Property Acquisition	(\$170,357.00)
2020	Reprogramming	City of Columbus	Lead Based Paint	Testing Program	(\$20,000.00)
2020	Reprogramming	City of Columbus	Section 3	Job Training	(\$30,000.00)
2020	Reprogramming	Housing Authority Columbus Georgia	Affordable Housing	Chase Homes Redevelopment	(\$250,000.00)
2021	Recapture	Homeless Resource Network	Public Services	Rapid Re-Housing Program	(\$15,000.00)
2021	Reprogramming	City of Columbus	Demolition	Demolition - Elimination of Slum and Blight	(\$200,000.00)
2021	Reprogramming	City of Columbus	Acquisition / Disposition	Property Acquisition	(\$191,437.90)
2021	Supply Chain	City of Columbus	Public Facilities	ADA Accessible Restrooms (Cooper Creek, Flat Rock Parks)	(\$350,000.00)
2021	Reprogramming	City of Columbus	Lead Based Paint	Testing Program	(\$20,000.00)
2021	Reprogramming	City of Columbus	Section 3	Job Training	(\$30,000.00)
Proposed CDBG Recaptured Funding:					\$2,253,987.64
2021	CDBG	City of Columbus	Infrastructure Improvement	Wyntonn Road Retaining Wall	\$150,000.00
2021	CDBG	Food Mill, Inc.	Public Facilities	Neighborhood Facility Renovation: Fox Community Center	\$250,000.00
2021	CDBG	City of Columbus	Infrastructure Improvement	5th Street, Street Continuance	\$350,000.00
2021	CDBG	City of Columbus	Infrastructure Improvement	19th Street Flood Abatement	\$1,503,987.64
Proposed CDBG Reprogrammed Funding:					\$2,253,987.64
HOME Investment Partnerships					
Year	Grant	Organization	Activity	Project Description	Amount
2021	HOME	Truth Spring, Inc.	Affordable Housing Development	Single Family Rental Housing	(\$300,000.00)
Proposed HOME Recaptured Funding:					(\$300,000.00)
2021	HOME	Housing Authority of Columbus Georgia	Affordable Housing Development	BTW South Affordable Housing Development Phase	\$300,000.00
Proposed HOME Reprogrammed Funding:					\$300,000.00

## PY 2021 Reprogramming Schedule

In September 2024, the Consolidated Plan was amended to include the Emergency Solutions Grant (ESG).

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

When preparing a Consolidated Plan, grantees must assess the needs in their jurisdictions as a key part of the process. To inform the development of priorities and goals over the next five years, the Consolidated Plan's Needs Assessment discusses housing, community development, and economic development needs in Columbus. The Needs Assessment relies on data from the US Census, 2013–2017 5–Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted living is included. Finally, public input gathered through interviews, a focus group, a public meeting, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Columbus.

### 3. Evaluation of past performance

Noted accomplishments from Columbus's FY 2020 Annual Action Plan, shown below, indicate the city's performance on its previous Consolidated Plan goals through April 2021. The city has met or exceeded its service goals, particularly in areas such as rental assistance, home rehabilitation, park improvements and the development of the entrepreneurship center. Most service goals have not yet met their targets and are still in progress. Connectivity activities, including sidewalk and streetlighting improvements, may need additional attention in order to meet their targets.

#### Improving Access to Quality of Housing

- 11 households at risk of homelessness have received rental assistance totaling \$156,948.90. The city designated \$100,000 for this activity.
- \$317,229 was designated for the acquisition, rehabilitation, and resale of homes for income eligible residents. Another \$133,446 was set aside as CHDO reserve funding for acquisition/rehabilitation of 1 homebuyer property. The city has granted \$464,686.28 to NeighborWorks Columbus for the rehabilitation of 11 homes.
- 5 households have received bridge loan gap financing (totaling \$97,800) and 10 individuals have received down payment assistance (totaling \$98,880). A total of \$250,000 in HOME funds were designated for these activities.
- \$150,000 was designated for minor home repairs. A total of \$122,289.50 has been provided to the Columbus Area Habitat for Humanity to conduct minor home repairs on 12 homes.
- \$80,000 was designated for accessible home repairs usable by 8 homeowners with disabilities. Through Access 2 Independence, the city has modified 6 homes at a cost of \$48,333.
- The city planned to spend \$102,000 to remove slum and blight. The city has utilized \$73,452 to demolish three dilapidated buildings.
- A total of \$174,115 was designated for property acquisition and disposition, of which \$24,945.66 has been used for one downtown property – 2212 1st Avenue.
- The city has spent \$8,061.75 to complete 19 lead-based paint inspections. A total of \$20,000 was designated for this activity.
- Out of \$374,400 designated for land bank authority activities, the city has utilized \$72,390.70.

#### Provide Public Services

- An estimated 7,433 low-income individuals were designated to receive benefit from the provision of public services through CDBG funding. Approximately, 2,590 individuals were identified as having received services including counseling, healthcare, job training, youth recreation, fair housing education, housing counseling, and meal delivery.

- Recreational facilities, parks and playgrounds were designated \$201,753 for improvements. The city has spent \$178,499.47 to rehabilitate the Tillis Recreation Center at 1425 13th Avenue.
- The city has spent \$118,235.57 for new playground equipment in six parks located in low-income census tracts. These parks included Rose Hill Park, Anderson Village Park, Ewart Park, Tillis Playground and J. Fluellen Park).
- The city has been designated to spend \$300,000 on connectivity, including sidewalks, street lighting and infrastructure in low-income neighborhoods.

#### Economic Development

- The city committed \$70,000 to economic development, including technical assistance for businesses and land acquisition for commercial development. Economic development activities have utilized \$289,248.78 toward the rehabilitation of a building for an entrepreneurship center.
- The city acquired the former State Farmer's Market for \$1,150.

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

An important component of the research process for the Consolidated Plan involved gathering input regarding fair and affordable housing conditions and needs in Columbus. The city used several public engagement approaches with residents and stakeholders, including a community survey, a public meeting, a focus group with faith leaders and stakeholder interviews with professionals in the community.

##### **\*Substantial Amendment\***

As required by HUD regulations and the City's Citizen Participation Plan, the City of Columbus published a public notice specifically describing each recapture and reallocation of funding in the Ledger-Inquirer on April 22, 2022. A Public Comment Period was held from April 28 to May 30, 2022, during which the public was invited to review the proposed substantial amendment and provide comments. The City held a Public Hearing on the substantial amendment at 10:00 AM on Wednesday, May 11, 2022, in the Columbus Consolidated Government Annex at 420 10th Street in Columbus. No comments were received at the public hearing or in writing during the public comment period. The Columbus Council approved the Substantial Amendment at its meeting on May 31, 2022.

##### Public Meeting

A virtual public meeting was held on Tuesday, May 18, 2021. The public meeting offered residents an opportunity to identify housing and community development needs in their

neighborhoods. The public meeting began with a short presentation providing an overview of the Consolidated Plan and related grant programs. The presentation was followed by an interactive discussion of housing and community development needs in the city. 43 members of the public attended the virtual meeting.

### Stakeholder Interviews

Professionals from the fields of affordable housing, homelessness, public services, transportation, health, and business, as well as city staff and elected officials, were invited to participate in 50-minute stakeholder interviews. Interviews were conducted by phone from May 11 – May 21, 2021. 18 professionals participated in the stakeholder interviews.

In response to the addition of the ESG program, an interview was held with the Vice President of Home for Good (Continuum of Care lead agency) on August 21, 2024. The interview helped update the needs of homelessness populations as well as service homeless service delivery within the City.

### Focus Group

The project team was invited to speak at a virtual meeting held by the Interdenominational Ministerial Alliance on May 7, 2021. Following a short presentation, the group participated in an interactive discussion about the housing and community development needs in the city. 13 faith leaders were in attendance.

### Community Survey

A community survey was available to members of the public. The survey invited participants to identify high needs in categories of housing, homelessness, public service, infrastructure, and economic development. The survey also inquired about participants' knowledge of their fair housing rights, local fair housing resources, and their experiences with housing discrimination. The survey was available from April 26 – June 7, 2021. A total of 94 members of the public completed the survey.

## 5. Summary of public comments

Columbus held a 30-day comment period and a public hearing to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the City Council and submission to HUD. The city received one written comment on the plan. After attending the public hearing, a citizen suggested the City work with the River Valley Area Agency on Aging to host a centralized database of senior housing resources and waitlists.

Columbus held a second 30-day comment period and public hearing to receive input from residents and stakeholders on the addition of the ESG program. The city received one written comment on the plan. After attending the public hearing, a citizen suggested the City work with the River Valley Area Agency on Aging to host a centralized database of senior housing resources and waitlists.

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

All public comments were accepted and taken into consideration in preparing the Consolidated Plan.

## **7. Summary**

During the development of the Consolidated Plan, a set of priority needs were identified. These priorities include the expansion of affordable housing supply, housing rehabilitation, blight removal, infrastructure and public facility improvements, public services, fair housing, COVID-19 response, and program administration. The Consolidated Plan also contains goals, measurable objectives, and implementation actions for each of the plan's elements.

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# The Process

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

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

Table 1 – Responsible Agencies

### Narrative

Columbus is an entitlement community under the U.S. Department of Housing and Urban Development’s CDBG, HOME, and ESG programs. The Consolidated Plan covers the period from July 1, 2021, through June 30, 2025. The plan identifies priority community development and housing needs in Columbus and provides a strategy to address them. The attached Annual Action Plan discusses specific projects to be funded during the 2021 program year, which begins July 1, 2021, and ends June 30, 2022.

Along with Columbus’s CDBG, HOME, and ESG allocations, the city receives additional CDBG and HOME funds to prevent, prepare and respond to the COVID-19 pandemic and its related health, social and economic impacts. These funds, including CDBG-CV and CDBG-CV3, were designated through the Federal Coronavirus Aid, Relief and Economic Security (CARES) Act signed into law in March 2020. In March 2021, the American Rescue Plan also allotted HOME funds, called HOME-ARP, to prevent homelessness and increase housing stability for vulnerable populations.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

To inform the Consolidated Plans goals and priorities, the City of Columbus engaged residents and stakeholders in a community-wide meeting; a focus group for faith leaders; interviews with 17 stakeholders working in housing, community development, and homelessness; and a community-wide survey, to which 94 individuals responded. Results of these outreach efforts are summarized in the Community Participation section of this Plan.

The City of Columbus held a 30-day public comment period and a public hearing to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the City Council and submission to HUD. The comment period began on Monday, June 28 and ended on Tuesday, July 27, 2021. The city received one written comment on the plan.

The City of Columbus is holding another a 30-day public comment period and a public hearing to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the City Council and submission to HUD. The comment period began on Wednesday, August 28 and ends on Friday, September 27, 2024.

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

The City of Columbus partners with local non-profits and service agencies, including mental health providers, government health providers, and public and assisted housing providers to support coordinated activities among these organizations. The City works with Mercy Medical to provide mental health counseling to low- and moderate-income households. The City also works with NeighborWorks, Habitat for Humanity and the Land Bank Authority to create new housing units and repair existing housing in low- and moderate-income neighborhoods. By participating with these agencies on an ongoing basis, as well as developing new partnerships, the city plays a critical role in the coordination of housing and mental health services for low-to-moderate income households.

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

The City of Columbus is represented on the executive committee of the Columbus-Muscogee/Russell County Continuum of Care. Through monthly participation on the executive committee, city staff help decide strategies

to address homelessness in the City. The City also supports several homelessness agencies, including the Southwest Georgia Housing Opportunities, Home for Good and the Open Door Community House as they provide direct services to the chronically homeless and families transitioning out of homelessness.

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

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The City of Columbus works in conjunction with Home for Good, the lead agency for the local Continuum of Care (CoC), to enhance the coordination of projects and programs serving its homeless populations. In its role on the Columbus–Muscogee/Russell County Continuum of Care, the City helps to determine the allocation of state ESG funds according to the city’s 10 Year Plan to End Homelessness and the 5–Year Consolidated Plan. During the City’s tenure on the executive committee, the CoC has updated its Data Quality Management Plan with the HMIS Committee and has introduced system performance measures to lower error rates during data collection.

In May 2024, the City of Columbus was awarded an ESG entitlement grant. During consultation for this Consolidated Plan amendment, Home for Good staff recommended allocating ESG funds towards homelessness prevention (e.g., rental assistance), as this service need was identified as having the least amount of funding. As a new ESG recipient, the City will utilize performance standards and evaluation techniques from Home for Good’s Data Quality Management Plan to ensure low data quality error rates. To support the funding and policies and procedures of HMIS, Home for Good staff recommended that the City could assist by funding HMIS licenses and administrative costs. City staff will continue to attend quarterly CoC executive committee meetings where HMIS policy decisions are discussed.

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

	<b>Agency/Group/Organization Name</b>	<b>Type</b>	<b>Section of the Plan Addressed</b>	<b>Consultation Method</b>
1	South Columbus Public Library	Services – Education	Market Analysis Non-homeless Special Needs	Interview
2	City of Columbus, City Council	Other – Elected Officials	Economic Development Housing Need Assessment Market Analysis Non-homeless Special Needs	Interview
3	City of Columbus, Community Reinvestment	Other – City Staff	Housing Need Assessment Market Analysis Non-homeless Special Needs	Interview

4	City of Columbus, Fire & EMS	Agency – Emergency Management	Market Analysis Non-homeless Special Needs	Interview
5	City of Columbus, Parks and Recreation	Services – Children	Market Analysis Non-homeless Special Needs	Interview
6	City of Columbus, Planning Department	Other – City Staff	Housing Need Assessment Market Analysis	Interview
7	Coldwell Banker KPDD	Housing	Market Analysis Non-homeless Special Needs	Interview
8	Columbus 2025	Business and Civic Leaders	Economic Development Market Analysis Non-homeless Special Needs	Interview
9	Columbus-Phenix City MPO	Other – Transportation	Market Analysis Non-homeless Special Needs	Interview
10	Habitat for Humanity	Services – Housing	Housing Need Assessment Market Analysis	Interview
11	Home for Good	Services – Homeless	Homeless Needs – Families with Children Homeless Needs – Unaccompanied Youth Homelessness Strategy Market Analysis	Interview
12	Homeless Resource Network	Services – Homeless	Homeless Needs – Families with Children Homeless Needs – Unaccompanied Youth Homeless Needs – Veterans Homelessness Strategy Market Analysis	Interview

13	Hope Harbour	Services – Victims of Domestic Violence	Housing Need Assessment Market Analysis	Interview
14	Housing Authority of Columbus, GA	Public Housing Authority	Public Housing Needs	Interview
15	Interdenominational Ministerial Alliance	Other – Faith Leaders	Housing Need Assessment Market Analysis Homelessness Needs – Families with Children Non-homeless Special Needs Anti-poverty Strategy	Focus Group
16	MercyMed	Health agency	Housing Needs Assessment Market Analysis Non-Homeless Special Needs	Interview
17	NeighborWorks	Services – Housing	Housing Need Assessment Market Analysis	Interview
18	Paz Amigos	Services – Homeless	Homelessness Strategy Non-homeless Special Needs	Interview

Table 2 – Agencies, groups, organizations who participated

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

Efforts were made to consult a wide variety of community stakeholders throughout the City of Columbus. A flyer advertising the May 18 public meeting was distributed by email to participating stakeholders and was shared on the Community Reinvestment Facebook Page. A total of 61 professionals were invited to participate in a stakeholder interview. Invitations to participate were emailed to stakeholders or offered by phone. Stakeholders invited to participate represented the following fields: housing developers, real estate agents, public housing authorities, colleges and universities, homeless services, domestic violence services, school districts, non-profit organizations, health service providers, workforce development organizations, businesses, faith-based coalitions, ethnic group organizations, mental health providers, senior services, transit authorities, elected officials, city staff, libraries, emergency management agencies, legal services providers and regional planning organizations. No agency types were excluded from outreach efforts.

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

Several local planning documents provided important background, context, or data used by the planning team to assess needs in the City. These resources are listed in Table 3 below.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
10 Year Plan to End Homelessness	Columbus Consolidated Government	The 10 Year Plan aims to make homelessness “atypical, temporary, and non-recurring” through the collaboration of service providers across the city. Eliminating homelessness corresponds with the strategic plan’s public services and affordable housing goals.
2019 Annual Moving to Work Report	Housing Authority of Columbus, GA	Goals of the 2019 Annual MTW Report include converting public housing units to PBV, as well as implementing several activities to expand access to housing for low-income families. These goals overlap with the Strategic Plan goal to expand affordable housing supply.
2022 Annual Moving to Work Plan	Housing Authority of Columbus, GA	Goals of the 2022 Annual Moving to Work Plan include the completion of RAD conversion/demolition for its remaining public housing developments. The creation of additional

		units for low-income households overlaps with the Strategic Plan goal to expand affordable housing supply.
2024 Annual Moving to Work Plan	Housing Authority of Columbus, GA	Goals of the 2024 Annual Moving to Work Plan Year, includes the continuation of the RAD/Section 18 Blend conversion process for the remaining 424 public housing units throughout the city. The creation of additional units for low-income households overlaps with the Strategic Plan goal to expand affordable housing supply.
Columbus 2025 Plan	Greater Columbus, GA Chamber of Commerce	The guiding principles of the Columbus 2025 Plan include “increasing prosperity, improving quality of life and reducing poverty.” Quality of life goals described in the Columbus 2025 overlap with the Strategic Plan’s goals of infrastructure and public facility improvements and expansion of affordable housing supply.
Columbus Consolidated Government 2038 Comprehensive Plan	Columbus Consolidated Government	Some of the goals highlighted in the 2038 Comprehensive Plan include expanding opportunities for walking, biking and transit, growing and expanding businesses, and improving access to affordable, quality housing. These goals, along with others listed in the Comprehensive Plan, align with the Strategic Plan goals to rehab housing, expand affordable housing supply, provide public services, and improve infrastructure and public facilities.

Columbus – Muscogee County Hazard Mitigation Plan Update, 2017–2022	Columbus Consolidated Government	Goals of the city’s Hazard Mitigation Plan include reducing/eliminating community exposure to natural and manmade events and reducing loss to public and private property. These goals indirectly relate to the Strategic Plan’s overall goals of maintaining and expanding affordable housing and protecting and improving infrastructure and public facilities.
River Valley Regional Commission Comprehensive Economic Development Strategy (CEDS)	River Valley Regional Commission	The goals of the CEDS Plan include assisting the workforce of the region, improving infrastructure and improving housing stock – which align with the Strategic Plan goals of housing rehabilitation and infrastructure improvements.

Table 3 – Other local/regional/federal planning efforts

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

As Columbus implements this 5-Year Plan, the city will continue to work with other public entities including the City of Phenix City, AL, adjacent counties, and the State of Georgia. Through the Columbus-Phenix City Metropolitan Planning Organization, the City currently partners with Chattahoochee County (GA), Lee County (AL) and parts of Russell County (AL) to conduct regional transportation planning. Columbus-Muscogee County collaborates with Russell County, AL to address homelessness through Home for Good, the region's Continuum of Care. The City also invites the Phenix City Housing Authority to provide input during the 5-Year Consolidated Plan planning process. Through these and other partnerships, the City of Columbus will continue to promote communication with other public entities and provide coordinated services to the region's low-to-moderate income households.

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## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

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

Columbus residents were invited to provide input for the Consolidated Plan by taking a community survey or participating in the City’s virtual public meeting. In addition to the survey and public meeting, the planning team led a focus group and conducted in-depth interviews with key stakeholders representing a variety of viewpoints relevant to the development of the Consolidated Plan. Priorities identified during the public engagement were used to guide the strategic plan, including the Consolidated Plan priorities and description of possible activities.

The City held a virtual public meeting on Tuesday, May 18th at 6:30pm EST. Due to the COVID-19 pandemic, the public meeting was held online using the Zoom platform. Residents and stakeholders could join online or by phone. A total of 43 members of the public participated in the public meeting.

A Housing and Community Needs Survey was available to residents on the City’s Community Reinvestment webpage: [www.columbusga.gov/communityreinvestment/Consolidated-Plan](http://www.columbusga.gov/communityreinvestment/Consolidated-Plan). The survey was available from April 26 through June 7, 2021. A total of 94 responses were received from members of the public.

Advertisement for the public meeting and survey targeted the general public, as well as non-profits, service providers, housing providers and other organizations working with low- and moderate-income households. Notice was given to residents through advertisements placed the City’s Community Reinvestment Facebook page and flyers distributed through the City’s network of service providers.

The planning team also conducted one-on-one interviews with staff from a variety of service organizations and city departments. Interviews were held by phone from Tuesday, May 11th through Friday, May 21st. The interviews engaged 18 stakeholders representing 16 organizations or city departments. An additional interview was conducted with the Home for Good Continuum of Care to receive input for the addition of the ESG program on August 21, 2024.

Columbus held a 30-day public comment period to receive comments on the draft 2021–2025 Consolidated Plan and PY 2021 Annual Action Plan from June 28 to July 27, 2021. During that time, copies of the draft were available for public review on the City’s website, and residents and stakeholders could provide written comments. The City received one comment from a citizen who suggested the River Valley Area Agency on Aging as a desirable host for a centralized database of senior housing resources and waitlists. Columbus also held a public meeting on July 20, 2021, to discuss key findings and receive input from residents and stakeholders on the draft plans. The 2021–2025 Consolidated Plan and PY 2021 Annual Action Plan was approved by the City Council on Tuesday, July 27, 2021.

As required by HUD regulations and the City’s Citizen Participation Plan, the City of Columbus published a public notice specifically describing each recapture and reallocation of funding in the Ledger–Inquirer on April 22, 2022. A Public Comment Period was held from April 28 to May 30, 2022, during which the public was invited to review the proposed substantial amendment and provide comments. The City held a Public Hearing on the substantial amendment at 10:00 AM on Wednesday, May 11, 2022, in the Columbus Consolidated Government Annex at 420 10th Street in Columbus. No comments were received at the public hearing or in writing during the public comment period. The Columbus Council approved the Substantial Amendment at its meeting on May 31, 2022.

Columbus is holding a 30–day public comment period to receive comments on the amended draft 2021–2025 Consolidated Plan and PY 2021 Annual Action Plan from August 28, 2024 to September 27, 2024. During that time, copies of the draft were available for public review on the City’s website, and residents and stakeholders could provide written comments.

A summary of community outreach efforts and responses is shown below. Complete survey results and evidence of outreach materials are found in the appendix.

**Table 4. Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Community Survey	Non–targeted/ Broad community	94 participants	<p>The top 3 housing and community development needs identified by survey participants are as follows:</p> <p><u>Affordable Housing Needs:</u></p> <ul style="list-style-type: none"> <li>• Rehabilitation of affordable rental housing/apartments</li> <li>• Family housing</li> <li>• Housing that accepts Section 8 vouchers</li> </ul> <p><u>Homeless Needs:</u></p> <ul style="list-style-type: none"> <li>• Transitional/permanent supportive housing programs</li> </ul>	N/A

- Supportive services/case management
- Homelessness prevention

Public Service Needs:

- Health and mental health services
- Substance abuse/crime prevention
- Childcare

Public Facility Needs:

- Childcare centers
- Community centers (e.g., youth centers, senior centers, cultural centers)
- Homeless centers

Public Infrastructure Needs:

- High-speed internet access
- Street/road improvements
- Water/sewer improvements

Economic Development Needs:

- Redevelopment or demolition of blighted properties
- Incentives for creating jobs
- Financial assistance to entrepreneurs and small businesses

When looking at the availability and quality of community resources:

- 47% of respondents said **garbage collection** was equally provided in all neighborhoods.

- 37% of respondents said **parks and trails** were equally provided in all neighborhoods.
- 36% of respondents said **fire and police services** were equally provided in all neighborhoods.
- 83% of respondents said **property maintenance** was *not* equally provided in all neighborhoods.
- 74% of respondents said **grocery stores and other shopping** were *not* equally provided in all neighborhoods.
- 73% of respondents said **roads and sidewalks** were *not* equally provided in all neighborhoods.

#### Fair Housing

- 60% of respondents understand their fair housing rights. 26% of respondents “somewhat understand” their fair housing rights and 14% do not understand their fair housing rights.
- 42% of respondents know where to file a housing discrimination complaint. 19% “somewhat” know where to file a complaint and 39% do not know where to file a complaint.
- 14% of respondents reported that they had personally experienced housing discrimination. 72% report that they have not personally experienced housing discrimination, and 14% responded “N/A.”
- Of the 12 respondents who stated that they been discriminated against:

- 10 people experienced discrimination from a landlord or property manager.
- 3 people experienced discrimination from a real estate agent.
- 2 people experienced discrimination from a mortgage lender.
- 2 people experienced discrimination from a city, county, or housing authority staff person.  
(Respondents could select more than one option.)
- Of the 12 respondents who stated that they been discriminated against:
  - 10 people believed the discrimination was due to race/color.
  - 4 people believed it was due to familial status.
  - 3 people believed it was due to ethnicity or gender/sex.
  - 2 people believed it was due to a disability.
- Three people filed a report of the discrimination.
- Of the 9 who did not file a report, 6 people stated that they “didn’t know what good it would do.” Two people reported that they were afraid of retaliation. One person did not know where to file. Another person did not realize the discrimination was against the law.
- 45% of respondents stated that they believed housing discrimination was an issue in Columbus. 26% of respondents believed it was “somewhat” of an issue,

				<p>while 21% stated “I don’t know.” Only 8% of respondents stated it was not an issue.</p> <ul style="list-style-type: none"> <li>• When considering barriers to fair housing, 88% of respondents stated there was not enough affordable housing for families. 78% of respondents stated that there was not enough affordable housing for individuals. 76% of respondents stated that neighborhoods that need revitalization and new investment.</li> </ul>	
2	Stakeholder Interviews	Non-profit and service organizations, city staff and elected officials, Housing Authority.	18 stakeholders	<p><u>Columbus’s Greatest Housing Needs:</u></p> <ul style="list-style-type: none"> <li>• Housing that is affordable, available, of good quality, and in safe areas</li> <li>• Single-family houses for rent</li> <li>• Assistance with first and last month’s rent</li> <li>• Housing affordable to very low-, low-, and moderate-income households</li> <li>• “Missing middle” housing available for sale at \$150,000-\$250,000</li> <li>• Housing affordable to households earning 120% AMI (or the “working poor”)</li> <li>• Demolition of blighted homes</li> <li>• Repair work/Maintenance on rental housing</li> <li>• Family housing</li> <li>• Senior housing</li> <li>• More Section 8</li> <li>• Utility assistance</li> <li>• Energy efficiency upgrades/weatherization</li> <li>• In-fill</li> </ul>	N/A

- Housing for the homeless (e.g., temporary housing, tiny homes)
- One-bedroom units that are energy efficient.
- Mental health independent housing with intensive case management
- Removing restrictive zoning
- Affordable housing in north Columbus

Columbus’s Greatest Community Development Needs:

- Job training
- Community events/activities
- Keeping the bike trails safe and up to date
- Signage for Spanish speakers, as well as a Spanish language hotline to find resources.
- Sidewalk repairs, additions, and upgrades, including new curbs.
- Youth activities
- Increased number of police and park/recreation staff
- Upgrades to parks, including ADA accessible restrooms, building rehabilitation and painting, roof replacement.
- Additional grocery stores in food deserts
- Additional trade programs like Truth Spring
- Attracting major businesses to the South Columbus
- Additional classroom-size facilities to offer programs to the public.

- Upgrades to aging infrastructure.
- Smaller neighborhood community centers that are accessible on foot for children.
- Improved communication about activities in the city (e.g., a community calendar)
- Removing the property tax freeze
- Adding trails on the east side of the city
- More ADA improvements to city buildings, sidewalks, curb cuts
- Leveraging CDBG for larger transportation projects
- Youth employment with the city

How big of an issue is homelessness?

- There are a lot of homeless individuals on 2<sup>nd</sup> Avenue and near the Chattahoochee River.
- Because we are near Ft. Benning, many of the homeless men are vets.
- Local religious shelters require you to be sober. There need to be resources for people who cannot be sober.
- Because of Home for Good, it is not that big of an issue.
- It is a big issue. Abandoned schools could be reused for shelters.
- You see groups at the park downtown by the hospital. There are also campgrounds in the woods.

- There are very few resources for the chronically homeless, homeless individuals, and homeless youth.
- Addressing homeless sex offenders is a major issue in the city. There is a known encampment where many sex offenders live.
- We do not have a safe house for people with SPMI.
- HUD has prioritized veteran homelessness, so we do not see the number we used to.
- There are not really any LGBT shelters.
- I do not know what homelessness is going to look like when the moratorium is lifted, and people must pay their rent/mortgage.

Successful housing and community development initiatives (in Columbus or elsewhere):

- New affordable housing in Bibb City and off Victory Drive
- Investments in downtown and the city’s trail system.
- Home for Good
- Ashley Station, Columbus Commons are well maintained.
- Tiny homes for the homeless
- Neighborhoods with grocery stores near housing.
- Communities with grassroots engagement
- A one-stop shop for homeless individuals.

Suggestions for new uses of HUD grant funds

- Infrastructure
- Invest in home repairs for seniors.
- Cover the cost of household necessities, such as furniture and household goods, to help families who find housing.
- Improve the timeliness of drawdowns.
- Public education on affordable housing and transit

Areas of Opportunity

- North Columbus
- Midtown
- Uptown and the Historic District for people who like to walk places.
- North of Macon Road
- The Panhandle
- East Columbus (considered more affordable)

Barriers to Moving to Areas of Opportunity/Housing Choice

- It is expensive.
- Shortage of places to buy or rent.
- If you cannot afford a \$150,000 mortgage, the available housing stock is old and in poor condition/in bad neighborhoods.
- Unspoken barriers based on status.
- Landlords market to Ft. Benning families to get the most rent.

- Lack of financial wellness classes
- Limited lending resources for non-English speakers
- Landlords require 3 times the rent in income.
- Transportation
- Credit checks and criminal histories
- How a person looks.
- Lack of housing that is ADA accessible and does not segregate disabled persons into clustered housing.
- NIMBYism towards LIHTC in non-minority areas.

Are you aware of housing discrimination?

- A white woman with mixed children has difficulty finding housing.
- Landlords use VAWA rules as a reason not to accept Section 8 tenants.
- Once people are housed, the quality of maintenance by the landlord depends on the tenant.
- Realtors steer people away from areas. Our realtors do not know the areas where they do not work, so they just generalize.
- There is a community barrier. They fight affordable housing on every level.
- A co-worker had to go to three different mortgage lenders because they were getting an inflated interest rate.

Are people segregated in where they live?

- Harris County took a lot of white people when integration began.
- Columbus is segregated by money.
- There is a lot of history you must deal with here and you have to challenge it when you hear it.
- Yes. Jobs and transportation cause segregation to occur.
- Yes, due to redlining.
- Macon Road has been the dividing line. South of Macon Road there are African American communities.
- Yes, the schools are 99% one way or the other.
- Yes. I think it is related to income, not race.
- Yes. We started having white flight in the early 1990s.

What types of fair housing services are offered in the area?

- Community Reinvestment has resources on fair housing.
- You can call the real estate commission or HUD directly.
- Metro Fair Housing (Atlanta-based)
- Home for Good
- Georgia Legal Services.
- I do not know.

Are public resources evenly available throughout all neighborhoods in the City?

- I live in midtown. We have sidewalks and police patrols.
- It is uneven. Shirley Winston Park – there is a pool that I have never seen open but the pools on the north side are open.
- The fire department is certified so they are strategically placed. The stations have been built in the last 20 years.
- Garbage service needs to improve. Houses where evictions took place – the trash stays there a long time.
- There was a work camp where inmates would mow grass on city property. But with the pandemic they were not locking people up, so the grass has not been cut.
- Bus routes are difficult. Some health clinics are not on a bus route.
- Most of the TIAA projects and infrastructure dollars have been spent in south Columbus.
- Columbus has pockets that are nicer than others. It is not very cohesive.
- The taxes do not allow for services to be evenly available everywhere.
- The roads are terrible everywhere.

- You can call the police and maybe they will come and maybe they will not.
- I live in south Columbus and was informed that animal control does not come out on weekends. However, my friend who lives in another part of town has gotten animal control to come out on the weekend.
- No. I do not think everyone is on the same page about what public space is for. A public good does not always make a profit. Recreation and transit routes should depend on the needs of the people, not where you can make a profit.
- It is pretty even. Our police department lacks officers because police come to Columbus to get trained then go elsewhere.
- Lack of staff pay is a citywide issue that affects services.

Is there anything else that is important to our research?

- Community gardens should be promoted, especially as in-fill in vacant lots.
- Next year's AAP should look at how homelessness has changed when people no longer have extra unemployment or food stamps or get evicted.
- Provide tools and incentives for landlords not to be slumlords.

				<ul style="list-style-type: none"> <li>• People have difficulty doing housing rehabs in the city.</li> <li>• We need funding streams for furniture and childcare, not just rent and utilities.</li> <li>• We need to make funding easier to receive. When reimbursements are sent back for minor issues it takes up time that can be used to serve our clients.</li> <li>• Solar panels. This would be great for weatherization.</li> <li>• Between 95–99% of households are within 2–5 miles of a library. We should offer hotspots in libraries to create more broadband equity.</li> </ul>	
3	Public Meeting	Non-targeted/ Broad community	43 participants	<p><u>What are Columbus’s greatest affordable housing needs?</u> <u>Are there parts of the city where housing needs are greater than others?</u></p> <ul style="list-style-type: none"> <li>• Addressing Vacancy and Blight in South Columbus <ul style="list-style-type: none"> <li>• There are blighted properties in the Wynnton area.</li> <li>• There are 15–20 vacant homes in Oakland Park that have been vacant since the owner passed away.</li> <li>• When properties have several changes in ownership, the yards are not maintained.</li> <li>• Improvements are needed on 5<sup>th</sup> and 6<sup>th</sup> Avenues, to include redevelopment or demolition.</li> </ul> </li> <li>• Assisting property owners with home maintenance <ul style="list-style-type: none"> <li>• Older residents who live in dilapidated housing needs information on assistance with home repairs, ramp installation, etc.</li> </ul> </li> </ul>	N/A

- Providing emergency funding to keep people housed during the pandemic.
  - Homelessness will increase once the eviction moratoria are lifted.
  - Emergency funds are needed to keep people housed who are 7–8 months behind on the mortgage or rent.
  - If not emergency funds, the city will need more housing counselors to help people on the back end.
- Expanding code enforcement services
  - Code enforcement could do a better job. Some departments within Columbus do not coordinate with one another.
- Expanding housing stock for voucher holders
  - Few landlords accept vouchers for \$700/month. The housing stock that is affordable with a voucher is minimal. Those units that are available are not in good condition.
  - The “cliff effect” raises a person’s rent substantially if they get a job paying higher wages.
- Providing information on how to access housing resources.
  - Columbus is converting to RAD and people do not understand what this means or how to access housing.
  - Subsidized housing is limited, so people are looking for housing in the private market.

- In the private market there are two options: overpriced housing or housing that is in poor condition. There is no middle ground in Columbus.
- People do not know about short-term rental assistance. People will need this information as unemployment benefits end. Landlords may not know that they can also apply to receive assistance.
- Some residents are interested in homeownership, but saving the down payment is a hurdle.
- Increasing the supply of affordable housing
  - Scattered affordable housing on the north and south side.
  - Affordable housing available for rent. Seniors prefer renting over buying.
  - Creating housing for people released from jail or mental health facilities.
- Maintaining the supply of existing affordable housing
  - In Midtown, there is a rise in the number of people who have bought properties, improved them and are renting them as short-term rentals. This takes housing off the market for sale or for rent.
- Changing perceptions of south Columbus
  - People are being encouraged to go north of Macon Road, including families with vouchers.
  - Most development goes north of Macon Road.
  - Crime deters people from buying property in South Columbus.

- People south of Macon Road are seen as “lesser caliber.”
- Macon Road is referred to as the “Macon Dixon” line.

What do you believe are Columbus’s greatest community improvement needs?

- Youth activities
- Job training
  - Columbus may not have had any job training since the pandemic began. If job training is being offered virtually, people without Wi-Fi people may not be able to join a Zoom training.
- You can train for jobs, but the pay is not keeping up with the cost of living. Some people live better on unemployment than when they are working.
- Urban playgrounds and parks
  - Children play basketball in the street.
  - Playgrounds at local schools are gated and locked. Children jump over the fence to play on the playground.  
There is only one outdoor basketball court in District 4.
  - There needs to be better coordination of public facilities between the schools and the local government.
- Sidewalks
  - Sidewalks and streetlights are needed in Oakland Park.

				<ul style="list-style-type: none"><li>• Sidewalks are needed but focusing on streetscaping/sidewalks can be a sign of gentrification. Focus on housing assistance and repair.</li><li>• Better wheelchair accessibility, including ramps that are level.</li><li>• Homelessness</li><li>• Case management services<ul style="list-style-type: none"><li>• 12-24 month long-term case management services that are not tied to housing programs. There is a 6-month follow-up by case managers from housing programs, but by this time a family may have had their lights turned off.</li></ul></li><li>• Economic development to promote employment.</li><li>• Community resource centers along Cusseta Road, Manchester Expressway or other areas with poverty</li><li>• Health resources<ul style="list-style-type: none"><li>• The health department just moved up Veterans Parkway. People in South Columbus no longer have access to what they need.</li></ul></li><li>• Childcare</li><li>• Better communication and collaboration</li><li>• Public safety cameras that are monitored off-site to prevent crime and human trafficking.</li><li>• Funding for Neighborhood Watch patrols</li></ul>	
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Are there housing or community development initiatives you know of that have been especially successful? What made them successful?

- Patriot Point Apartment Complex offers quality housing that is also affordable.
- Not aware of programs that the City should try. It would be good to have more knowledge of what other places are doing.

Are there new uses of HUD grant funds you would like to see Columbus consider?

- Demolition of blight – especially abandoned houses and trailer parks.
- Support entrepreneurs

Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?

- There is a need to address housing discrimination based on sexual orientation and gender identity as well as source of income.
- There is a lot of homelessness in the community, including people living in hotels with their families.
- Transportation can be a barrier to housing choice and employment. People may want to work on the edge of

town, but there may not be a bus route and cabs are too expensive.

What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area?

- Home for Good
- Homeless Resource Network
- NeighborWorks
- There could be more communication about the fair housing services offered by these agencies.
- Increased fair housing education would help.
- These organizations need more resources and funding to expand their programs.

Are public resources in Columbus available evenly throughout all neighborhoods in the city?

- As more people move to north Columbus, there is a need for a park north of Moon Road.
- There are food deserts in south Columbus.
- Apart from the Walmart on Victory Drive, there are many Dollar Stores in south Columbus. These are not good grocery options.
- Another Navy Federal with working ATMs would be helpful.
- Buses should accept debit/credit payments instead of requiring cash.

Is there anything else that is important to our research?

				<ul style="list-style-type: none"> <li>• There should be a more walkable path around the spider web in south Columbus. The planned roundabout would be good along with pedestrian paths and bridges.</li> <li>• Electrification of public transportation would have environmental benefits. It would be good to use a US-based bus manufacturer.</li> <li>• Bike path expansion would be good.</li> </ul>	
4	Focus Group	Faith leaders	13 attendees	<p><u>Columbus's Greatest Housing Needs:</u></p> <ul style="list-style-type: none"> <li>• Senior housing</li> <li>• Rent assistance, utility assistance. Churches get a lot of requests for these services, especially on the south side.</li> <li>• Transitional housing for families.</li> <li>• Additional landlords who will accept housing vouchers.</li> <li>• Home improvement</li> <li>• Homeless veteran services</li> <li>• First time homebuyer assistance</li> </ul> <p><u>Columbus's Greatest Community Improvement Needs:</u></p> <ul style="list-style-type: none"> <li>• Support for young men that are hopeless because they made bad choices early in life.</li> <li>• Technical assistance and capacity building for local organizations that want to receive HUD funds.</li> <li>• Urban gardens, playgrounds, and sidewalks in Oakland Park.</li> <li>• Speed bumps and additional stop signs in Oakland Park to increase safety.</li> </ul>	N/A

				<u>Barriers to Fair Housing Choice:</u> <ul style="list-style-type: none"> <li>• A disabled vet wanted to buy their first home and the mortgage lender said their credit score was not what it needed to be.</li> <li>• Financial literacy programs. Programs that claim to fix a person’s credit often take the customer’s money.</li> <li>• Long waiting lists for public/private housing.</li> </ul>	
5	Public comment period	Non-targeted/Broad community	1 comment	One comment was received from a citizen who suggested that the City work with the River Valley Area Agency on Aging to host a centralized database of senior housing resources and waitlists.	N/A

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Columbus. It uses data from the U.S. Census, the 2013–2017 Five-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, public meetings, and a community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development and economic development in Columbus.

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

According to the 2013–2017 Five-Year American Community Survey (ACS), Columbus is home to about 198,645 residents living in 73,175 households. While the population grew by 5% since the 2005–2009 ACS estimate, the number of households expanded by only 1%. The city's population growth rate is roughly on par with that of the Columbus GA–AL metro area at 6%, but below the statewide growth rate of 9%. While household growth lagged population in both comparison geographies, the difference was not as pronounced as in Columbus (4% household growth in the metro area and 7% in Georgia).

This section looks closely at housing needs in the city, most particularly, affordability, using HUD's CHAS data. Because CHAS data requires additional tabulation of American Community Survey data, its availability typically lags that of the ACS. This section uses the most recent CHAS data available from HUD at the time of this writing, which is based on the 2013–2017 Five-Year ACS.

Table 6 segments households by income and type, including small families (2–4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 31,540 households in Columbus have low or moderate incomes (defined by HUD as incomes under 80% of the HUD Adjusted Median Family Income (HAMFI)) and constitute about 43% of the city's households. Of households with young children, about one-half have low or moderate incomes, as do about 46% of households with at least one member over age 62.

### Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	188,737	198,645	5%
Households	72,631	73,175	1%
Median Income	\$40,549.00	\$43,239.00	7%

Table 5 – Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013–2017 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	11,065	8,835	11,640	7,320	34,325
Small Family Households	3,505	3,350	4,355	3,170	17,220
Large Family Households	765	550	770	860	2,695
Household contains at least one person 62–74 years of age	1,965	1,824	2,320	1,115	6,620
Household contains at least one person age 75 or older	910	1,320	1,390	729	3,060
Households with one or more children 6 years old or younger	2,073	1,563	2,010	1,513	3,939

Table 6 – Total Households

Data Source: 2013–2017 CHAS

## Housing Needs Summary Tables

Table 7 through Table 12 identify housing needs by tenure based on CHAS data at a variety of HUD-defined income levels (primarily 30, 50, and 80% HAMFI) and for household types of a particular interest to planners and policy makers. HUD defines four housing problems:

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

HUD also defines four severe housing problems, which include a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room), lack of complete kitchen facilities, and lack of complete plumbing facilities. (Note: Lack of complete kitchens and plumbing are considered both housing problems and severe housing problems by HUD.)

Table 7 shows that an estimated 24,951 households, or 34% of all housing in Columbus, experience a housing problem. Data for households experiencing severe housing problems (see Table 8) shows that 19% (or 13,895 households) experience one or more of the severe housing problems identified by HUD.

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing – Lacking complete	375	195	190	110	870	20	25	25	4	74

plumbing or kitchen facilities										
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	65	15	90	60	230	0	0	0	30	30
Overcrowded – With 1.01–1.5 people per room (and none of the above problems)	229	195	230	85	739	4	45	4	145	198
Housing cost burden greater than 50% of income (and none of the above problems)	5,410	2,270	590	40	8,310	1,340	1,290	665	145	3,440
Housing cost burden greater than 30% of income (and none of the above problems)	720	1,905	3,880	1,300	7,805	370	740	1,270	875	3,255
Zero/negative Income (and none of the	1,090	0	0	0	1,090	405	0	0	0	405

above  
problems)

Table 7 – Housing Problems

Data Source: 2013–2017 CHAS

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

	Renter		Owner							
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,080	2,680	1,100	295	10,155	1,360	1,365	695	320	3,740
Having none of four housing problems	1,340	2,845	6,295	3,585	14,065	790	1,955	3,555	3,120	9,420
Household has negative income, but none of the other housing problems	1,090	0	0	0	1,090	405	0	0	0	405

Table 8 – Housing Problems 2

Data Source: 2013–2017 CHAS

**3. Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total

NUMBER OF HOUSEHOLDS								
Small Related	2,390	2,135	1,765	6,290	465	800	760	2,025
Large Related	430	370	249	1,049	75	105	125	305
Elderly	1,119	790	819	2,728	725	764	605	2,094
Other	2,645	1,240	1,820	5,705	470	405	450	1,325
Total need by income	6,584	4,535	4,653	15,772	1,735	2,074	1,940	5,749

Table 9 – Cost Burden > 30%

Data Source: 2013–2017 CHAS

**4. Cost Burden > 50%**

	Renter				Owner			
	0–30% AMI	>30–50% AMI	>50–80% AMI	Total	0–30% AMI	>30–50% AMI	>50–80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,150	1,065	165	3,380	390	580	275	1,245
Large Related	405	205	29	639	75	45	55	175
Elderly	865	565	184	1,614	505	420	170	1,095
Other	2,380	635	245	3,260	395	250	175	820
Total need by income	5,800	2,470	623	8,893	1,365	1,295	675	3,335

Table 10 – Cost Burden > 50%

Data Source: 2013–2017 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	250	145	270	85	750	4	35	4	155	198
Multiple, unrelated family households	33	70	45	44	192	0	10	0	25	35
Other, non-family households	15	0	4	20	39	0	0	0	0	0
Total need by income	298	215	319	149	981	4	45	4	180	233

Table 11 - Crowding Information - 1/2

Data Source: 2013-2017 CHAS

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

Table 12 - Crowding Information - 2/2

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

Estimates of the number of non-elderly single person households in need of housing assistance are included in the “other, non-family” category of Table 9 and Table 10. This category also includes multi-person households whose members are unrelated (e.g., roommates, unmarried partners, etc.). There are an estimated 7,030 single-person or multi-person unrelated households with incomes under 80% HAMFI who spend more than 30% of their income on housing. They comprise about one-third of all households experiencing cost burdens. The majority are renters (81%) and the remaining 19% are homeowners. Severe cost burdens are common – of the 7,030 single-person and multi-person unrelated households with a cost burden, most (58% or 4,080 households) actually spend more than 50% of income on housing.

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

According to the 2015–2019 5-Year American Community Survey, there are an estimated 34,150 people with a disability in Columbus, comprising about 18% of the population. About one-third (32%) of the disabled population is age 65 or older and 10% are under age 18. CHAS data provides estimates of housing need by disability type for Columbus households with a member with a disability, outlined below:

*Hearing or Vision Impairment*

There are an estimated 3,980 low- or moderate-income households (80% HAMFI or below) with a housing need (cost burden, overcrowding, lack of complete kitchen or plumbing facilities) where a household member has a hearing or vision impairment. The majority (69%) are renters.

*Ambulatory Limitation*

There are an estimated 5,405 low- or moderate-income households with one or more housing needs where a household member has an ambulatory limitation. Renters make up about 70%.

*Cognitive Limitation*

An estimated 4,795 low- or moderate-income households have one or more housing needs and a household member with a cognitive limitation. About 74% of these are renters.

*Self-Care or Independent Living Limitation*

As estimated 3,920 low- or moderate-income households with one or more housing needs have a household member with a self-care or independent living limitation. About 71% are renters.

Of the four disability types discussed here, households where someone has an ambulatory limitation are most common. Housing needs for people with ambulatory difficulties may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. Cognitive limitations are the second most common in Columbus. For some people with these limitations, housing in a group home or other supportive setting with services may be a desired option.

### *Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking*

The number of families in Columbus in need of housing assistance who are victims of domestic violence, dating violence, sexual assault, or stalking is unknown. However, the Center for Disease Control estimates that approximately 37% of women and 30% of men in Georgia have experienced sexual violence, physical violence, or stalking by an intimate partner and an estimated 46% of women and 50% of men in Georgia have experienced physiological aggression by an intimate partner. Section NA-45 (Non-Homeless Special Needs Assessment) further discusses needs related to domestic violence, dating violence, and stalking.

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

Overwhelmingly, the most common housing problem in Columbus is affordability. Cost burdens impact more than two out of three households with incomes under 80% HAMFI (21,521 households). Severe cost burdens affect 8,893 renters and 3,335 owners, or 39% of all households with incomes under 80% HAMFI. For those households with incomes under 30% HAMFI, severe cost burdens have the greatest effect. As Table 10 shows, there are 7,165 households with incomes under 30% HAMFI spending more than 50% of income on housing, comprising 65% of households in that income group.

Although cost burdens have the greatest impact on Columbus households with incomes under 80% HAMFI, overcrowded and substandard housing also impacts these residents, particularly renters. About 885 low- or moderate-income households in Columbus are overcrowded (about 3% of households in that income group) and 830 lack complete plumbing or kitchen facilities (also about 3% of the income group). While these housing needs occur in small percentages, substandard housing that lack sufficient plumbing or kitchens are severe housing issues.

In addition to the housing needs identified in CHAS data, community input received for this project indicates that housing quality and blight is an issue in Columbus. In public meetings, several participants noted the prevalence of blighted properties in their neighborhoods, including vacant residences and abandoned properties. Meeting attendees also noted a need for home rehab/repair activities, particularly for seniors living in older homes. Participants noted concerns about affordability, echoing what is indicated through CHAS data. Community members particularly noted that evictions and foreclosures are likely to rise as moratoria expire. Rental and utility assistance, as well as support for renters and homeowners needing emergency assistance to prevent losing their homes, were identified as needs.

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

Renters in Columbus face cost burdens and severe cost burdens at a significantly higher rate than homeowners. The number of cost-burdened renters in the city (15,772) is about 2.7 times greater than the number of cost-burdened homeowners (5,749). This ratio remains consistent when examining severe cost burdens. Additionally, renters are more likely than homeowners to live in overcrowded or substandard housing. Of the 944 households residing in substandard housing in Columbus, 92% are renters (Table 7). Similarly, 80% of the 1,214 overcrowded households in the city are renters (Table 11).

When analyzing need by household type, the largest shares of low- and moderate-income households experiencing cost burdens are small, related families (two to four people) and other non-family households, such as single-person or unrelated multi-person households. These groups make up 38–39% of households with a cost burden or severe cost burden, respectively.

For renters, cost burdens and severe cost burdens are most prevalent among households in the lowest income bracket (0 to 30% HAMFI). Forty-two percent of cost-burdened renters have incomes below 30% HAMFI, while 65% of renters facing severe cost burdens fall within this income range.

The significant cost burdens and severe cost burdens on renters, particularly those with the lowest incomes, increase the risk of homelessness in Columbus. As housing costs become unaffordable, especially for those earning under 30% HAMFI, vulnerable populations face a higher likelihood of losing their homes. Overcrowding and substandard living conditions, which predominantly affect renters, further contribute to housing instability, pushing families and individuals closer to homelessness.

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

According to 2015–2019 ACS data, more than one out of five Columbus residents (21%) fall below the poverty line. About 75% of households with incomes under 30% AMI are cost burdened, spending more than 30% of their income on housing, not including childcares, medical or transportation costs (see Table 6 and Table 9). Low wages, rising rental costs, and the scarcity of safe, quality affordable housing for extremely low and very low-income households place vulnerable households at even greater risk for eviction or homelessness. Individuals and families at imminent risk of homelessness often face a myriad of barriers including prior histories of homelessness or eviction, chronic physical or mental disabilities, poor credit, criminal histories, and limited access to job skills training.

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

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

Neither the City of Columbus nor the Home for Good, the lead agency for the Continuum of Care, prepare estimates of the number of households at-risk of homelessness. While estimates are not available, stakeholders note that risk of homelessness has increased considerably during the pandemic and is likely to continue as

eviction moratoria expire. Some assistance is available for renters through the Federal Emergency Rental Assistance Program, administered by the Georgia Department of Community Affairs, which provides up to twelve months of rental and utility assistance paid directly to landlords and service providers on behalf of tenants.

In its *10 Year Plan to End Homelessness* prepared in partnership with the City’s Task Force on Homelessness, the City of Columbus defined imminent risk of homelessness as situations where a person must leave his or her current housing within the next 14 days with no other place to go and no resources or support networks to obtain housing.

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

The most fundamental risk factor for homelessness is poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness. The COVID-19 pandemic and related economic impacts has likely put additional individuals and families at risk of homelessness due to job losses, reduction in hours, and medical expenses.

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

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

**Introduction**

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to the needs at that income level as a whole. The purpose of this assessment is to identify if any racial or ethnic group has disproportionately greater needs than all other groups at this income level.

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 13 through Table 16 identify the number of households experiencing one or more of the four housing problems by race, ethnicity, and income level. The four housing problems include:

- (1) cost burdens (paying more than 30% of income for housing);
- (2) overcrowding (more than 1 person per room);
- (3) lacking complete kitchen facilities; and
- (4) lacking complete plumbing facilities.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,765	1,005	1,510

White	2,125	255	560
Black / African American	5,050	660	690
Asian	44	50	85
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	385	35	100

Table 13 – Disproportionally Greater Need 0 – 30% AMI

Data Source: 2013–2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	6,345	2,300	0
White	1,815	959	0
Black / African American	3,880	1,210	0
Asian	65	35	0
American Indian, Alaska Native	4	0	0
Pacific Islander	55	0	0
Hispanic	430	84	0

Table 14 – Disproportionally Greater Need 30 – 50% AMI

Data Source: 2013–2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,915	4,455	0
White	2,490	1,925	0
Black / African American	3,560	2,149	0
Asian	84	30	0
American Indian, Alaska Native	14	4	0
Pacific Islander	0	0	0
Hispanic	565	304	0

Table 15 – Disproportionally Greater Need 50 – 80% AMI

Data Source: 2013–2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,190	4,505	0

White	1,385	1,950	0
Black / African American	1,360	2,065	0
Asian	154	28	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	185	325	0

Table 16 – Disproportionally Greater Need 80 – 100% AMI

Data Source: 2013–2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

At extremely low incomes (under 30% HAMFI), 76% of Columbus households have a housing problem. White, Black, and Hispanic households make up the largest shares of households and range from 72% to 79% with a housing problem. One group – American Indians/Alaska Natives – show a disproportionate need, with all 15 households estimated to have a housing problem.

At low incomes (30 to 50% HAMFI), housing problems impact 73% of households citywide, ranging from 65% for White and Asian households to 100% for American Indian/Alaska Native and Pacific Islander households (although the latter two groups include a very small number of households – 4 and 55, respectively). One other group has a disproportionate need – 84% of Hispanic households have a housing problem.

At moderate incomes (50 to 80% HAMFI) about 61% of the city’s households have a housing problem. Fifty-six percent (56%) of white households have a housing problem, as do 62% of Black households. Two groups have a disproportionate need: Asians (74% of 114 households) and American Indian/Alaska Natives (78% of 18 households).

At middle incomes (80 to 100% HAMFI), housing problems are less common, impacting 41% of all households. Asians have a disproportionate need, with 85% of 182 households having a problem.

Overall, disproportionate housing needs in Columbus are most often found in segments with very small population numbers, including American Indian/Alaska Natives, Pacific Islanders, and Asians. Because CHAS estimates rely on sample data, they are less reliable for groups with small population counts, making it difficult to draw strong conclusions from these figures. They do, however, indicate a need to ensure that

affordable housing efforts are affirmatively marketed to people of all race and ethnicities in Columbus, including those comprising only small shares of the city’s population.

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

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

### **Introduction**

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to the needs at that income level as a whole. The purpose of this assessment is to identify if any racial or ethnic group has disproportionately greater severe needs than all other groups at this income level.

Like the preceding analysis, this section uses HUD’s definition of disproportionately greater need, which occurs when members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level overall. Table 17 through Table 20 identify the number of households experiencing one or more of the four severe housing problems by race, ethnicity, and income level. The four severe housing problems include: (1) severe cost burdens (paying more than 50% of income for housing); (2) severe overcrowding (more than 1.5 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	6,510	2,265	1,510
White	1,790	595	560
Black / African American	4,195	1,525	690
Asian	44	50	85

American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	330	90	100

Table 17 – Severe Housing Problems 0 – 30% AMI

Data Source: 2013–2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,745	4,885	0
White	1,175	1,614	0
Black / African American	2,215	2,875	0
Asian	55	45	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	55	0
Hispanic	265	250	0

Table 18 – Severe Housing Problems 30 – 50% AMI

Data Source: 2013–2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,760	9,615	0
White	665	3,730	0
Black / African American	865	4,840	0
Asian	39	79	0
American Indian, Alaska Native	0	18	0
Pacific Islander	0	0	0
Hispanic	155	725	0

Table 19 – Severe Housing Problems 50 – 80% AMI

Data Source: 2013–2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	750	6,945	0
White	299	3,040	0

Black / African American	285	3,130	0
Asian	54	127	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	75	440	0

Table 20 – Severe Housing Problems 80 – 100% AMI

Data Source: 2013–2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

There are fewer instances of disproportionate severe housing needs than of housing needs overall. At extremely low incomes (under 30% HAMFI), 63% of Columbus households have a severe housing problem. Rates range from 25% for Asian households to 65% for Black/African American households and no group has a disproportionate need.

At low incomes (30 to 50% HAMFI), about two-out-of-five Columbus households have a severe housing problem. Rates are quite similar for the two largest population groups (white and Black/African American households, 42–44%), however, for smaller groups, rates of severe housing problems are disproportionately higher. About 55% of the 100 Asian households are estimated to have a severe housing problem, as are all four of the American Indian/Alaska Native households.

Asian households also have disproportionate severe housing problems at moderate and middle income. At moderate incomes (50–80% HAMFI), 15% of all Columbus households have a severe housing problem compared to one-third of Asian households. Similarly, at moderate incomes (80–100% HAMFI), 10% of households citywide have a severe housing problem compared to 30% of Asian households. Again, these figures indicate the need to ensure information about and access to affordable housing opportunities reach all racial and ethnic groups in Columbus.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205

### (b)(2)

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

## Introduction:

This section looks at levels of need by race and ethnicity to identify groups that are disproportionately likely to have housing needs compared to the city overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden) and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, for whom housing as a share of income was not calculated. Although several groups have households with no computed income, the share of these households does not exceed 5% for any racial or ethnic group.

## Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	44,855	14,575	11,710	1,610
White	23,320	5,595	3,665	590
Black / African American	17,230	7,405	7,025	745
Asian	1,025	258	178	85
American Indian, Alaska Native	133	34	14	0
Pacific Islander	35	55	0	0
Hispanic	2,435	900	640	110

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013–2017 CHAS

## Discussion:

As Table 21 above shows, 62% of all households in Columbus spend less than 30% of their income on housing costs. Approximately 36% are cost burdened (spending more than 30% of income on housing) and 16% are severely cost burdened (spending more than 50% of income on housing). Note that the group with a severe cost burden is a subset of the group with a cost burden. There is a considerable difference in rates of cost burdens and severe cost burdens between the two largest population segments – white and Black/African

American households. About 28% of white households have a cost burden and 11% have a severe cost burden. In contrast, about 45% of Black households are cost burdened and 22% are severely cost burdened.

Using HUD's definition, only one group is disproportionately cost or severely cost burdened. Of the approximately 90 Pacific Islander households in Columbus, it is estimated that about 61% are cost burdened, well above the citywide rate of 36%. No other group shows a disproportionate need relative to the city overall.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

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

Table 13 through Table 21 identified several instances of disproportionately greater need, which are summarized below:

- Asian households make up relatively small shares of the city's population but frequently face disproportionately high incidence of housing problems and severe housing problems. Moderate- and middle-income Asian households have disproportionate housing needs and severe housing needs. Low-income Asian households are disproportionately likely to have a severe housing need.
- American Indian/Alaska Native households comprise a very small share of households throughout Columbus. They are estimated to experience disproportionate housing problems at extremely low, low, and moderate incomes and disproportionate severe housing problems at low incomes.
- Pacific Islander households have disproportionate housing problems at low incomes and are disproportionately likely to have a cost burden regardless of income.
- Hispanic households showed a disproportionate rate of housing problems in one income level (low income).

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

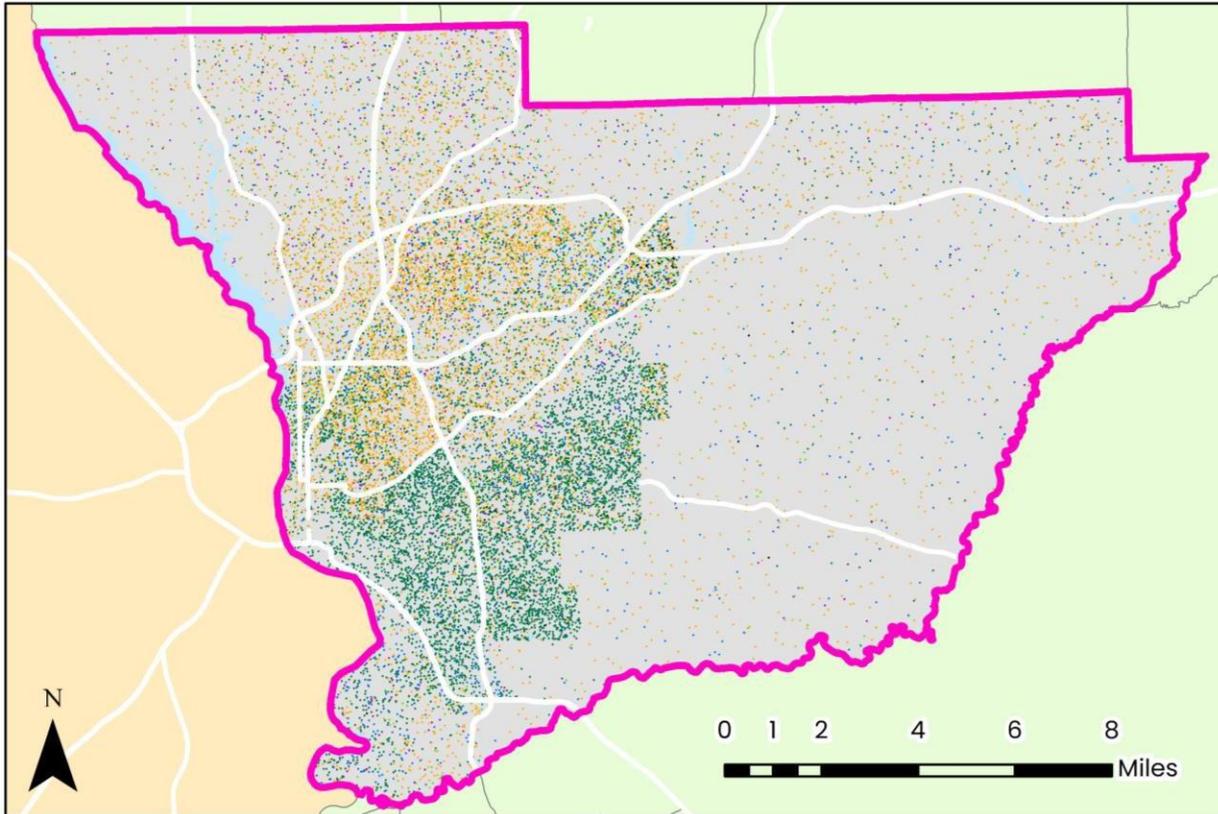
Housing quality and affordability were critical focuses identified by stakeholders that provided input for this research. Other housing needs identified include blight reduction, housing rehabilitation, senior housing, assistance for homeowners to make repairs, and homelessness prevention. The Analysis of Impediments to Fair Housing Choice (AI) completed in conjunction with this Consolidated Plan also indicated several fair housing concerns, including not enough affordable housing for families, individuals, and seniors; neighborhoods that need revitalization and new investment; discrimination by landlords or rental agents; and displacement of residents due to rising housing costs.

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

Figure 1 shows geographic patterns by race and ethnicity in Columbus. There is a relatively strong level of segregation between Black and white residents, with white residents living in the north part of the city and Black residents in the south. However, Asian, American Indian/Alaska Natives, and Pacific Islanders do not

appear to live within any specific areas of the community. Segregation data examined in the Analysis of Impediments to Fair Housing Choice indicates that there is a high level of segregation between Black and white residents but low levels of segregation among Hispanic and white and Asian or Pacific Islander and white residents in Columbus.

**Figure 1. Population by Race and Ethnicity in Columbus, 2015-2019**



Source: American Community Survey 5-Year Estimates, 2015-2019

**Race and Ethnicity**

1 Dot = 10 People

- Black, Non-Hispanic
- White, Non-Hispanic
- Hispanic or Latino (of any race)
- Multiple Races
- Asian or Pacific Islander, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

- City of Columbus
- Roads
- Water
- Georgia
- Alabama

## NA-35 Public Housing – 91.205(b)

### Introduction

The Housing Authority of Columbus, Georgia (HACG) provides publicly supported housing for residents of Columbus. The HACG also manages and maintains the Harris County, Elleville and Buena Vista Housing Authorities. However, these authorities are independently owned, and their housing supply is not included in the data below. HACG has a Moving To Work (MTW) designation, which allows the housing authority greater flexibility in its use of operating and capital funds and its implementation of policies not typically permitted under HUD regulations.

According to the HACG’s most recent approved Moving To Work Report completed in Fall 2019, the agency leased 518 public housing units and 4,282 vouchers, including 1,062 project-based vouchers and 3,220 tenant-based or housing choice vouchers. These figures differ from those shown in Table 22 and reflect the HACG’s RAD conversion projects in recent years, including 783 public housing units that have already been converted to project-based vouchers. The HACG also implements several approved MTW activities which expand the types of tenant-based vouchers available to Columbus residents. The “Innovation to Reduce Homelessness” activity provides 150 tenant-based vouchers for chronically homeless families. The “Next Step Vouchers” activity offers 10 tenant-based vouchers for youth aging out of foster care. Finally, the Sponsor-Based Emergency Voucher Program offers 24 tenant-based vouchers for victims of flooding, fire, natural disasters, and condemned housing.

Although newer demographic data for the HACG is not currently available, comparative trends in the housing authority’s demographic data are shown in Table 22 through Table 25 below. Around 17% of public housing residents are elderly, as are 10% of all voucher holders. Nearly 25% of all public housing residents and 17% of all voucher holders have a disability. Looking at HACG residents by race and ethnicity, 90% of public housing residents and 96% of voucher holders are Black. White residents comprise 10% of all public housing residents and 4% of voucher holders. Hispanic residents make up less than 1% of public housing residents and 1.2% of voucher holders. The average annual income for HACG’s public housing residents is \$9,334. Housing choice voucher holders earn an average of \$10,124 per year. Income and demographic data for the HACG indicates the significant role that publicly supported housing plays in providing housing options to very low-income households and minorities.

### Totals in Use

Program Type				
	Certificate			Vouchers

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

Table 22 – Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

Program Type									
	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project – based	Tenant – based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Average Annual Income	0	616	9,334	10,124	12,007	9,853	11,589	0
Average length of stay	0	2	5	5	0	5	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	9	1	1	1	0	0	0
# of Elderly Program Participants (>62)	0	1	279	233	8	221	0	0
# of Disabled Families	0	2	409	409	55	345	5	0
# of Families requesting accessibility features	0	54	1,637	2,370	183	2,138	23	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Race of Residents**

Program Type				
Race	Certificate			Vouchers

		Mod- Rehab	Public Housing	Total	Project - based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	8	156	86	9	73	2	0	0
Black/African American	0	46	1,478	2,277	174	2,058	21	0	0
Asian	0	0	2	6	0	6	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 - Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type
--------------

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

Table 25 - Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

According to 2020 estimates from A Picture of Subsidized Households, 18% of all persons in HACG households have a disability. Since many people with disabilities live on limited incomes, often no more than \$771/month in SSI benefits, there are few independent living options for them other than housing provided by the local housing authorities. The availability of additional units with accessibility features is one of the greatest needs of this population. New LIHTC projects under the HACG are required to meet HUD accessibility standards, providing at least 5% accessible units, including 2% of all units accessible to persons with visual impairments. Stakeholders in the planning process noted that all ground floor units in the city's new LIHTC developments are ADA accessible. HACG also maintains a reasonable accommodation policy which provides additional assistance to public housing tenants and applicants awaiting accessible units who may need accommodations. These accommodations include conducting voucher briefings at the tenant's home, extension of the initial voucher term up to 120 days if the voucher holder has difficulty finding housing and allowing persons with disabilities to lease a unit from a relative.

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

Current public housing residents and HCV holders are most immediately in need of opportunities and supports to attain a level of financial stability and develop personal and professional skills. These supports include resources in areas such as job training and assistance, food, childcare, transportation, health, and mental health-related assistance, after-school programs, adult education, credit repair and financial management.

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

The needs of public housing residents and voucher holders are different from those of the city's overall low- and moderate-income population primarily in that these residents are housed in stable and decent housing. With this need met, residents can work on other needs that families typically face in addition to housing insecurity. These other needs frequently include childcare, healthcare, employment, transportation, and food.

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

### **Introduction:**

This section provides estimates of the population experiencing homelessness in the region and details the needs of people experiencing homelessness in the city of Columbus. Columbus is part of the Columbus–Muscookee Continuum of Care (CoC), which conducts an annual Point-in-Time count of people who are homeless during the last ten days of January each year. The 2020 Point-in-Time count for the Columbus–Muscookee CoC was held on January 22, 2020. It counted a total of 249 people experiencing homelessness in the city of Columbus and Muscookee County. Initial data from the 2021 Point-in-Time count estimates that 237 people were experiencing homelessness in Columbus and Muscookee County in January 2021.

### **For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

Although a significant portion of Russell County, Alabama is rural, the 2020 Columbus–Muscookee Point in Time Count does not specify the number of rural homeless individuals or families.

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

Of the 249 people experiencing homelessness counted in the Point-in-Time count, 29 were chronically homeless (11.6% of all people experiencing homelessness), 21 were veterans (8.4%), 48 were in families with children (19.3%), and 11 were unaccompanied youth (4.4%).

**Nature and Extent of Homelessness: (Optional)**

	Sheltered	Unsheltered	Total
Total number of households	174	41	215
Total number of persons	208	41	249
Persons in households with children	48	0	48
Persons in households without children	160	41	201

**Table 26 – Nature and Extent of Homelessness**

Data Source: Columbus–Muscogee CoC 2020 Point-in-Time Homeless Count

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

All of the 48 individuals in households with children were in emergency shelter. Of the 21 veterans, seven were unsheltered (33.3%), 13 were in emergency shelter (61.9%), and one was in transitional housing (4.8%).

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

The Point-in-Time count categorized the number of individuals experiencing homelessness in the city of Columbus and Muscogee County by race and ethnicity. The count found that 53.0% of people experiencing homelessness in the county were Black or African American, 43.0% were white, 3.2% were multiple races, 0.4% were American Indian or Alaska Native, and 0.4% were Native Hawaiian or Pacific Islander. An estimated 1.6% of residents experiencing homelessness were Hispanic or Latino (of any race).

Race	Number	Percent
Black or African American	132	53.0%

White	107	43.0%
Multiple Races	8	3.2%
American Indian or Alaska Native	1	0.4%
Native Hawaiian or Pacific Islander	1	0.4%
Asian	0	0.0%
<b>Ethnicity</b>	<b>Number</b>	<b>Percent</b>
Non-Hispanic / Non-Latino	245	98.4%
Hispanic / Latino	4	1.6%

Table 27 – Nature and Extent of Homelessness 2

Data Source: Columbus–Muscogee CoC 2020 Point-in-Time Homeless Count

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

The 2020 Point-in-Time Count noted a total of 249 people experiencing homelessness in Muscogee County, including 208 sheltered (83.5%) and 41 unsheltered persons (16.5%). Note that these figures do not represent the entire population experiencing homelessness in the city of Columbus and Muscogee County, but rather the number of people experiencing homelessness who were sheltered and unsheltered at the time of the 2020 Point-in-Time count. As the inventory of homeless facilities in the area shows, a considerably higher number of people who are homeless are assisted within the county than the Point-in-Time count reflects. Further, stakeholders interviewed during this planning process noted that people experiencing homelessness may be doubling up with other families, staying with friends or relatives, or living in vehicles. For this reason, many people experiencing homelessness may not be included in the Point-in-Time count.

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

### Introduction:

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

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

#### *Elderly*

An estimated 13.0% of Columbus's population is aged 65 and over, and 5.4% of the population is aged 75 and over. About 43.9% of residents aged 65 and over in the city have one or more disabilities.<sup>1</sup>

#### *People with Disabilities*

As estimated 18.4% of all Columbus residents have one or more disabilities.<sup>2</sup>

#### *People with HIV/AIDS and Their Families*

According to AIDSvu, an interactive mapping tool from Emory University's Rollins School of Public Health, there were an estimated 54,600 people living with HIV in Georgia in 2018, including 2,501 people newly diagnosed that year. In Muscogee County, about 677 out of every 100,000 residents were living with HIV, and 37.8 of every 100,000 people were newly diagnosed with HIV in 2018.<sup>3</sup>

#### *Persons with Alcohol or Drug Addiction*

The region that includes Muscogee County and 30 other Georgia counties has an estimated 4.5% rate of alcohol use disorder in the past year for individuals aged 12 and older, according to 2016–2018 data from the US Substance Abuse & Mental Health Data Archive (SAMHDA). About 1.4% of the region's population is estimated to have used cocaine use in the past year, and heroin use in the past year is estimated at 0.1%.<sup>4</sup> From 2017 to 2019, the drug overdose death rate in Muscogee County was 12 deaths per 100,000 residents.<sup>5</sup>

#### *Survivors of Domestic Violence*

The Centers for Disease Control estimates that 37.4% of women and 30.4% of men in Georgia have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their

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<sup>1</sup> American Community Survey 5-Year Estimates, 2015–2019

<sup>2</sup> Ibid.

<sup>3</sup> Emory University Rollins School of Public Health, AIDSvu. (2018). Retrieved from: <https://map.aidsvu.org/map>

<sup>4</sup> Substance Abuse & Mental Health Data Archive. "Interactive National Survey on Drug Use and Health Substate Estimates." <https://pdas.samhsa.gov/saes/substate>

<sup>5</sup> County Health Rankings & Roadmaps. "Drug Overdose Deaths." <https://www.countyhealthrankings.org/>

lifetimes.<sup>6</sup> This equates to an estimated 37,475 women and 29,044 men living in Columbus, based on the city's population of 195,739.<sup>7</sup>

### *Re-entry Populations*

In the state of Georgia, an estimated 404,000 residents are on probation, and 21,000 are on parole.<sup>8</sup> This equates to an estimated 7,601 Columbus residents on probation and 395 residents on parole, based on city and state populations for 2015 to 2019. The considerable numbers of city residents under criminal justice supervision indicate a continuing need to address the housing and supportive service needs of this population in Columbus.

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

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

#### *❖ Housing that is Affordable, Accessible, Safe, and Low-Barrier*

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2021 estimates fair market rent for a two-bedroom unit in Columbus at \$832 per month, and for a three-bedroom unit at \$1,118 per month.<sup>9</sup> Due to the high cost of housing, there is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability. Residents and stakeholders who participated in public meetings and stakeholder interviews also discussed a need to increase the supply of affordable housing that is in good condition and to support housing rehabilitation for low-income homeowners.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for

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<sup>6</sup> The National Intimate Partner and Sexual Violence Survey (NISVS) | 2010–2012 State Report.  
<https://www.cdc.gov/violenceprevention/pdf/NISVS-StateReportBook.pdf>

<sup>7</sup> 2015–2019 American Community Survey 5–Year Estimates, Table DP05

<sup>8</sup> Prison Policy Initiative. Profiles. Retrieved from: <https://www.prisonpolicy.org/profiles>

<sup>9</sup> HUD User. HUD FY 2021 Fair Market Rents. Retrieved from:

[https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021\\_code/2021summary.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021_code/2021summary.odn)

public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

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

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

#### ❖ *Transportation*

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs.

#### ❖ *Specialized Housing and Supportive Services*

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

#### ❖ *Workforce Development and Employment Services*

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

#### ❖ *Physical and Mental Health and Treatment Services*

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural,

geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.<sup>10</sup>

❖ *Education/ Combating Perceptions*

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

❖ *Outreach*

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

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

There were an estimated 54,600 people living with HIV in Georgia in 2018, including 2,501 people newly diagnosed that year. In Muscogee County, about 677 out of every 100,000 residents were living with HIV, and 37.8 of every 100,000 people were newly diagnosed with HIV in 2018.<sup>11</sup>

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<sup>10</sup> Centers for Disease Control and Prevention. (n.d.). Public health workbook to define, locate, and reach special, vulnerable, and at-risk populations in an emergency. Retrieved from: [https://emergency.cdc.gov/workbook/pdf/ph\\_workbookfinal.pdf](https://emergency.cdc.gov/workbook/pdf/ph_workbookfinal.pdf)

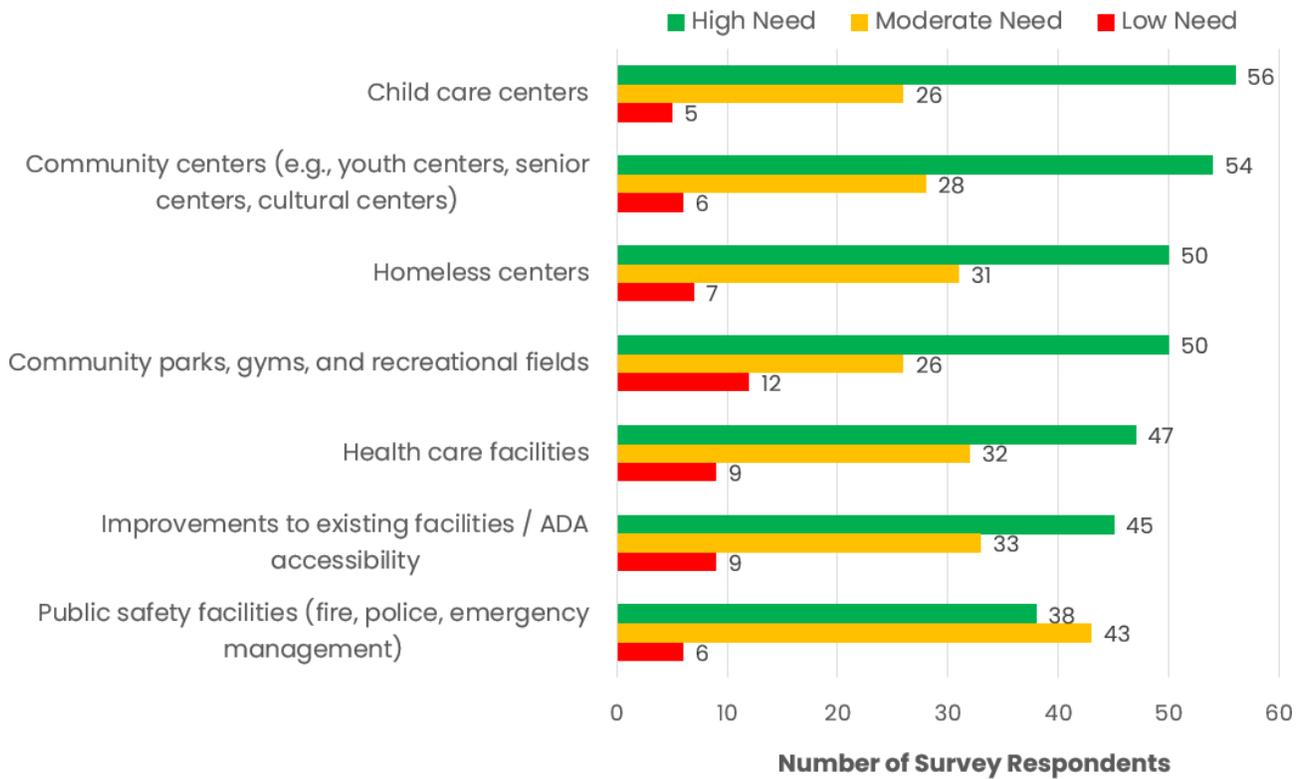
<sup>11</sup> Emory University Rollins School of Public Health, AIDSvu. (2018). Retrieved from: <https://map.aidsvu.org/map>

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

### Describe the jurisdiction’s need for Public Facilities:

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

**Figure 2. Public Facility Needs from the Community Survey**



Residents and stakeholders who participated in community meetings and interviews also detailed public facility needs in the city, including continued investment in libraries, quality childcare facilities, early learning centers, public parks, upgrades to existing parks, ADA improvements to facilities, recreational facilities, and increased park maintenance. Other plans recently completed for Columbus and the region identify the following public facility goals and opportunities:

- Upgrade existing infrastructure and public facilities in Targeted Redevelopment Areas to accommodate infill development.

- Develop pedestrian friendly mixed-use activity centers at selected intersections. Limiting the scale of mixed-use development to 2-3 stories would be in keeping with the character of neighboring low-rise residential areas. Give these activity centers priority in the funding and location of new public facilities.
- Columbus must preserve or enhance existing transportation facilities.
- Encourage developers and builders to incorporate solar energy infrastructure into new developments and structures.
- Preserve short-term and long-term homeless facilities and associated services.
- Pursue park renovations/ additions when economically feasible.

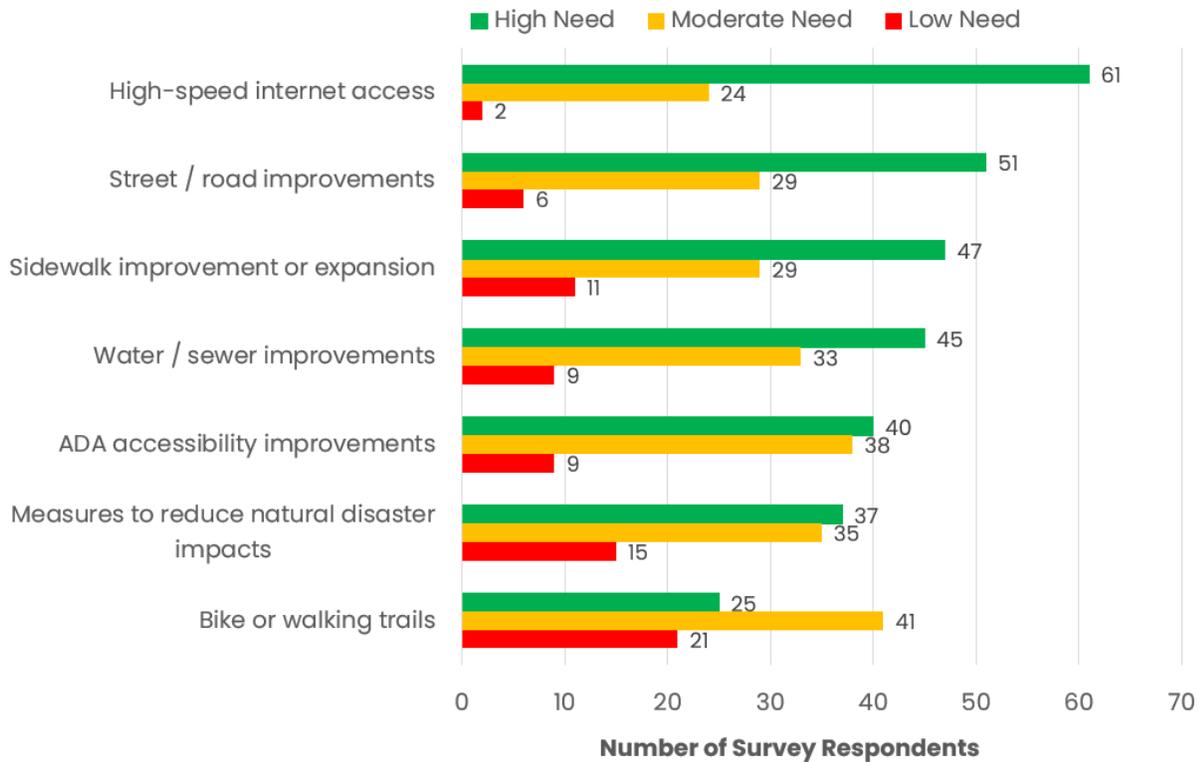
### **How were these needs determined?**

Columbus’s public facility needs were determined based on input from residents and stakeholders engaged through the community survey, in-depth interviews, and community workshops (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the Columbus Consolidated Government 2038 Comprehensive Plan, the Columbus 2025 plan (Regional Prosperity Initiative: A Vision for a Greater Columbus), the River Valley Regional Commission Comprehensive Economic Development Strategy (updated in 2017), and other local and regional plans (see Table 3 for the full list of plans).

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

Survey respondents were asked to rank public improvement needs in the city. The top three responses were (1) high-speed internet access, (2) street/ road improvements, and (3) sidewalk improvement or expansion (see Figure 3). Residents and stakeholders who participated in community meetings and interviews noted the need for sidewalk repairs and additions, expansion of walking and biking trails, expansion of trails, sidewalks, and other infrastructure in low- and moderate-income neighborhoods, infrastructure to increase access for people with disabilities, street resurfacing, painted bike lanes, and streetscaping.

**Figure 3. Public Infrastructure Needs from the Community Survey**



Other plans recently completed for Columbus and the region identify the following public improvement goals and opportunities:

- Advance on-going and develop future efforts to improve walking and biking connectivity.
- Build on the theme of alternative transportation modes and enhanced operational efficiency by introducing multi-modal plans and programs designed to create a seamless transportation system with efficient and effective operations.
- Develop a formal policy to expand alternative transportation opportunities by adding bicycle lanes, bicycle friendly shoulders, or parallel multi-use paths to roadways during all widenings and new construction projects for all collector or arterial streets. Expansions should be considered with other related bicycle studies.
- Initiate a Sidewalk Connectivity program to fill identified gaps in the pedestrian network, placing priority on projects within a half mile of schools, parks, and transit stops.
- Implement bicycle safety improvements throughout the community.
- Conduct a land needs assessment to identify buildable lands, infrastructure needs, and redevelopment barriers.

- Maintain public facilities in public right-of-way, including street lighting, sidewalks, benches, and curb, in the Liberty District, Columbus Historic District, Bibb City, and Columbus Tech/ Beallwood character areas.
- Upgrade existing infrastructure and public facilities in Targeted Redevelopment Areas to accommodate infill development.
- Columbus must prepare the community and update infrastructure for driverless vehicles.
- Continue to improve access control requirements, such as medians, turn lanes and supportive local ordinances, in developing areas, including. Such controls help improve the driving atmosphere, preserve existing character, and improve safety for bikers and pedestrians.
- Improve transportation opportunities for people with disabilities.
- Improve transportation opportunities for aging populations.
- Study the feasibility of adding bike lanes to downtown areas that would complement and potentially connect to the Riverwalk. As an element of the study, identify key locations for bicycle facilities.

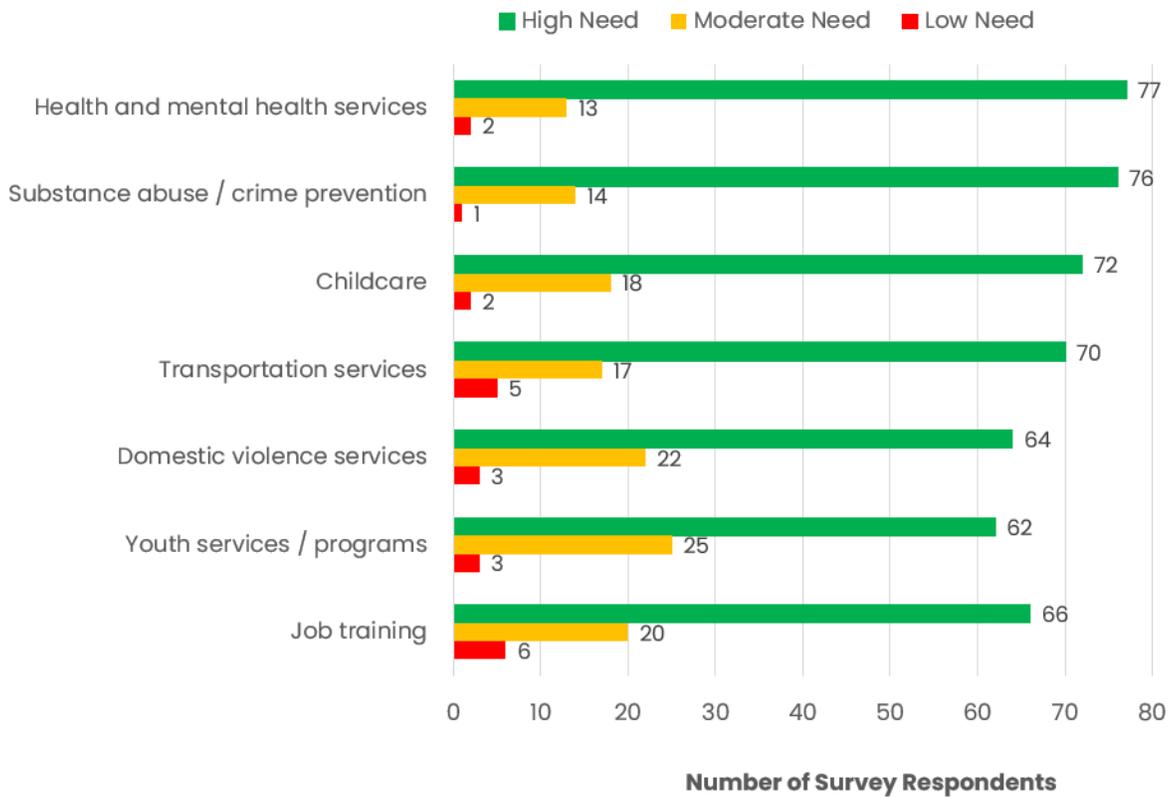
### **How were these needs determined?**

Columbus’s public improvement needs were determined based on input from residents and stakeholders engaged through the community survey, in-depth interviews, and community workshops (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the Columbus Consolidated Government 2038 Comprehensive Plan, the Columbus 2025 plan (Regional Prosperity Initiative: A Vision for a Greater Columbus), the River Valley Regional Commission Comprehensive Economic Development Strategy (updated in 2017), and other local and regional plans (see Table 3 for the full list of plans).

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

Public services are an important component of the City’s community development strategy, and the City can spend up to 15% of its annual CDBG funding on public services over the next five years. The top four public service needs selected by respondents to the Housing and Community Needs Survey include: (1) health and mental health services; (2) substance abuse/ crime prevention; (3) childcare; and (4) transportation services (see Figure 4).

**Figure 4. Public Needs from the Community Survey**



Public service needs identified by meeting attendees and interview participants include job training, workforce development programs, youth jobs programs, community events, Spanish-language services and signage, youth programs, afterschool programs, programs for people with disabilities, police services, crime prevention, programs to increase food access, and investments in small businesses that provide food and jobs.

Community plans also identified goals for the provision of public services in Columbus, including:

- Create cradle-to-career (C2C) partnerships to align education, training, business and social services in an effort to increase talent levels in Greater Columbus.
- Formalize a collaborative Business Retention and Expansion (BRE) program to ensure optimal conditions for existing firms to thrive.
- Maintain connections with local employers to ensure that skills needed are addressed in workforce training initiatives (Employer Committee, Technical College, Dept of Labor).

- Facilitate and encourage programs within the local school systems – Dual Enrollment/Move On When Ready.
- Support the transition from military to civilian jobs.
- Encourage apprenticeships and internships for businesses to teach high school and college aged students; develop region-wide mentoring programs to include internships and apprenticeships.
- Explore and support local economic development plans, and provide Technical Assistance where needed.
- Support local and regional development authorities by providing technical assistance, information on tax credits, low interest loans and other incentives as requested.
- Use and support Main Street and Better Hometown organizations throughout the region.
- Allow pop-up stores in empty storefronts.
- Encourage and support land banks.
- Evaluate options to expand public transportation coverage, frequency, and operating hours to connect residents to jobs and amenities.
- Sponsor clean-up days in neighborhoods using City staff and volunteers to remove graffiti, litter, dumped trash, and other debris.
- Work closely with neighborhood groups to develop local events that will promote unique neighborhood attributes and potentially spur greater economic development.
- Establish and publicize availability of affordable credit counseling for elderly and other homeowners who are facing foreclosure or first time homebuyers.
- Preserve short-term and long-term homeless facilities and associated services.

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

Columbus’s public service needs were determined based on input from residents and stakeholders engaged through the community survey, in-depth interviews, and community workshops (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the Columbus Consolidated Government 2038 Comprehensive Plan, the Columbus 2025 plan (Regional Prosperity Initiative: A Vision for a Greater Columbus), the River Valley Regional Commission Comprehensive Economic Development Strategy (updated in 2017), and other local and regional plans (see Table 3 for the full list of plans).

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Housing choices are limited by household income and wealth; however, a lack of affordable housing in an area may also create significant hardships for low- and moderate-income households. Households that spend more than 30% of income on housing are considered 'housing cost burdened' and may have difficulty affording other necessities, such as food, clothing, and childcare. Data examined in the following sections shows that there is a lack of rental and for-sale housing in the city that is affordable to residents with very low incomes, and a significant proportion of households are cost-burdened or severely cost-burdened by housing costs. Stakeholders and residents who participated in this planning process also noted a need development of new housing units affordable to residents with incomes below 30% to 50% AMI.

In addition to reviewing current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

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

### Introduction

There are 84,143 housing units in Columbus, according to 2011–2015 Five-Year American Community Survey estimates. The largest share of units are single-family detached structures (65%), followed by units in small multifamily buildings of 5 to 19 units (16%). About 9% of units are in duplexes, triplexes, and quadruplexes, and 7% are in large multifamily buildings of 20 or more units. Single-family attached structures comprise about 2% of units, and mobile homes, boats, RVs, and vans comprise another 2%.

Slightly less than half of occupied units in Columbus are owner-occupied (48%), and slightly more than half are renter-occupied (52%). Almost all owned housing has at least two bedrooms: about 10% has two bedrooms and 90% has three or more bedrooms. Rental units tend to be smaller: 19% of units are one-bedroom units, and 3% have no bedrooms. The most common rental units contain two bedrooms (39%) or three or more bedrooms (38%).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	54,605	65%

1-unit, attached structure	1,320	2%
2-4 units	7,425	9%
5-19 units	13,700	16%
20 or more units	5,795	7%
Mobile Home, boat, RV, van, etc.	1,298	2%
Total	84,143	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2013–2017 ACS

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	44	0%	1,164	3%
1 bedroom	260	1%	7,339	19%
2 bedrooms	3,385	10%	14,750	39%
3 or more bedrooms	31,765	90%	14,470	38%
Total	35,454	101%	37,723	99%

Table 29 – Unit Size by Tenure

Data Source: 2013–2017 ACS 5-Year Estimates

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

The Housing Authority of Columbus, Georgia serves low-income individuals and families through its Housing Choice Voucher program, which distributes an estimated 3,220 vouchers annually, and its conventional public housing program, which offers 518 units. The Housing Authority also provides HUD-subsidized housing

through its affiliations with Ashley Station; Arbor Pointe I, II and III (the Cottages @ Arbor Pointe); Patriot Pointe; and Columbus Commons.

The HUD LIHTC database also indicates that there are two LIHTC properties in the city that provide an estimated 379 housing units affordable to residents with incomes at or below 60% AMI.

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

Several trends exist that, absent policies focused on preserving the city's existing affordable housing stock and developing diverse new housing options, indicate that Columbus will continue to experience a loss of affordable housing inventory. Trends include high levels of demand for housing due to population growth in the city; increasing home values and median rents over the past 10 years; a shortage in the supply of rental and homeowner housing units affordable to households with incomes below 50% HAMFI; and aging housing stock in need of rehabilitation. The Housing Authority of Columbus, Georgia will continue to administer Housing Choice Vouchers and provide public housing in the city.

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units. During the 2021–2025 Five-Year Consolidated Plan, 15 LIHTC properties in Columbus will age out of the 30-year affordability period. Together these properties provide an estimated 207 low-income units.

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

Cost burden data shows that housing affordability needs are particularly severe for renters with incomes under 80% of HUD Area Median Family Income (HAMFI), and in particular for those with incomes under 30% HAMFI. An estimated 15,772 renter households with incomes below 80% HAMFI are housing cost burdened, spending more than 30% of income on housing, or severely housing cost burdened, spending more than 50% of income on housing (see Table 9). Renters with incomes of 50% HAMFI and below make up 70.5% of these cost-burdened renter households.

On the ownership side, income and home value data indicate that starter home prices in the city are out of reach for many moderate- and middle- income households. Based on American Community Survey 5-Year Estimates for 2015–2019, the median home value of owner-occupied units in Columbus is \$141,300, up 12.1% from the 2005–2009 median of \$126,100 and up 0.8% from the 2013–2017 median of \$140,200. Affordability data in the Needs Assessment also shows affordability challenges, with cost burdens impacting households with incomes up to 100% HAMFI. Stakeholders interviewed during this planning process also described an increasingly tight housing market due to high demand for housing and insufficient new housing under development, noting the need to increase the supply of housing for both rental and homeownership units to support housing affordability in the city. In addition to the need to increase housing supply, stakeholders

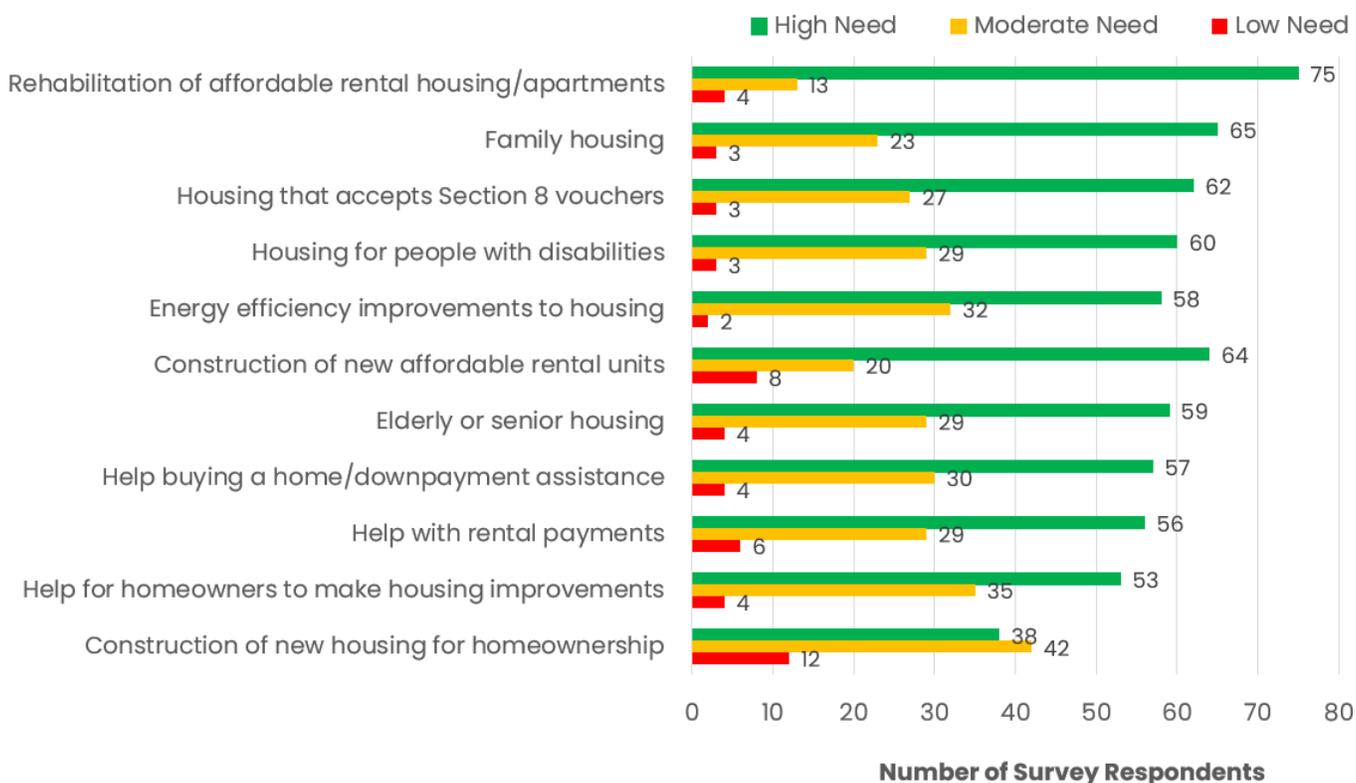
noted the need to assist property owners in making needed repairs to housing units to support housing affordability and quality.

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

Data discussed in the Housing Need Assessment and in this section indicate a particular need for rental and for-sale housing that is affordable to low- and moderate-income households. Housing types that allow for increased affordability of both rental and homeownership units might include options such as smaller housing units; multifamily ‘missing middle housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; or tiny homes. Rehabbing units that are aging or dilapidated or that have poor energy efficiency can also increase the number of high- quality affordable units.

Survey respondents also emphasized a need for rehabilitation of affordable rental housing and apartments, family housing, and housing that accepts Section 8 vouchers (see Figure 5).

**Figure 5. Affordable Housing Needs from the Community Survey**



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

### Introduction

Data on housing costs and affordability in Columbus shows that rents in the city have increased more rapidly than home values and indicates a need for an increase in supply of housing that is in good condition--particularly in units affordable to residents with incomes below 30% to 50% HAMFI.

The city's median home value is estimated at \$140,200 according to 2013–2017 ACS data, up 11% from the 2005–2009 ACS estimate of \$126,100 (see Table 30). The most recent ACS five-year estimates available, for 2015–2019, show the city's median home value at \$141,300, a 12.1% increase from the 2005–2009 estimate and a 0.8% increase from the 2013–2017 estimate. These findings align input from stakeholders, who noted that housing costs have increased in recent years.

Median rent is relatively modest at \$664 (2013–2017 ACS), up 28% from the 2005–2009 estimate of \$517. The most recent ACS five-year estimates available, for 2015–2019, show the city's median contract rent at \$710, a 37.3% increase from the 2005–2009 estimate and an 6.9% increase from the 2013–2017 estimate. ACS data shows that 29.5% of the city's rental units rent for under \$500 per month, and 52.7% have rents between \$500 and \$999 per month. Rental rates are \$1,000 or more for about 17.8% of units.

Residents and stakeholders emphasized that the greatest affordable housing needs in the city include rehabilitation and weatherization of existing units, family housing, housing that accepts Section 8 vouchers, the development of new housing--particularly units affordable to households with incomes under 30% to 50% HAMFI, and rental assistance. Housing affordability is often an especially acute issue for people who are homeless, people with disabilities, people living with HIV/AIDS, seniors, and people re-entering the community from long-term care facilities or other institutions.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	126,100	140,200	11%
Median Contract Rent	517	664	28%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013–2017 ACS (Most Recent Year)

Rent Paid	Number	%
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Less than \$500	11,122	29.5%
\$500-999	19,883	52.7%
\$1,000-1,499	4,710	12.5%
\$1,500-1,999	1,495	4.0%
\$2,000 or more	508	1.4%
Total	37,718	100.0%

Table 31 – Rent Paid

Data Source: 2013–2017 ACS 5 Year Estimates

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,755	No Data
50% HAMFI	6,928	3,570
80% HAMFI	18,766	8,710
100% HAMFI	No Data	12,415
Total	27,449	24,695

Table 32 – Housing Affordability

Data Source: 2013–2017 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	643	714	862	1,175	1,514

High HOME Rent	643	707	851	974	1,066
Low HOME Rent	522	559	671	775	865

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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

Table 32 estimates the number of units affordable to renters and owners in Columbus at different income levels. This data can be compared to the number of households at each income level, as provided in Table 6 of the Needs Assessment.

According to CHAS estimates, there are 8,500 renter households with incomes under 30% HAMFI in the city but only 1,755 rental units affordable at that income level (see Table 32). Thus, there is insufficient rental housing for households with extremely low incomes. There appear to be a sufficient number of renter units affordable to renter households at the other income levels, although data is not available regarding the number of units available for households with incomes above 80% HAMFI. These figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low- or moderate-income household may be unavailable to them because it is occupied by a higher-income household.

Turning to owners, there are an estimated 5,880 owner households with incomes 50% HAMFI and below in the city, and 3,570 owner-occupied housing units affordable at that income level (see Table 32). At income levels above 50% HAMFI, there appear to be an adequate number of affordable units. As with rental housing, these figures do not take into account housing size or condition, or the possibility that higher-income households will choose to occupy lower cost units.

The National Low Income Housing Coalition’s Out of Reach data examines rents relative to income levels for counties and metro areas throughout the U.S. using HUD Fair Market Rents. Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non- standard rental units in the local housing market. To afford a two-bedroom rental unit at the Muscogee County FMR of \$790 without being cost-burdened would require an annual income of \$31,600. This amount translates to a 40-hour work week at an hourly wage of \$15.19, an 84-hour work week at minimum wage, or a 39-hour work week at the county’s mean renter wage of \$17.51. A three-bedroom unit at the FMR of \$1,062 would require an annual wage of \$42,480.

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

Table 30 shows that the median home value in Columbus increased by 11% from the 2005–2009 ACS to the

2013–2017 ACS, and median rent increased by 28%. In this way, affordability has decreased for both renters and owners. The lack of rental and for–sale housing in good condition and affordable to residents with

incomes less than 30% to 50% HAMFI indicates that housing affordability is likely to continue as a pressing issue in the city of Columbus, particularly for renters.

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

Table 33 above shows HUD Fair Market Rents and HOME rents for the Columbus MSA. The city’s median contract rent of \$710 (2015–2019 ACS) falls below the Fair Market Rent for one-, two-, three-, and four-bedroom units and below the high HOME rent for two-, three-, and four-bedroom units. As of the 2015–2019 ACS data, about 62.1% of rental units with cash rent in Columbus have rents under \$800, which falls under the FMR and high HOME rents for two-, three-, and four-bedroom units. As noted in the previous section, about 39% of rental units have 2 bedrooms, and about 38% have 3 or more bedrooms. Combined, these figures suggest that housing choice voucher holders would be able to access a variety of units, given the share of housing renting for less than FMRs.

Note that this data does not reflect housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit. Additionally, housing choice voucher holders may have difficulty finding units that will accept vouchers or difficulty qualifying for leases due to past evictions or credit history.

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

### **Introduction**

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

Renters in Columbus are more likely than owners to experience one or more of the selected housing conditions. About 51% of renter-occupied units and 26% of owner-occupied units have at least one of the conditions described above. CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 25% of owner-occupied units in the city have one selected condition (8,965 units), about 0.2% have two selected conditions (70 units), and less than 0.1% have three selected conditions (20 units). In contrast, 48% of renter-occupied units have one selected condition (18,025 units), 3% have two selected conditions (1,165 units), and less than 0.1% have three or four selected conditions. These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing).

Age of housing reflects periods of development in Columbus. The area contains a significant supply of housing built prior to 1980, of which 20,585 units are owner-occupied (58% of owner-occupied units) and 18,430 are rental units (49% of renter-occupied units). More than two-fifths of owner-occupied units (42%) and more than half of rental units (51%) were built in 1980 or later. Renters are more likely than owners to occupy housing built in 2000 or later and prior to 1950, while owners are more likely to occupy housing built between 1950 and 1999. While some older units may be well-maintained, the considerable share of housing built prior to 1980 indicates potential need for rehabilitation assistance.

### Definitions

For the purpose of this Consolidated Plan, the City of Columbus defines units to be in “standard condition” if they meet HUD Section 8 housing quality standards. A unit is defined as “substandard” if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is “substandard but suitable for rehabilitation” if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. They may not be part of public water or sewer systems but have sufficient systems to allow for clean water and adequate waste disposal.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,965	25%	18,025	48%
With two selected Conditions	70	0%	1,165	3%
With three selected Conditions	20	0%	10	0%
With four selected Conditions	0	0%	4	0%
No selected Conditions	26,400	74%	18,525	49%
Total	35,455	99%	37,729	100%

Table 34 – Condition of Units

Data Source: 2013–2017 ACS 5–Year Estimates

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,594	16%	10,300	27%
1980-1999	9,270	26%	8,985	24%
1950-1979	17,250	49%	13,870	37%
Before 1950	3,335	9%	4,560	12%
Total	35,449	100%	37,715	100%

Table 35 – Year Unit Built

Data Source: 2013-2017 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	20,585	58%	18,430	49%
Housing Units build before 1980 with children present	6,648	19%	2,083	6%

Table 36 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS 5-Year Estimates (Total Units) 2013-2017 CHAS (Units with Children present)

## Vacant Units

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

Table 37 – Vacant Units

## Need for Owner and Rental Rehabilitation

While data on housing condition and age points to low levels of substandard owner-occupied housing in Columbus, the large numbers of owner-occupied housing units built before 1980 and 1950 indicate that housing maintenance and rehabilitation may be needs for low-income homeowners. Data regarding housing conditions indicates that 90 owner-occupied units (about 0.3% of all owner-occupied units) in Columbus have at least two housing conditions (likely including cost burden and one other condition), and data in the Housing Needs Assessment shows that owner households in Columbus tend to experience cost burdens more often than overcrowding or lack of complete plumbing or kitchen facilities.

While the number of owner-occupied housing units with two or more selected conditions is low, 3,335 owner-occupied housing units (9% of total owner-occupied units) in the city were built before 1950, indicating the highest risk for deferred maintenance and rehabilitation need. About 17,250 units of owner-occupied housing units in Columbus (49%) were built between 1950 and 1980, and as this housing ages, maintenance needs will continue to grow. This data on housing age in Columbus indicates that some owner-occupied units are at risk of deferred maintenance and may currently or soon be in need of some rehabilitation. Additionally, seniors living on Social Security or retirement income who have paid off their mortgages may be unable to afford necessary repairs and maintenance as their homes age.

About 12% of rental housing units in the city (4,560 units) were built before 1950, and 37% of units were built between 1950 and 1980 (13,870 rental units). Further, a greater number of rental units (1,179) than owner units (90) have at least two housing conditions, likely including cost burdens and at least one other housing condition. Combined, these factors indicate that while there is a high level of need for rehabilitation of both renter- and owner-occupied housing, renters in Columbus experience the highest levels of need.

Residents and stakeholders who participated in this planning process also indicated a high level of need for rehabilitation of both rental and owner-occupied housing in Columbus.

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

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

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 36 identifies the total number of housing units in Columbus built before 1980 and the total number of renter and owner units built before 1980 that house children under age 6. This includes 6,648 owner-occupied units (19% of all owner-occupied housing units) and 2,083 renter-occupied units (6% of all renter-occupied housing units) with at least two risk factors for exposure to lead-based paint (built before 1980 and housing young children).

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

### Introduction

According to the HACG’s most recent approved Moving To Work Report completed in Fall 2019, the agency leased 518 public housing units and 4,282 vouchers, including 1,062 project-based vouchers and 3,220 tenant-based or housing choice vouchers. The HACG’s 2022 Annual MTW Plan indicates that there are a total of 596 public housing units remaining, which will be converted to project-based vouchers in the next 1–3 years.

### Totals Number of Units

Program Type	Certificate			Mod-Rehab			Public Housing			Vouchers					
	# of units	vouchers	available	# of units	vouchers	available	# of units	vouchers	available	Total	Project – based	Tenant – based	Special Purpose Voucher		
													Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0			60			518			4,282	1,062	3,220	0	0	0
# of accessible units															

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

Table 38 – Total Number of Units by Program Type

Data Source: Housing Authority of Columbus, Georgia, 2019 Annual MTW Report

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

The HACG has two large public housing developments that it plans to convert to project based vouchers within the 1–3 years. These developments include Warren Williams Homes (184 units) and Elizabeth Canty Homes (249 units). In 2020, the HACG demolished 108 public housing units at Chase Homes under SAC Section 18 demolition approval. All 108 households were relocated through tenant protection vouchers. The site of Chase Homes will be replaced with HCV PBV units, including 76 project-based voucher units available to residents earning 50% AMI, and 11 market-rate units. Former Chase Homes residents will have preference in returning to the new development. Approximately 24 HCV PBV units will also become available at the Warm Springs Senior Village. The HACG also plans to convert 31 public housing units at Patriot Pointe and 24 public housing units at Columbus Commons to project-based vouchers in the next 1–2 years. At the completion of these RAD conversions and demolitions, the HACG will consist entirely of project-based and tenant-based vouchers.

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

Both Warren Williams Homes (184 units) and Elizabeth Canty Homes (249 units) are partially located in a floodplain and will require mitigation during the RAD conversion process. The HACG plans to demolish units 702G and 702H at Warren Williams Homes due to substantial physical deterioration and significant foundation issues that cannot be repaired.

As a Moving to Work agency, the HACG has opted out of the PHAS scoring process, as shown in Table 39.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Elizabeth Canty Homes, 100 Canty Place	N/A
Warren Williams Homes, 1200 Warren Williams Road	N/A

Table 39 – Public Housing Condition

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

Warren Williams Homes, originally built in 1945, is currently in need of renovations to the kitchens and bathrooms, other interior renovations, and additional exterior lighting and landscaping.<sup>12</sup> In the HACG’s 2017 fiscal year, Elizabeth Canty Homes (built in 1952) received several upgrades including water and sewer line repair, replacement of roofs, doors and windows, landscaping, repainting, and additional security features. However, both sites will receive additional renovations under RAD conversion.

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

The HACG manages all its LIHTC units through its management company, CSG Management. The HACG also provides interior and exterior upkeep through its maintenance company, CSG Residential. All HACG properties offer a common room with computers and Wi-Fi service. The HACG plans to incorporate Wi-fi infrastructure at all HACG properties. Other on-site supportive services are limited at RAD developments. Under Moving To Work, on-site services are not required under Moving To Work. The HACG also partners with several local agencies to provide a wide range of programs for participants. Resident programs include arts and crafts through the Columbus Museum, food assistance through Feeding the Valley, instruction on cooking on a budget through the UGA Extension office, health screenings through Piedmont Hospital, and credit repair with NeighborWorks. The HACG also offers gardening, diaper programs, and youth activities, among other programs.

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<sup>12</sup> Giles, Roslyn. (May 11, 2016) WTVM.com “Multimillion dollar project planned for Columbus housing complex.” <https://www.wtvm.com/story/31951371/multimillion-dollar-project-planned-for-columbus-housing-complex/>

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

### Introduction

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

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	146	0	0	30	
Households with Only Adults	89	0	34	172	
Chronically Homeless Households	N/A	N/A	N/A	202	
Veterans	6	0	1	56	
Unaccompanied Youth	0	0	0	0	

Table 40 – Facilities and Housing Targeted to Homeless Households

Data Source: HUD 2020 Continuum of Care Homeless Assistance Programs, Housing Inventory Count Report

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

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

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

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

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

- An estimated 235 year-round emergency shelter beds through Chattahoochee Valley Jail Ministries, Hope Harbour, House of Mercy, Salvation Army, Valley Interfaith Promise, and Valley Rescue Mission, about 38% of which are adult-only beds (89 beds) and about 62% of which are family beds (146 beds);
- An estimated 34 transitional housing beds through House of TIME and Open Door Community House (12 beds), all of which are adult-only beds;
- An estimated 202 permanent supportive housing beds through House of TIME, the Housing Authority of Columbus, New Horizons Community Service Board, and Stewart Community Home, about 15% of which are family beds (30 beds) and 85% of which are adult-only beds (172 beds); and
- An estimated 94 Rapid Re-housing beds provided by Homeless Resource Network and Open Door Community House, about 82% of which are family beds (77 beds) and 18% of which are adult-only beds (17 beds).

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

### Introduction

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

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

#### ❖ *The Elderly and People with Disabilities*

The elderly and people with disabilities often need housing that provides access to transit or transportation services in order to facilitate access to resources, services, and/or employment. Access to these needs should be primary considerations in the location of supportive housing for seniors and people with disabilities. Supportive services for the elderly and people with disabilities may include health services, assistive technologies, independent living support, and educational assistance and planning for children with disabilities.<sup>13</sup> People with intellectual and developmental disabilities may also require case management or life skills programming. Housing should focus on integrating these populations into the community, reducing social isolation through programming, and facilitating access to resources and services.

#### ❖ *People with Substance Use Disorders*

People with alcohol or other substance use disorders may need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, and vocational and education, childcare, financial, and health services.<sup>14</sup>

#### ❖ *People Living with HIV/AIDS*

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

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<sup>13</sup> Centers for Disease Control and Prevention. (n.d.) Disability and health information for people with disabilities. Retrieved from: <https://www.cdc.gov/ncbddd/disabilityandhealth/people.html>

<sup>14</sup> Rural Health Information Hub. (n.d.) Treatment and Recovery Support Services. Retrieved from: <https://www.ruralhealthinfo.org/toolkits/substance-abuse/1/support-services>

medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.<sup>15</sup>

❖ *Public Housing Residents*

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

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

Finally, some public housing residents—particularly those with serious physical and mental health disabilities—may have greater supportive service needs, such as assisted living (meals, housekeeping, activities, health care, case management, grocery store access) and on-site services, including parenting support, childcare, and after-school services for those who have custody of children or grandchildren.<sup>16</sup>

❖ *Survivors of Domestic Violence*

The greatest need for survivors of domestic violence is access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education and job training for up to 24 months, providing survivors time and services to obtain safety and stability.<sup>17</sup>

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

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as

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<sup>15</sup> Health Resources and Services Administration. (n.d.). Get HIV Care and Treatment. Retrieved from: <https://hab.hrsa.gov/get-care/get-hiv-care>

<sup>16</sup> Theodos, B., Popkin, S. J., Parilla, J., & Getsinger, L. (2012). The challenge of targeting services: a typology of public-housing residents. *Social Service Review*, 86(3), 517–544.

<sup>17</sup> Rogers, L. (2019). Transitional housing programs and empowering survivors of domestic violence. Retrieved from: <https://www.justice.gov/ovw/blog/transitional-housing-programs-and-empowering-survivors-domestic-violence>

case management and transportation assistance. In Columbus, the following programs serve people with mental health and substance abuse disorders:

- MercyMed, Valley Healthcare System, and New Horizons Community Service Board provide sliding scale fee health programs in Columbus.
- House of TIME and Open Door Community House provide transitional housing in the city of Columbus. House of TIME, the Housing Authority of Columbus VASH program, New Horizons Behavioral Health, and Stewart Community Home provide permanent supportive housing.

Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options. The use of funds such as those provided through the HOME Investment Partnerships program can support the development of affordable housing near services and transportation, facilitating access to care and resources and supporting the use of in-home services.

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

Columbus’s first year Annual Action Plan specifies the activities the City plans to support during the 2021 program year to address housing and/or supportive service needs. These include:

- The Continuing Hope Program, providing minor home repair to eligible households through the Columbus Area Habitat for Humanity.
- A mobile medical trailer which will provide health services throughout the city, operated by the Columbus Health Department.
- Health programming offered by MercyMed of Columbus.
- Provision of home delivered meals for seniors, offered by Direct Services.
- The Access 2 Independence accessibility home compliance program, which will increase residential accessibility for persons with disabilities.

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

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

Stakeholders identified the city’s property tax structure as a major barrier to affordable housing in Columbus. Under the current property tax structure, homeowners receive a homestead exemption based upon the year of purchase. The assessed value of the home is “frozen” from the year of purchase, producing a fixed tax payment for the entirety of the owner’s tenure in the home. Using this tax structure, property taxes only

increase on a residential property when the property is sold or improved, or when the overall tax rate is adjusted. The property tax “freeze” has been in effect since 1983.<sup>18</sup>

In 2016, Columbus citizens voted against a proposition to “Thaw the Freeze.” Many citizens saw the proposal as an effort to raise taxes, particularly on older residents. While changing the property tax policy is likely to raise taxes on long-standing homeowners, stakeholders note that the tax policy limits the city’s overall revenues, which has produced subsequent effects on the quality of city services provided to residents. Proponents of an alternate tax policy also state that the current property tax structure places a disproportionate amount of tax burden on the city’s newer homeowners. Much of the region’s residential growth has occurred in adjacent jurisdictions such as Russell County (AL), Lee County (AL) and Harris County (GA). Stakeholders note that these adjacent areas offer large lots, large homes, placement in high performing school systems or proximity to Ft. Benning. An ideal property tax structure will help retain affordability for seniors or other low-income households while offering property taxes and public services for new homeowners that are competitive with adjacent jurisdictions.

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<sup>18</sup> Wright, Ben. “Two sides of ‘Thaw the Freeze’ considered at forum.” (September 20, 2016) Columbus Ledger-Enquirer. <https://www.ledger-enquirer.com/article103074897.html>

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

### Introduction

This section outlines employment, labor force, and educational attainment data that informs the Consolidated Plan’s priorities and goals.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	168	106	0	0	0
Arts, Entertainment, Accommodations	9,165	11,364	15	15	0
Construction	2,481	3,383	4	5	0
Education and Health Care Services	9,827	13,441	16	18	2
Finance, Insurance, and Real Estate	5,924	9,276	10	13	3
Information	1,098	1,171	2	2	0
Manufacturing	6,190	6,628	10	9	-1
Other Services	1,802	2,422	3	3	0
Professional, Scientific, Management Services	4,829	6,581	8	9	1

Public Administration	0	0	0	0	0
Retail Trade	8,212	9,318	14	13	-1
Transportation and Warehousing	2,084	1,893	3	3	-1
Wholesale Trade	2,013	2,342	3	3	0
Total	53,793	67,925	--	--	--

Table 41 – Business Activity

Data Source: 2013–2017 ACS 5–Year Estimates (Workers), 2017 Longitudinal Employer–Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	87,782
Civilian Employed Population 16 years and over	79,020
Unemployment Rate	9.97
Unemployment Rate for Ages 16–24	25.70
Unemployment Rate for Ages 25–65	5.57

Table 42 – Labor Force

Data Source: 2013–2017 ACS 5–Year Estimates

Occupations by Sector	Number of People
Management, business and financial	16,545
Farming, fisheries and forestry occupations	3,600
Service	8,930
Sales and office	21,090
Construction, extraction, maintenance and repair	5,325
Production, transportation and material moving	4,625

Table 43 – Occupations by Sector

Data Source: 2013–2017 ACS 5–Year Estimates

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	65,850	82%
30–59 Minutes	11,428	14%
60 or More Minutes	2,765	3%
Total	80,043	100%

Table 44 – Travel Time

Data Source: 2013–2017 ACS 5–Year Estimates

**Education:**

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,865	1,035	5,310
High school graduate (includes equivalency)	15,505	1,930	9,435
Some college or Associate's degree	23,905	1,935	8,840
Bachelor's degree or higher	20,995	860	4,545

Table 45 – Educational Attainment by Employment Status

Data Source: 2013–2017 ACS 5–Year Estimates

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	235	739	780	1,430	2,350
9th to 12th grade, no diploma	2,449	2,250	2,184	3,845	2,555
High school graduate, GED, or alternative	6,935	8,380	5,630	13,565	7,874
Some college, no degree	9,285	10,190	6,070	11,130	4,685
Associate's degree	950	2,455	2,845	4,115	1,595
Bachelor's degree	1,510	6,005	4,335	7,555	2,595
Graduate or professional degree	24	2,430	2,935	4,740	2,604

Table 46 – Educational Attainment by Age

Data Source: 2013–2017 ACS 5–Year Estimates

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	80,590
High school graduate (includes equivalency)	108,095
Some college or Associate's degree	133,615
Bachelor's degree	175,145
Graduate or professional degree	214,620

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2013–2017 ACS 5–Year Estimates

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

The employment sectors in Columbus with the largest numbers of jobs are education and health care services (13,441 jobs or 18% of all jobs); arts, entertainment, and accommodations (11,364 jobs or 15%); and finance, insurance, and real estate (9,276 jobs or 13%).

The jobs in which the most city residents are employed reflect these major employment sectors. The largest shares of Columbus residents are employed in education and health care services (9,827 workers or 16% of all workers); arts, entertainment, and accommodations (9,165 workers or 15%); manufacturing (6,190 workers or 10%); and finance, insurance, and real estate (5,924 workers or 10%).

The largest mismatches between the share of workers (i.e., employed residents) and the share of jobs by sector are in finance, insurance, and real estate. Finance, insurance, and real estate workers make up a smaller proportion of workers living in the city of Columbus than do finance, insurance, and real estate jobs of the city's jobs. This difference indicates that many jobs in the finance, insurance, and real estate sector in Columbus are filled by workers who live outside of the city. Differences between the share of workers and share of jobs by sector are about two percentage points or less in all other sectors.

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

The Columbus 2025 plan (Regional Prosperity Initiative: A Vision for a Greater Columbus) and the River Valley Regional Commission Comprehensive Economic Development Strategy (updated in 2017) detail several goals and strategies related to addressing workforce and infrastructure needs, including:

- Create cradle-to-career (C2C) partnerships to align education, training, business and social services in an effort to increase talent levels in Greater Columbus.
- Formalize a collaborative Business Retention and Expansion (BRE) program to ensure optimal conditions for existing firms to thrive.
- Develop a comprehensive economic development marketing program.
- Maintain connections with local employers to ensure that skills needed are addressed in workforce training initiatives (Employer Committee, Technical College, Dept of Labor).
- Facilitate and encourage programs within the local school systems – Dual Enrollment/Move On When Ready.
- Support the transition from military to civilian jobs.
- Encourage apprenticeships and internships for businesses to teach high school and college aged students; develop region-wide mentoring programs to include internships and apprenticeships.
- Support mission and continued work of Ft. Benning and be prepared for future BRAC.
- Explore and support local economic development plans, and provide Technical Assistance where needed.

- Support local and regional development authorities by providing technical assistance, information on tax credits, low interest loans and other incentives as requested.
- Identify and promote industrial parks in the region, including virtual parks/virtual buildings and viable development authorities to support business retention and expansion.
- Use and support Main Street and Better Hometown organizations throughout the region.
- Encourage infill development in our downtowns.
- Allow pop-up stores in empty storefronts.
- Support code enforcement, nuisance ordinances and zoning laws throughout the region.
- Encourage and support land banks.
- Eliminate substandard housing.

Stakeholders interviewed during this planning process noted that needs include job training programs for youth and adults, employment navigation, affordable childcare, and investments in infrastructure, including streets, sidewalks, and trails.

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

Several factors shape economic development in the city of Columbus and the region. In particular, the region’s Comprehensive Economic Development Strategy details goals for investing in workforce development and education. Investments in these high-priority areas will help to address the city’s workforce development, job creation, and infrastructure needs.

Affordable housing that is in good condition is also increasingly important in supporting workforce and business attraction and retention. The Columbus 2025 plan details goals for the city’s housing, including catalyzing the development of new housing options and supportive neighborhood retail in the region’s core neighborhoods. The plan lists potential actions to address this goal, including:

- Ensuring that zoning and development regulations are optimized for redevelopment and evaluate potential development incentives to defray development costs related to hardscapes, parking infrastructure, utility upgrades and/or relocations, and so forth on qualified products.
- Leverage economic development staff capacity to assist prospective developers in pursuing commercial tenants or retailers such as grocery stores to promote additional residential development in key areas.
- Prioritize mixed-use projects that promote a “downtown” or “walkable” character that appeals to the professional and young adult market segments.
- Consider developing incentives for projects that set aside a percentage of residential units at below-market rates to provide options for entry-level workers and other individuals.

Stakeholders interviewed as part of this planning process also emphasized the need for quality affordable housing close to jobs, resources, and transportation, including a particular needs for ‘missing middle’ housing priced at \$150,000 to \$250,000. Affordable, accessible housing is of particular need for seniors, people with disabilities, people transitioning from homelessness, and people living with HIV/AIDS. Finally, there is a need for rehabilitation of existing housing stock to increase the supply of high-quality affordable housing. For these reasons, there is a growing need to devote resources to the development of affordable housing with access to jobs, services, and transportation.

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

The Columbus 2025 plan details key data points and trends in educational attainment:

- Greater Columbus’ workforce is not in dire straits, but the proportion of adults with a bachelor’s degree or higher is well below the national average and last among a competitive set of 10 Southeastern metros. The community also has elevated levels of adults who started but did not finish college or have a high school diploma or less.
- If current trends hold, Greater Columbus will fall even further behind on the educational attainment metric, as its younger residents are relatively less educated than their counterparts nationwide and the region is not attracting new residents in significant numbers to account for the difference.

About 39.3% of the city’s population aged 25 and over have a high school education or less, while 25.8% have a bachelor’s degree or higher, according to American Community Survey data for 2015–2019. Occupation projections for the lower Chattahoochee region indicate that positions requiring an associate’s or bachelor’s degree or higher tend to pay more than those requiring a high school diploma or equivalent. An estimated 68.9% of total annual openings require a high school diploma or equivalent or less, while 24.1% require a bachelor’s degree or higher. While a high percentage of positions require a high school diploma or less, several occupations with the highest projected employment growth from 2016 to 2026 require an bachelor’s degree or higher, including general and operations managers, registered nurses, and elementary school teachers. Several of the occupations with high numbers of projected jobs in 2026 also require more than a high school level education or training, including general and operations managers, registered nurses, and nursing assistants. For these reasons, workforce development efforts should continue to focus on training workers in high-demand skills and on supporting workers in accessing educational opportunities in high-demand job sectors with positions that pay a living wage. Stakeholders interviewed during this planning process noted a need for job and soft skills training.

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

Workforce development programs in Columbus focus on training workers in high-demand, well-paying industries and connecting job seekers with regional employers in these sectors. WorkSource Georgia- Lower Chattahoochee provides career counseling and assessment, exploration of training/educational needs, on-the-job training for adults and dislocated workers, internships for in-school youth, internship and placement services for out-of-school youth (ages 18-24), work reintegration and placement services for adults and dislocated workers, remedial and adult literacy, and occupational skills/classroom training. Columbus State University and Columbus Technical College offer academic degrees, certificates, and workforce training opportunities.

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

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

The City of Columbus participated in the River Valley Regional Commission Comprehensive Economic Development Strategy (updated in 2017) prepared by the River Valley Regional Commission. The strategy serves as the Comprehensive Economic Development Strategy (CEDS) in accordance with the U.S. Economic Development Administration's requirements, and as a guide for policies, programs, and investments to support economic development in the region.

Activities that the City anticipates undertaking over the next five years will support several of the strategies listed in the CEDS, including increasing investment in public infrastructure and amenities and developing affordable housing tools that address the need for improved housing quality and affordability. The City will also continue to work with regional workforce development stakeholders to support job training and employment readiness education.

## **MA-50 Needs and Market Analysis Discussion**

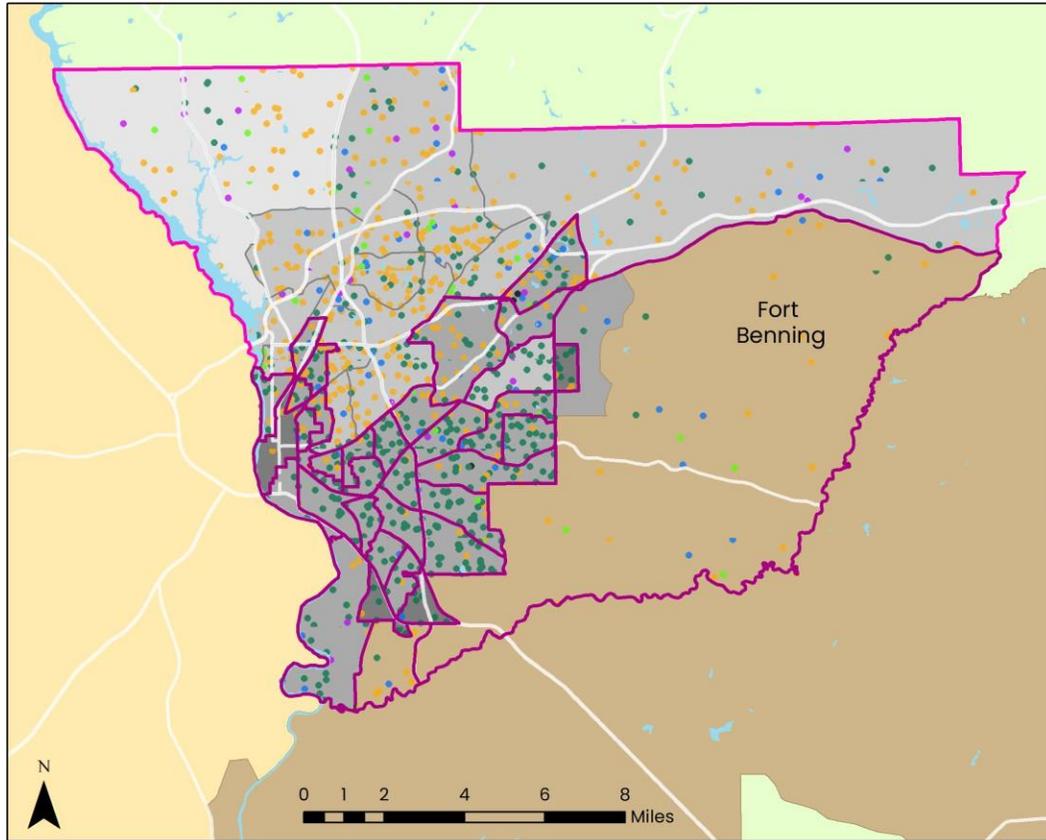
**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD-provided map on the following page shows the share of households within each census tract that have least one of these housing problems.

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are 35 census tracts with a

concentration of housing problems in Columbus. Census tracts with high percentages of households with housing burdens are concentrated in the southern half of the city below Manchester Expressway, as shown in Figure 6 below.

**Figure 6. Census Tracts with Concentrations of Housing Problems**



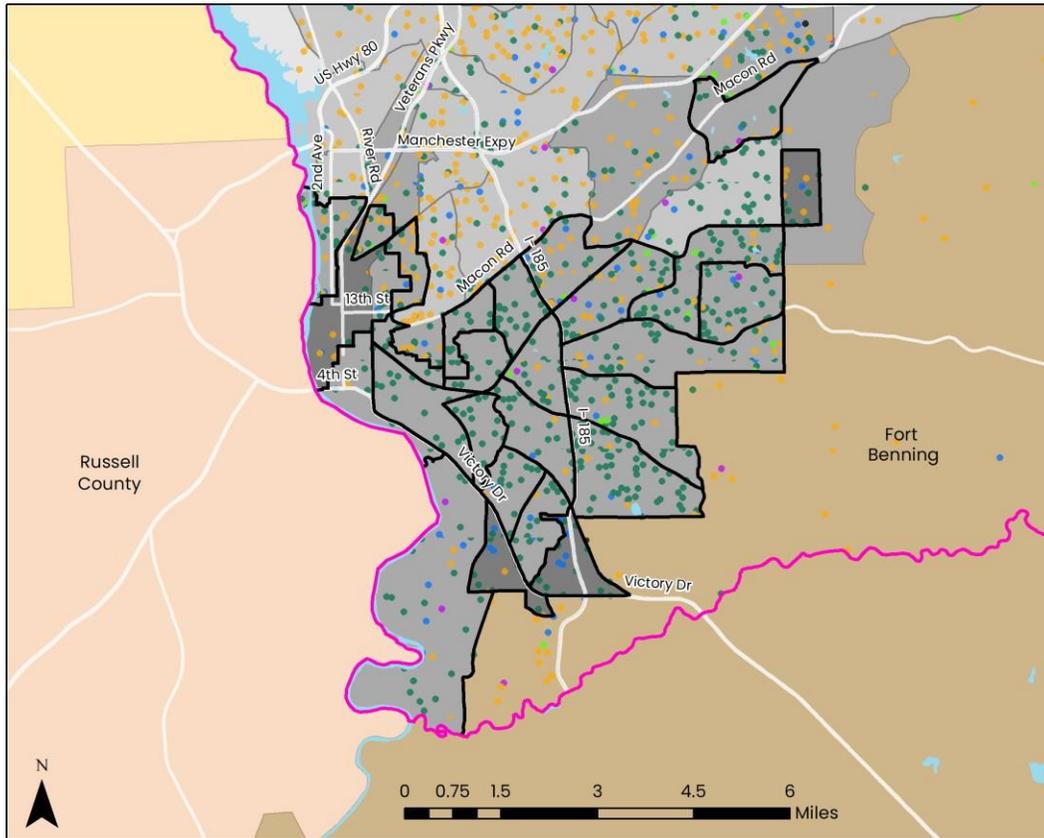
**Legend**

<p>Census Tract with a Concentration of Households with Housing Problems</p> <p>Columbus city limit</p>	<p>Race and Ethnicity</p> <p>1 Dot = 200 people</p> <ul style="list-style-type: none"> <li>• White, Non-Hispanic</li> <li>• Black, Non-Hispanic</li> <li>• Native American, Non-Hispanic</li> <li>• Asian/Pacific Islander, Non-Hispanic</li> <li>• Other, Non-Hispanic</li> <li>• Multiple Races</li> <li>• Hispanic</li> </ul>	<p>Percent Households with Housing Burden</p> <ul style="list-style-type: none"> <li>0% - 20%</li> <li>20.1% - 40%</li> <li>40.1% - 60%</li> <li>60.1% - 85%</li> </ul>
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**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Geographic patterns for racial or ethnic minorities residing in Columbus are shown in Figure 7. Concentration is defined as a census tract in which more than 50% of residents are considered people of color. Almost half of Columbus's total population is Black, therefore, many census tracts in the city are also predominately Black. Census tracts where the majority of the population is Black are concentrated south of Macon Road, with some additional concentrations in downtown and midtown Columbus. Populations of other racial or ethnic minority groups are not significant enough to comprise more than 50% in any census tract in Columbus.

**Figure 7. Census Tracts with a Concentration of Housing Problems and Racial Minorities**



**Legend**

- Columbus city limit
- Census Tract with a Concentration of Housing Problems and Racial Minorities

**Race and Ethnicity**

- 1 Dot = 200 people
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Other, Non-Hispanic
- Multiple Races
- Hispanic

**Percent Households with Housing Burden**

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 85%

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

There are 26 census tracts in Columbus where more than 40% of households have one or more housing problems and the majority of the population is comprised of Black residents. The data presented below reflects census estimates from the 2015–2019 5–Year American Community Survey.

There are approximately 35,002 housing units in the 26 census tracts noted above, of which 28,302 are occupied with a renter or homeowner. Renter occupied housing units in these census tracts makes up 57% of all households. Renter households are most common in downtown and midtown Columbus. Comparatively, around 52% of all Columbus residents are renters. Two–thirds (66%) of all housing units in these highlighted census tracts were built before 1980, compared to 54% of all housing units across the city.<sup>19</sup> Construction prior to 1978 may indicate an increased likelihood of lead–based paint or other lead–containing materials in the structure. The vacancy rate in these tracts is 19.1%, which may be due to the age and condition of the housing stock. The city’s vacancy rate is slightly lower at 14.1%.<sup>20</sup> Age of housing and vacancy may help to explain the cause of increased housing problems in these highlights census tracts.

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

Due to the large area covered by the 26 census tracts reflected above, there are a wide variety of community assets in these neighborhoods. Assets include parts of Columbus’s Historic District, the Columbus Museum, the Civic Center, and the city’s Aquatic Center. Parks include the Columbus Waterworks Park, Lake Bottom Park, S. Lumpkin Park and golf course, Primus King Park and Carver Park. These areas also have several schools and libraries. These resources are connected via major thoroughfares including 2<sup>nd</sup> Avenue, Victory Drive, I– 85, Macon Road, and Buena Vista Road. However, these tracts cover a large portion of the city, and community assets may be difficult to access without a vehicle.

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

This area sits adjacent to Ft. Benning and at one time provided military housing for the base. These areas are also connected to I–185, a major north–south highway connecting Columbus to I–85.

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<sup>19</sup> 2015–2019 5 Year ACS Estimates, Table DP04.

<sup>20</sup> Ibid.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

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

Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. Disparities in broadband access – particularly for low-to-moderate income households – can create a “digital divide” that limits personal and professional opportunities. In 2015, the FCC defined broadband as internet access with download speeds of the 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise notated as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email and other critical features that are necessary for modern communications.

Columbus’s broadband coverage is captured in the 2019 Broadband Deployment Initiative data published by the Georgia Department of Community Affairs (DCA). Georgia’s broadband map and data identify the availability of broadband service for every home and business in the state at the census block level. A census block is considered “served” with broadband if at least 80% of the locations within the census block have broadband service.<sup>21</sup> Broadband coverage in Columbus is shown in Figure 8 and Figure 9 below.

Georgia DCA broadband data indicates that most addresses in Columbus can access internet at broadband speeds. Areas that are considered “unserved” include a section of Victory Drive that includes the Civic Center, National Civil War Museum, the Porterdale Cemetery and several industrial uses along 10<sup>th</sup> Avenue. Broadband is also limited in the commercial areas along Old Cusseta Road at I-185 and along Whitesville Road. Areas with growing residential development along the easternmost portion of Macon Road and Columbus Highway are considered unserved. Rural areas adjacent to Harris County, including areas north of Wooldridge and Hubbard Roads and Heiferhorn Creek are also considered unserved.

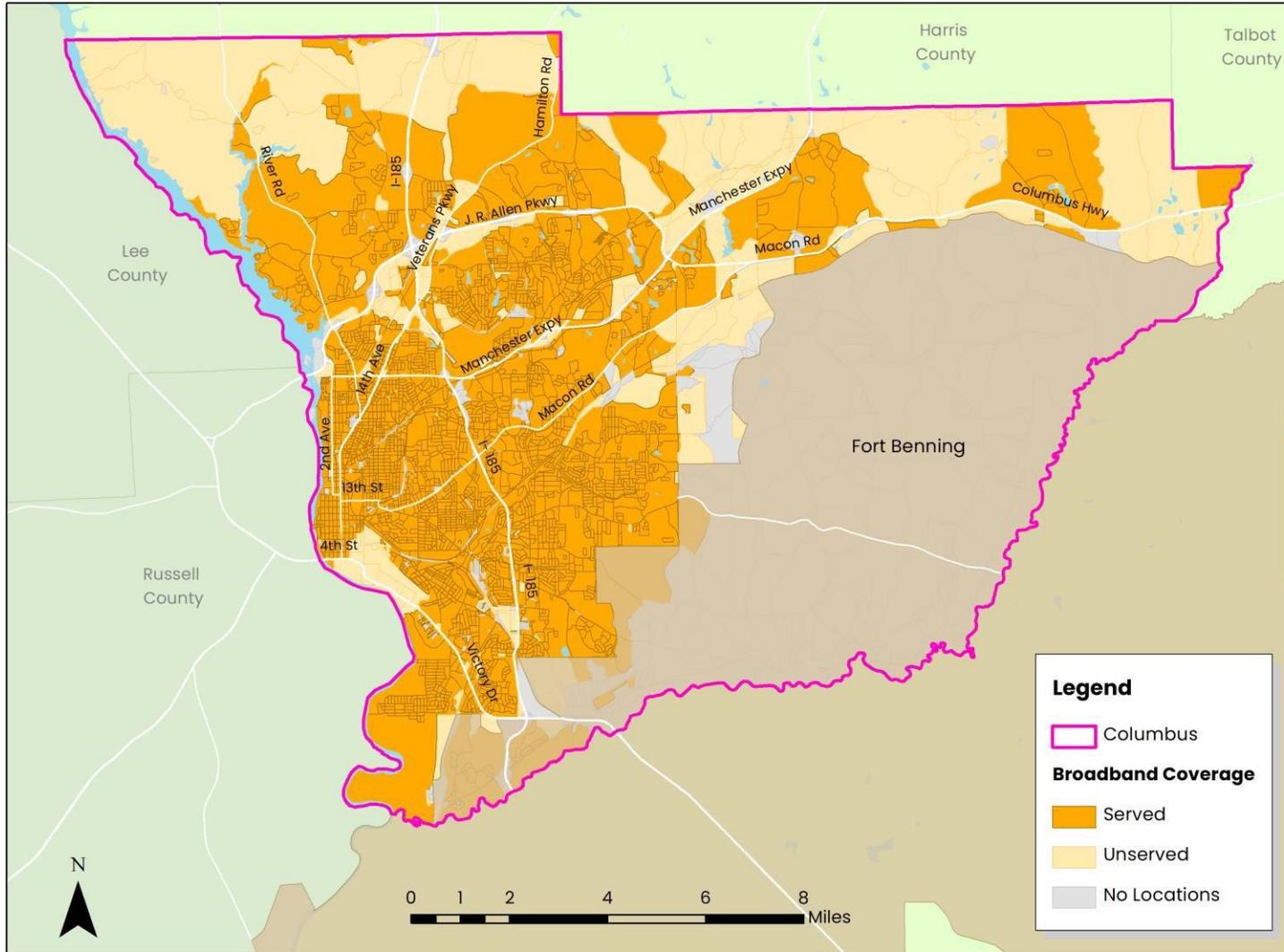
Looking at the city’s low-to-moderate income census tracts in Figure 9, many of these areas are served with broadband. Large “unserved” areas in the city’s low-to-moderate income census tracts are found in commercial, industrial, or civic districts with few residential users, or near areas containing a prison (e.g., Schatulga Road). Despite these findings, participants in the community survey noted that high speed internet was the top public infrastructure need in the city. The disconnect between broadband availability and use may be due to several factors including the cost of service, lack of information about how to obtain low-cost

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<sup>21</sup> Georgia Department of Community Affairs. (2020) “2020 Broadband Report.” See <https://broadband.georgia.gov/resources>, p.9

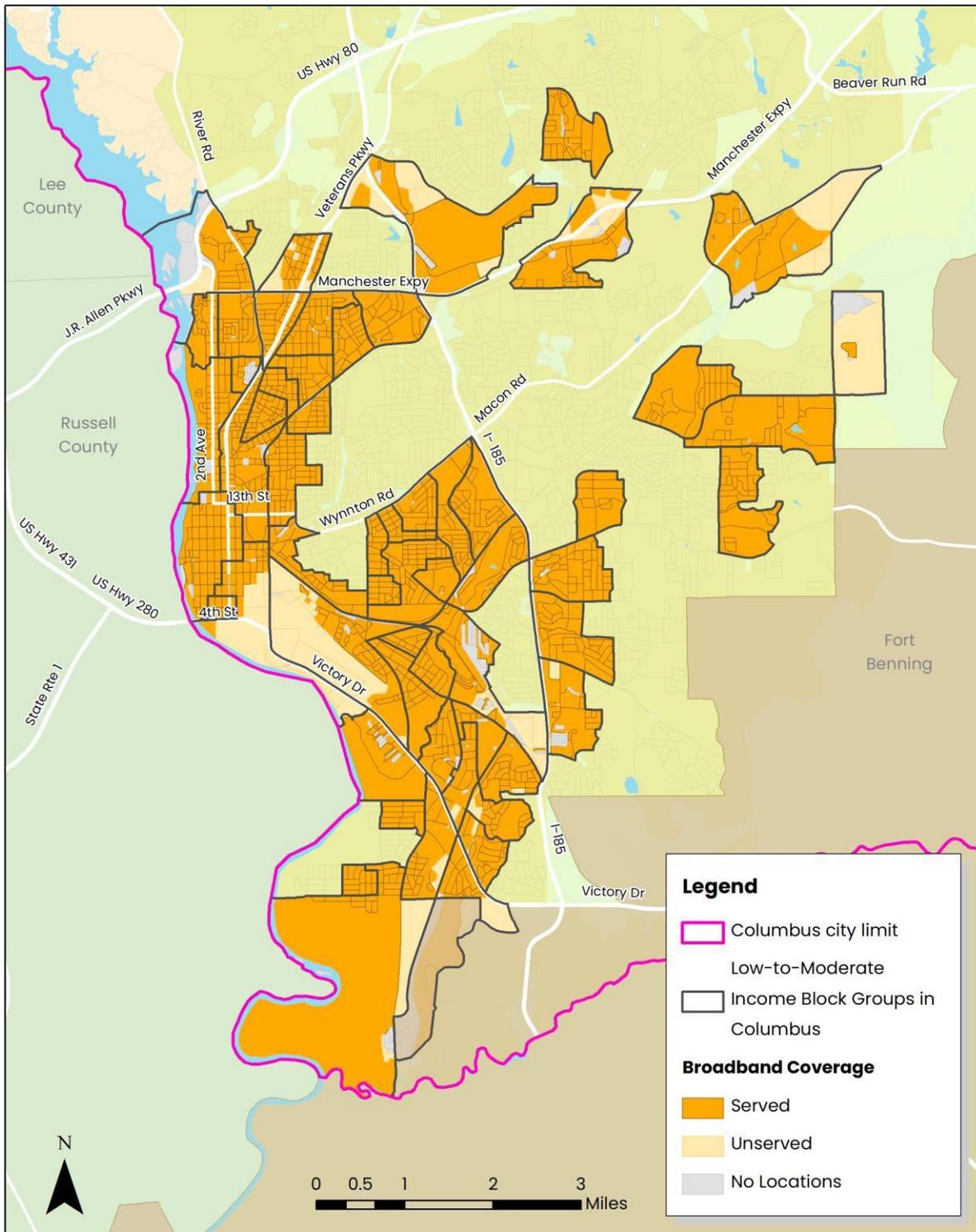
internet, limited reliability of low-cost internet, limited access to technology (laptops, desktops, tablets, etc.) or limited knowledge about how to access the internet.

**Figure 8. Broadband Coverage in Columbus**



Source: Georgia Broadband Deployment Initiative, 2019

**Figure 9. Broadband Coverage in Low-to-Moderate Income Census Tracts**



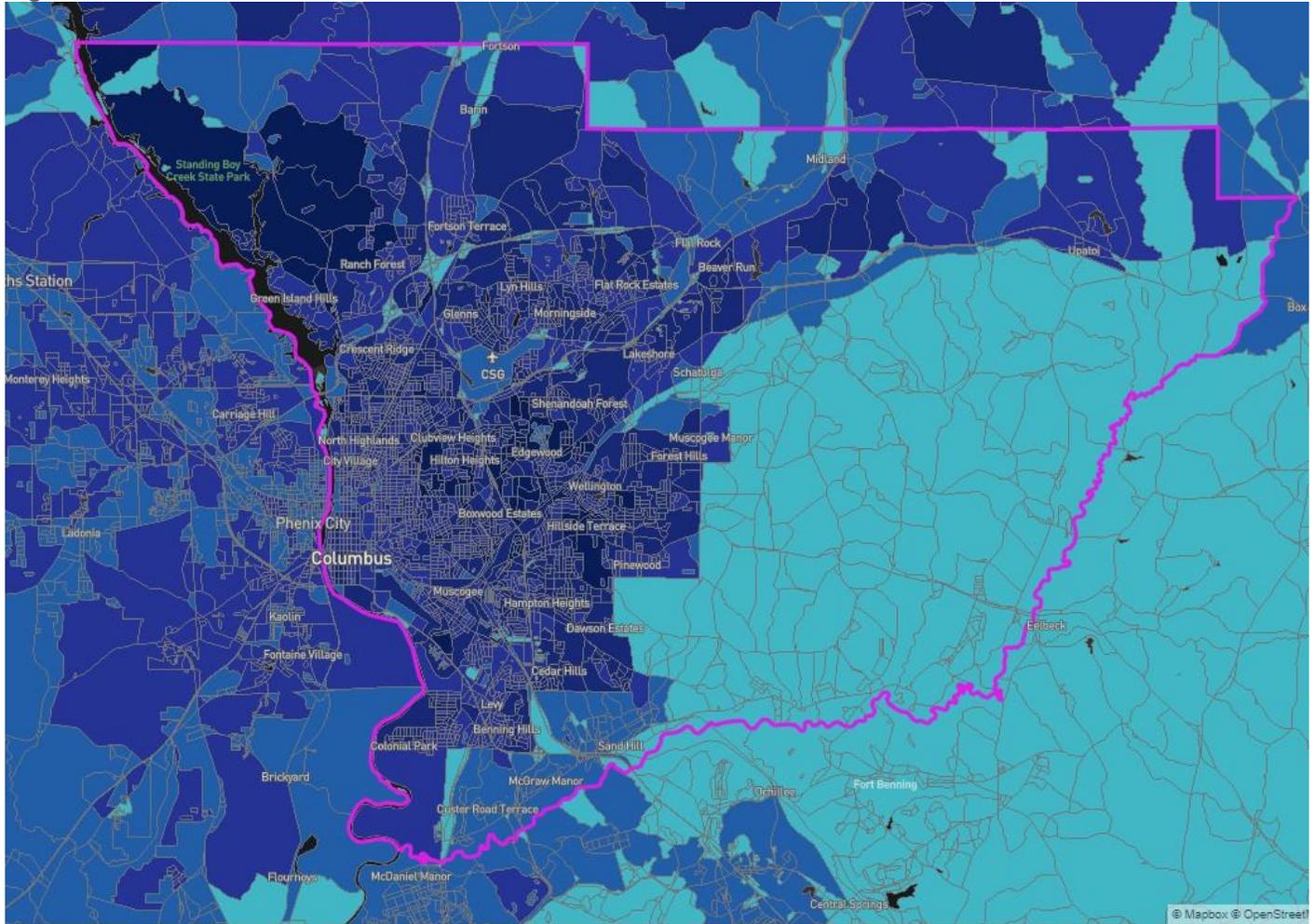
Source: Georgia Broadband Deployment Initiative, 2019

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

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

In those areas served by AT&T or Spectrum, low-to-moderate income residents receiving SNAP benefits are eligible to receive low-cost internet services. However, AT&T and Spectrum are not available in all neighborhoods. Public reviews for WOW! Internet and Mediacom indicate several common concerns from the public including unreliable service, variable speeds from day to day, pricing concerns, and negative customer service experiences. By building relationships with local broadband providers to identify and resolve common issues, the city can improve its existing network of broadband service.

**Figure 10. Number of Fixed Residential Broadband Providers in Columbus**



**Number of Fixed Residential Broadband Providers**



Data Source: FCC Fixed Broadband Deployment Map

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

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

The impacts of increasing natural hazard risks driven by with climate change on low- and moderate-income households are important considerations for city staff, regional planners, and housing and service providers in the city of Columbus and the region. The U.S. Environmental Protection Agency notes impacts of climate change that are specific to Georgia, including:

- Continued intensification of wind speeds and rainfall rates for tropical storm and hurricanes as the climate continues to warm;
- Increased precipitation during heavy rainstorms, leading to increased severity of inland flooding; and
- Increased demand for and reduced availability of water due to rising temperatures, which increase the rate at which water evaporates;
- Shifts in the types of trees found in forests; and
- Impacts to human health--particularly for vulnerable populations including children, the elderly, sick, and poor populations-- resulting from extreme temperatures, heat events, and increased formation of ground-level ozone.<sup>22</sup>

The City of Columbus participates in the updating and implementation of the Columbus-Muscogee County Hazard Mitigation Plan, which was most recently updated to cover the years 2017 to 2022. The plan details strategies and recommendations related to the following objectives:

- Reduce damage to property and loss of life from flooding;
- Minimize the damage to property and loss of life resulting from high wind events;
- Provide advanced severe weather warning;
- Provide educational awareness to citizens regarding the dangers of natural hazards;
- Implement initiatives for water conservation and wildfire protection;
- Increase the ability of Columbus Consolidated Government and its citizens to respond to natural and manmade hazards;
- Maintain continuity of critical operations during and after hazard events;
- Minimize damage to property and loss of life resulting from winter storm events;
- Minimize damage to property and loss of life resulting from seismic events; and
- Implement additional protective measures and capabilities in response to manmade incidents.

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<sup>22</sup> United States Environmental Protection Agency. (2016). What Climate Change Means for Georgia. Retrieved from: <https://19january2017snapshot.epa.gov/sites/production/files/2016-09/documents/climate-change-ga.pdf>

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

The vulnerability of low- and moderate-income households to hazards associated with climate change is an important consideration for jurisdictions and regions in planning for environmental resiliency. The Fourth National Climate Assessment (2018) notes that vulnerable populations, including low-income and marginalized communities, have reduced capacity to prepare for and cope with severe weather and other climate change-related events and are expected to experience greater impacts. For these reasons, it is important that jurisdictions prioritize adaptation actions to support vulnerable populations.<sup>23</sup> American Community Survey 5-Year Estimates for 2015–2019 show that:

- An estimated 20,809 of the city’s 72,759 households (28.6%) have incomes of less than \$25,000 per year, and
- An estimated 20.7% of the city’s residents were living below the poverty level in the past 12 months.

For these reasons, a large proportion of the city’s residents have reduced capacity to prepare for and cope with the impacts of climate change, and the City of Columbus should prioritize actions that support these populations in preparing for and coping with these impacts.

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<sup>23</sup> U.S. Global Change Research Program. (2018). Fourth National Climate Assessment. Retrieved from: <https://nca2018.globalchange.gov/>

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This strategic plan will guide the allocation of Columbus’s CDBG, HOME and ESG funding during the 2021–2025 planning period. Goals for the 2021–2025 period focus on high priority needs identified through data analysis, community input, consultation with city staff and partner agencies, and a review of relevant recently completed plans and studies. The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the city will allocate funding. The city will rely on partnerships with local agencies and internal departments to achieve its Consolidated Plan goals and address priority needs.

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

### Geographic Area

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

Table 48 – Geographic Priority Areas

### General Allocation Priorities

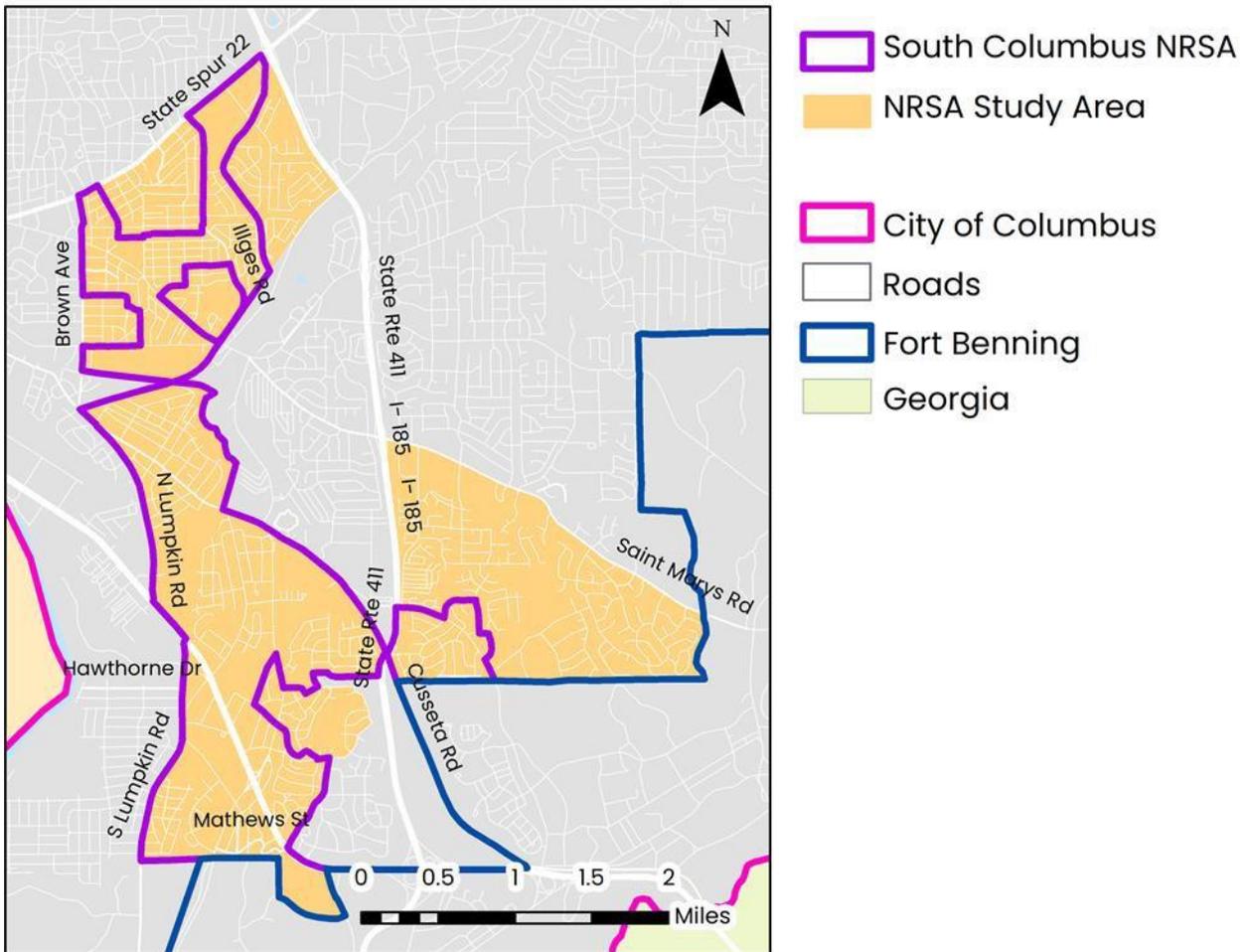
#### Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

In keeping with the intent and regulations of the federal CDBG, HOME, and ESG Programs, the City of Columbus will focus its funding in neighborhoods that are predominately composed of low- and moderate-income households and that have substantial needs related to housing quality and affordability, public facilities and infrastructure, and economic development. While the City will allocate CDBG funding to projects and activities throughout Columbus, the City proposes as part of this Consolidated Plan, to designate a new Neighborhood Revitalization Strategy Area (NRSA) in South Columbus.

The South Columbus NRSA is located west of Interstate 185 roughly bound by Brown Avenue and Lumpkin Road on the west, State Spur 22 in the north, and Fort Benning in the south. The portion of the NRSA east of Interstate 185 is bound generally by Old Cusseta Road on the north and east and by Fort Benning in the south. The area is comprised primarily of residential neighborhoods and neighborhood commercial shopping

centers. Neighborhoods in the NRSA include Wynnton, Willett, and Avondale Heights. According to HUD’s low/moderate income data based on the 2015 ACS, nearly three quarters (72.0%) of residents in the South Columbus NRSA have low or moderate incomes. Residents with low or moderate incomes comprise a significantly larger share in the NRSA compared to the overall population of the city where roughly a third of all residents have low or moderate incomes (39.9%).

**Figure 11. South Columbus NRSA and Study Area**



Source: TIGER/Line Shapefiles, 2019

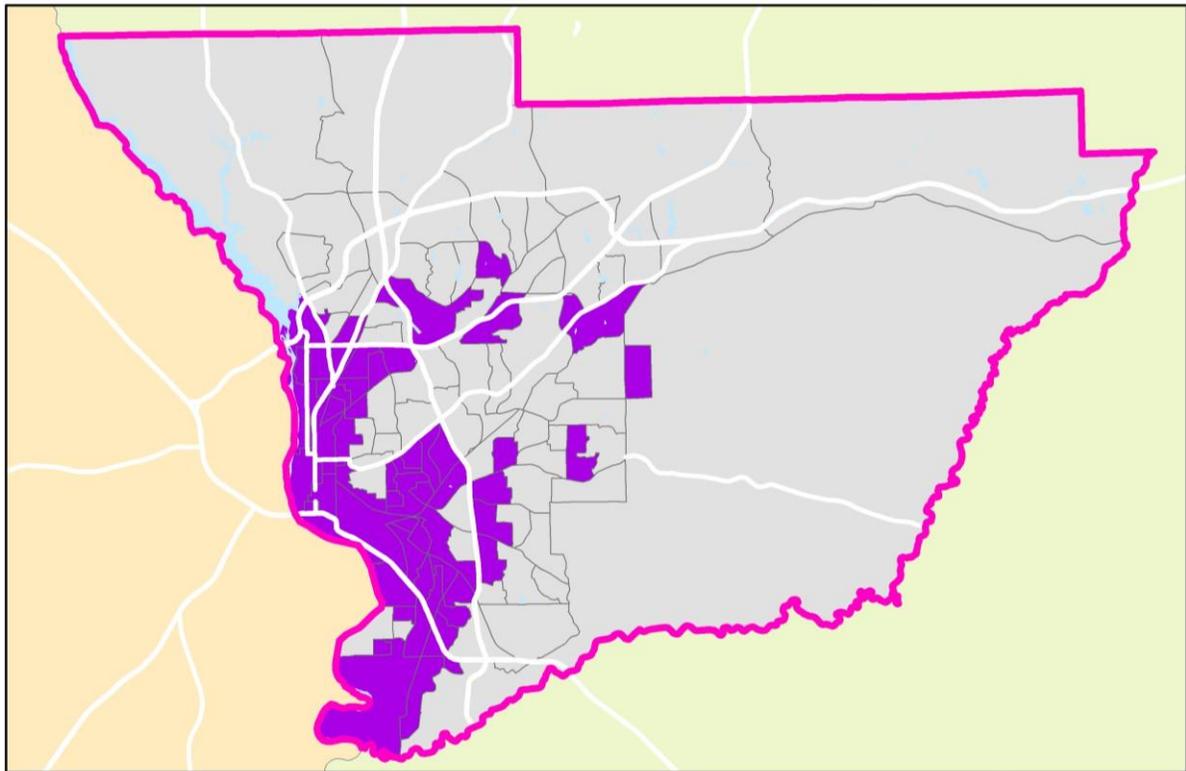
Eligible activities within both the South Columbus NRSA and Citywide target area include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

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

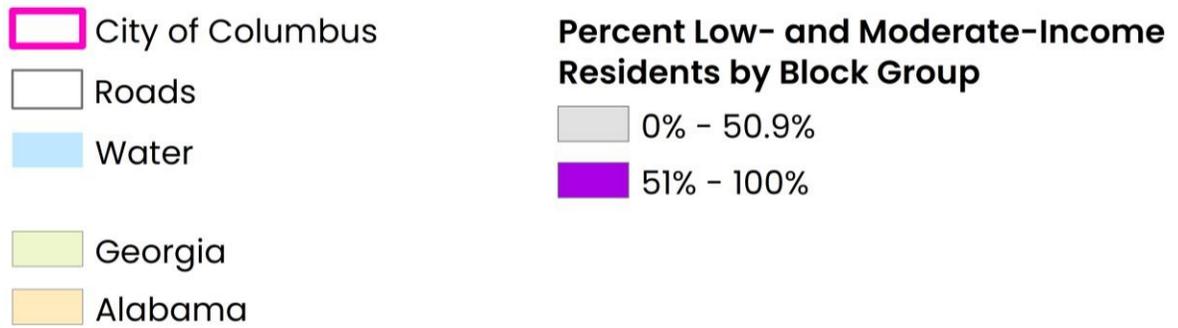
- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Prioritizing investment in the South Columbus NRSA
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact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

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher. Block groups within the city meeting this criterion are indicated in Figure 12.

**Figure 12. Percent of Low-to-Moderate Income Residents by Block Group**



Data Source: American Community Survey Low- and Moderate-Income Summary Data, 2011-2015



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

### Priority Needs

Priority Need	Expansion of Affordable Housing Supply
1 Priority Level	High
Population(s) served	Extremely low income Low income Moderate income Large families Families with children Elderly/frail elderly Public housing residents People with disabilities
Geographic areas(s) affected	Citywide South Columbus NRSA
Associated goal(s)	Expansion of Affordable Housing Supply
Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> <li>• Investments in new housing supply serving low to moderate income households or located in LMI census tracts.</li> <li>• Property acquisition/disposition</li> <li>• Down payment or closing cost assistance</li> <li>• Short-term rental, utility, or household item assistance, including for those impacted by the COVID-19 pandemic and/or at risk of homelessness.</li> <li>• Housing or financial management counseling</li> </ul>
Basis for priority	Community members indicate a need to create additional housing supply that is affordable and of good quality. Short term needs include emergency rental, mortgage, and utility assistance. Long term needs include assistance with purchasing home or entering subsidized housing. This priority is also identified in HACG Moving to Work Plans/Reports and the city's Comprehensive Plan.

Priority Need		Housing Rehabilitation
2	Priority Level	High
	Population(s) served	Extremely low income Low income Moderate income Large families Families with children Elderly/frail elderly Public housing residents People with disabilities
	Geographic areas(s) affected	Citywide South Columbus NRSA
	Associated goal(s)	Housing Rehabilitation
	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> <li>• Rehab, repair, or energy efficiency/weatherization programs</li> <li>• ADA accessibility improvements</li> <li>• Lead-based paint testing</li> </ul>
	Basis for priority	Community survey participants noted that “rehabilitation of affordable rental housing/apartments” was the top affordable housing need. Additional needs identified during the public meeting and stakeholder interviews indicated a need to address vacant and blighted housing.

Priority Need		Blight Removal
3	Priority Level	High
	Population(s) served	Extremely low income Low income Moderate income Large families Families with children

Geographic areas(s) affected	Elderly/frail elderly Citywide South Columbus NRSA
Associated goal(s)	Blight Removal
Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> <li>Demolition of blighted properties</li> </ul>
Basis for priority	Stakeholders note a continued need for removing blighted properties in older neighborhoods. Stakeholders state that blight removal will reduce crime and improve community aesthetics.

<b>Priority Need</b>	<b>Infrastructure and Public Facility Improvements</b>
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<b>4</b>	Priority Level	High
	Population(s) served	Extremely low income Low income Moderate income Large families Families with children Elderly/frail elderly Public housing residents People with disabilities
	Geographic areas(s) affected	Citywide South Columbus NRSA
	Associated goal(s)	Infrastructure and Public Facility Improvements
	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> <li>Road and sidewalk improvements</li> <li>Access to high-speed internet</li> <li>Park and recreation facility improvements</li> <li>ADA Accessibility modifications</li> </ul>

	Basis for priority	Community members indicate a need for high-speed internet, sidewalk and road improvements (including speed bumps, curb and gutter, etc.), and water/sewer improvements.
	<b>Priority Need</b>	<b>Public Services</b>
<b>5</b>	Priority Level	High
	Population(s) served	Extremely low income Low income Moderate income Large families Families with children Elderly/frail elderly Homeless individuals Homeless Families with Children Public housing residents People with disabilities Victims of Domestic Violence
	Geographic areas(s) affected	Citywide South Columbus NRSA
	Associated goal(s)	Public Services
	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> <li>• Employment and training programs</li> <li>• Technical assistance and capacity building</li> <li>• Youth programs and childcare</li> <li>• Food access</li> </ul>
	Basis for priority	Community members indicate an increased need for youth activities and employment and job training opportunities.
	<b>Priority Need</b>	<b>Fair Housing</b>
<b>6</b>	Priority Level	High

Population(s) served	All
Geographic areas(s) affected	Citywide
Associated goal(s)	Fair Housing
Description	<p>Activities to possibly be funded under this priority include:</p> <ul style="list-style-type: none"> <li>• Fair housing education services to help residents, community organizations, landlords and other housing providers understand fair housing rights and responsibilities.</li> <li>• Consumer education around landlord-tenant issues.</li> <li>• Engaging the city’s real estate and banking professional in ongoing fair housing education and campaigns.</li> </ul>
Basis for priority	Input from community members and professionals indicates a very limited number of fair housing education services in the city. The Analysis of Impediments to Fair Housing Choice recommends the expansion of fair housing activities in Columbus.

Priority Need		COVID-19 Response
7	Priority Level	Low
	Population(s) served	Extremely low income Low income Moderate income Large families Families with children Elderly/frail elderly Homeless individuals Homeless Families with Children Public housing residents People with disabilities Victims of Domestic Violence

Geographic areas(s) affected	Citywide
Associated goal(s)	COVID-19 Response
Description	<p>Activities to possibly be funded under this priority include:</p> <ul style="list-style-type: none"> <li>Prevention, preparation for, and response to the COVID-19 pandemic, to possibly include, but not be limited to, rent and utility assistance, small business assistance, infrastructure or technology for remote learning, medical supplies or personal protective equipment (PPE), and assistance with food access.</li> </ul>
Basis for priority	Columbus households and businesses facing the economic, health, and education impacts of the COVID-19 pandemic.

<b>Priority Need</b>	<b>Expanding the Availability of Homeless Services and Housing</b>
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8	Priority Level	High
	Population	<p>Chronic Homelessness</p> <p>Homeless Individuals</p> <p>Homeless Families with Children</p> <p>Homeless Persons with Mental Disabilities</p> <p>Homeless persons with Chronic Substance Abuse</p> <p>Homeless Veterans</p> <p>Homeless Persons with HIV/AIDs</p> <p>Homeless Victims of Domestic Violence</p> <p>Homeless Unaccompanied Youth</p>
	Geographic Areas Affected	<p>Citywide</p> <p>South Columbus NRSA</p>
	Associated Goals	Expanding the availability of homeless services and housing.

9	Description	<p>Activities to possibly be funded under this priority include:</p> <ul style="list-style-type: none"> <li>Shelter Operations</li> <li>Renovations to Homeless Facilities</li> <li>Shelter Essential Services</li> <li>Property Acquisition/Disposition</li> <li>Rapid Rehousing</li> <li>HMIS</li> <li>Street Outreach</li> <li>Homeless Prevention</li> <li>Coordinated Entry</li> </ul>
	Basis for Relative Priority	<p>There is a need for housing opportunities and services for homeless persons and persons at risk of becoming homeless. The need for homeless services was determined by a review of data. Between 2022 and 2023 PIT count totals increased by 10% over the previous year and the increase is showing sustainability. The most recent Point in time Count found over 272 persons experiencing homelessness within the City.</p>
	<b>Priority Need</b>	<b>Program Administration</b>
	Priority Level	High
	Population(s) served	All
	Geographic areas(s) affected	Citywide
	Associated goal(s)	Program Administration

Description	Support general administration, planning, and staff costs for Columbus's CDBG and HOME programs.
Basis for priority	Program administration costs associated with the coordination and delivery of services to Columbus residents.

Table 49 – Priority Needs Summary

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD’s Section 8 Housing Choice Voucher program administered through local housing authorities. The Housing Authority of Columbus’s Housing Choice Voucher program distributes an estimated 3,220 vouchers annually.
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement.

Table 50 – Influence of Market Conditions

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

### Introduction

The City of Columbus receives annual allocations of CDBG and HOME funds for housing construction, rehabilitation initiatives, public services, economic development, and other eligible activities. These funding sources are expected to remain available over the next five years. Table 51 below shows the City's CDBG and HOME allocations for the 2021 program year, along with an estimate of anticipated grant funding for the remaining four years covered by this Consolidated Plan. This estimate assumes level CDBG and HOME funding over those four years equivalent to the 2021 allocations.

In 2022, the Anticipated Resources section was updated to reflect prior year resources added into this plan resulting from a reprogramming of funds from past projects. A detailed breakdown of the funding years, amounts, and projects affected is provided in the Discussion field within this section.

Lastly, this section has been updated to reflect Emergency Solutions Grant funding added into this plan resulting from the funding first being introduced in FY24 HUD Entitlement funding, during the 4th year of this Consolidated plan.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing	\$1,672,656	\$0	\$0	\$1,672,656	\$6,720,624	Block grant from HUD to address housing, community development and economic development needs in the City.
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		Public Improvements Public Services						
HOME	Public – federal	Acquisition Homebuyer rehabilitation and down payment assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$986,139	\$0	\$0	\$986,139	\$3,944,556	Grant from US Department of Housing and Urban Development to address affordable housing needs in the City.

ESG	Public - Federal	Shelter Operations	\$145,932	\$0	\$0	\$145,932	\$291,864	Grant from the US Department of Housing and Urban Development to address homelessness needs in the City.
		Renovations to Homeless Facilities						
		Shelter Essential Services						
		Property Acquisition/Disposition						
		Rapid Rehousing						
		HMIS						
		Street Outreach						
		Homeless Prevention						
		Coordinated Entry						

Table 51 – Anticipated Resources

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

The nonprofit organizations receiving CDBG, HOME and ESG funds from the City as subrecipients have additional financial capacity through foundation support, fundraising campaigns, and other state, local and national, grant opportunities. These external resources extend the reach

and scale of City-funded programs. In addition, the City proactively 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.

HUD's HOME Program typically requires a 25% match from non-federal fund sources, however, HUD has issued Columbus a 50% HOME match reduction due to "fiscal distress" criteria, namely, that the City's percentage of persons in poverty exceeds 125% of the average national rate. The match reduction requires that the City effectively match only 12.5% of its HOME allocation. To meet the match requirement, the City requires organizations who receive HOME funding to provide the necessary match using non-federal funds, which is verified through a report submitted to the City on an annual basis.

HUD's ESG Program requires a 100% match from a wide variety of fund sources identified in 24 CFR part 576.201. To meet the match requirement, the City requires organizations who receive ESG funding to provide the necessary match, which is verified through a report submitted to the City on an annual basis.

**If appropriate, describe publicly 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**

A detailed breakdown of the funding years, amounts, and projects from which the prior year resources that were moved in a 2022 substantial amendment are provided below.

Community Development Block Grant (CDBG)

Year / Organization / Activity / Project Description / Amount

2015 City of Columbus Demolition Demolition - Elimination of Slum and Blight (\$3,075.20)

2015 Housing Authority Columbus Georgia Affordable Housing Chase Homes Redevelopment (\$80,852.21)

2016 Housing Authority Columbus Georgia Affordable Housing Chase Homes Redevelopment (\$72,994.98)

2017 Housing Authority Columbus Georgia Affordable Housing Chase Homes Redevelopment (\$4,287.60)  
2018 City of Columbus Public Facilities ADA Accessible Playground Equipment (\$91,865.21)  
2019 City of Columbus Demolition Demolition – Elimination of Slum and Blight (\$15,330.10)  
2019 City of Columbus Economic Development Economic Development / Job Training (\$70,000.00)  
2019 City of Columbus Acquisition / Disposition Land Banking Activities (\$175,154.44)  
2020 City of Columbus Demolition Demolition – Elimination of Slum and Blight (\$101,000.00)  
2020 City of Columbus Public Facilities ADA Accessible Playground Equipment (\$362,633.00)  
2020 City of Columbus Acquisition / Disposition Property Acquisition (\$170,357.00)  
2020 City of Columbus Lead Based Paint Testing Program (\$20,000.00)  
2020 City of Columbus Section 3 Job Training (\$30,000.00)  
2020 Housing Authority Columbus Georgia Affordable Housing Chase Homes Redevelopment (\$250,000.00)

**Total Recaptured Prior-Year CDBG Funding: \$1,447,549.74**

NOTE: The City is also reprogramming an additional \$806,437.90 in PY 2021 CDBG funds to other PY 2021 projects. These reprogramming's within PY 2021 do not add new resources to the plan and are not included in the totals here. The specific PY 2021 projects affected are shown in the ES-05 attachment and listed in AP-35.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

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

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

Table 52 – Institutional Delivery Structure

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

The City of Columbus supports a variety of programs with goals of increasing housing affordability and homeownership, providing public services, and improving public facilities and infrastructure. The City has developed strong partnerships with the Columbus– Muscogee County Continuum of Care and nonprofit service providers. Stakeholders who participated in this planning process noted that the availability of providers serving families (e.g., Home for Good and Salvation Army) is a strength of the institutional delivery system.

Stakeholders also noted gaps in the institutional delivery system, including:

- A lack of providers serving chronically homeless individuals and individual men and women experiencing homelessness;
- A lack of transitional housing for men;

- A need for additional shelter beds for single-parent families;
- A need for additional housing options for families;
- A need for more shelters for women and children;
- A need for a safe house where individuals can access resources and services; and
- A lack of homeless shelters serving LGBTQ populations.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X

Other	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Other			

Table 53 – Homeless Prevention Services Summary

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

The Columbus–Muscogee County Continuum of Care and a variety of agencies and organizations provide housing and services to people experiencing homelessness, including:

- An estimated 235 year–round emergency shelter beds through Chattahoochee Valley Jail Ministries, Hope Harbour, House of Mercy, Salvation Army, Valley Interfaith Promise, and Valley Rescue Mission, about 38% of which are adult–only beds (89 beds) and about 62% of which are family beds (146 beds);
- An estimated 34 transitional housing beds through House of TIME and Open Door Community House (12 beds), all of which are adult–only beds;
- An estimated 202 permanent supportive housing beds through House of TIME, the Housing Authority of Columbus, New Horizons Community Service Board, and Stewart Community Home, about 15% of which are family beds (30 beds) and 85% of which are adult–only beds (172 beds);
- An estimated 94 Rapid Re–housing beds provided by Homeless Resource Network and Open Door Community House, about 82% of which are family beds (77 beds) and 18% of which are adult–only beds (17 beds).
- Current programs to reduce poverty through access to education and jobs are provided by the Lower Chattahoochee Workforce Development Board and WorkSource Georgia, Columbus State University, Columbus Technical College, and nonprofit organizations in the city; and
- MercyMed, Valley Healthcare System, and New Horizons Community Service Board provide sliding scale fee health and mental health programs in Columbus.

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

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

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

- Case management at emergency shelters;
- Resource navigation;
- Services focused on meeting the needs of homeless individuals and chronically homeless individuals and families;
- Job and skills training;

- Community gardens;
- Services for displaced women and children;
- Clothing and laundry services;
- Mental health services; and
- Substance abuse treatment.

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

Over the next 5 years the city of Columbus will work with city departments and local partners, such as the Housing Authority of Columbus Georgia; Homeless housing and service providers; nonprofit partners; and other local and regional partners to leverage, CDBG, HOME, and ESG funding to address the identified gaps in service delivery.

Each year, the city will consider projects that strengthen opportunities for collaboration among the city and its partners. Further, the city may use CDBG and ESG funding to support projects that provide basic needs to support people experiencing homelessness and transitioning to permanent housing, including job training, food, education, childcare, transportation and other services.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expansion of Affordable Housing Supply	2021	2025	Affordable Housing	Citywide South Columbus NRSA	Expansion of Affordable Housing Supply	CDBG: \$978,640  HOME: \$4,437,630	Rental units constructed: 5 housing units  Homeowner Housing Added: 25 housing units
2	Housing Rehabilitation	2021	2025	Affordable Housing	Citywide South Columbus NRSA	Housing Rehabilitation	CDBG: \$1,600,000	Homeowner Housing Rehabilitated: 120 housing units
3	Blight Removal	2021	2025	Affordable Housing	Citywide South Columbus NRSA	Blight Removal	CDBG: \$1,000,000	Buildings Demolished: 50 buildings

4	Infrastructure and Public Facility Improvements	2021	2025	Non-Housing Community Development	Citywide South Columbus NRSA	Infrastructure and Public Facility Improvements	CDBG: \$1,750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 persons assisted
5	Public Services	2021	2025	Non-Housing Community Development Homelessness Non-Homeless Special Needs	Citywide South Columbus NRSA	Public Services	CDBG: \$1,386,275	Public service activities other than Low/Moderate Income Housing Benefit: 13,580 persons assisted  Businesses assisted: 5 businesses assisted
6	Fair Housing	2021	2025	Other: Fair Housing	Citywide	Fair Housing	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 260 persons assisted
7	COVID-19 Response	2021	2025	Other: COVID-19 Response	Citywide	COVID-19 Response	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 persons assisted

8	Expanding the Availability of Homeless Services and Housing	2024	2025	Homelessness	Citywide  South Columbus NRSA	Homelessness	ESG: \$291,864	Homeless Overnight Shelter: 40 persons assisted  Rapid Rehousing: 5 persons assisted  Homelessness Prevention: 5 persons assisted
9	Program Administration	2021	2025	Other: Program Administration	Citywide	Program Administration	CDBG: \$1,648,365 HOME: \$493,065	N/A

Table 54 – Goals Summary

**Goal Descriptions**

*Goal 1: Expansion of Affordable Housing Supply*

Development of new single-family and multifamily affordable housing units for both homeownership and rental, to include elderly housing units and units produced by qualifying Community Housing Development Organizations.

*Goal 2: Housing Rehabilitation*

Rehabilitation of homeowner housing to benefit extremely low-, low-, and moderate-income households. Supportive programs and services to increase housing access and safety, including accessibility modifications to existing homes, down-payment assistance, tenant-based rental assistance, and lead-based paint testing.

*Goal 3: Blight Removal*

Blight removal in older neighborhoods to remove uninhabitable structures, improve community aesthetics and reduce crime.

*Goal 4: Infrastructure and Public Facility Improvements*

Promote quality of life and neighborhood revitalization through improvements to current public infrastructure and facilities.

*Goal 5: Public Services*

Services provided by nonprofit organizations that benefit low-income residents such as homeless, youth, disabled, elderly, and other special populations.

*Goal 6: Fair Housing*

Provide services to residents and housing providers to advance fair housing.

*Goal 7: COVID-19 Response*

Funding to mitigate the impacts of COVID-19 such as temporary rent, mortgage or utility assistance; financial assistance to small businesses, and other pandemic-related community support.

*Goal 8: Expanding the Availability of Homeless Services and Housing*

Support services provided by nonprofit organizations that benefit homeless, youth, disabled, elderly, and other special populations.

*Goal 9: Program Administration*

Plan and administer funding for community development and housing activities with transparency, community involvement, and full compliance with federal regulations.

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

The City of Columbus will provide affordable housing for an estimated 150 individuals or families during the 2021 through 2025 program years. This includes approximately 120 families assisted through homeowner rehabilitation, 25 new affordable units added for homeownership, and 5 affordable rental units to be developed.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

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

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

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

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

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

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

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

Not applicable.

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

### **Barriers to Affordable Housing**

Stakeholders identified the city’s property tax structure as a major barrier to affordable housing in Columbus. Under the current property tax structure, homeowners receive a homestead exemption based upon the year of purchase. The assessed value of the home is “frozen” from the year of purchase, producing a fixed tax payment for the entirety of the owner’s tenure in the home. Using this tax structure, property taxes only

increase on a residential property when the property is sold or improved, or when the overall tax rate is adjusted. The property tax “freeze” has been in effect since 1983.<sup>24</sup>

In 2016, Columbus citizens voted against a proposition to “Thaw the Freeze.” Many citizens saw the proposal as an effort to raise taxes, particularly on older residents. While changing the property tax policy is likely to raise taxes on long-standing homeowners, stakeholders note that the tax policy limits the city’s overall revenues, which has produced subsequent effects on the quality of city services provided to residents. Proponents of an alternate tax policy also state that the current property tax structure places a disproportionate amount of tax burden on the city’s newer homeowners. Much of the region’s residential growth has occurred in adjacent jurisdictions such as Russell County (AL), Lee County (AL) and Harris County (GA). Stakeholders note that these adjacent areas offer large lots, large homes, placement in high performing school systems or proximity to Ft. Benning. An ideal property tax structure will help retain affordability for seniors or other low-income households while offering property taxes and public services for new homeowners that are competitive with adjacent jurisdictions.

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

In 2016, Columbus proposed a ballot measure that would alter the city’s current property tax structure, removing the property tax freeze for future home buyers. A proposed alternative would allow the city to grandfather the tax freeze for all home purchases made before a selected year. Purchased made after the selected year would receive an additional \$6,500 with their standard homestead exemption.<sup>25</sup>

Despite efforts to offer an alternative property tax structure with a grandfathered property tax freeze for most residents, voters opposed the proposal. Stakeholders in the community engagement process noted that the benefits of altering the property tax structure were not well communicated, unlike the benefits of other approved tax measures such as T-SPLOST and E-SPLOST.

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

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

The City of Columbus is a member of the Columbus-Muscogee Continuum of Care. One of the City’s priorities for the 2021–2025 Consolidated Plan is to expand the availability of homeless services and housing. Activities funded under this priority may include outreach to unsheltered homeless persons. House of Mercy, SAFE

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<sup>24</sup> Wright, Ben. “Two sides of ‘Thaw the Freeze’ considered at forum.” (September 20, 2016) Columbus Ledger-Enquirer. <https://www.ledger-enquirer.com/article103074897.html>

<sup>25</sup> Blair, Benjamin F. (March 2015) “Community Information Brief – The Muscogee County Property Tax Freeze Part 4: An Analysis of a Proposed Alternative.” The Butler Center for Business and Economic Research – Columbus State University. <https://turner.columbusstate.edu/docs/butler-center/research-publications/brief-4.pdf>

HOUSE, Salvation Army, and Valley Rescue Mission will continue to offer outreach to people experiencing homelessness by providing food, clothing, and other resources.

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

The City may fund facility improvements or services provided by emergency or transitional housing providers over the next five years under the priority of expanding the availability of homeless services and housing. The City of Columbus 10-Year Plan to End Homelessness (2010) designated ‘rapid re-housing into transitional and permanent housing’ as a key strategy in ending homelessness in the city. Action items related to transitional housing and emergency shelter include increasing the supply of transitional housing and development of additional emergency shelter beds.

House of Mercy, Valley Rescue Mission, Hope Harbour, Salvation Army, and other providers will continue to provide emergency and transitional housing for people experiencing homelessness.

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

The City of Columbus and the Columbus–Muscogee Continuum of Care support a Housing First model that prioritizes permanent housing and offers case management and other support services. The City of Columbus 10-Year Plan to End Homelessness (2010) designated ‘rapid re-housing into transitional and permanent housing’ as a key strategy in ending homelessness in the city. Action items related to permanent housing include conducting a market study to determine the availability of affordable housing and increasing the supply of permanent supportive housing. One of the Continuum of Care’s priorities is to increase access to affordable and permanent supportive housing.

Over the next five years, the City will continue to support the Continuum of Care and homeless service providers that recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. In particular, the Continuum of Care has prioritized permanent housing through organizations such as Stewart Community Home, New Horizons Community Service Board, and House of TIME.

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

Housing and service providers in Columbus work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness, including extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education, or youth needs. The City of Columbus 10-Year Plan to End Homelessness (2010) designated prevention and intervention programs as key strategy in ending homelessness. The plan's action items related to prevention and intervention include development of a detox program for people at risk of homelessness, development of programs to overcome barriers to accessing housing and employment, childcare, and rent and utility assistance, among others.

Chattahoochee Valley Episcopal Ministry, St. Anne Outreach, Salvation Army, Valley Rescue Mission, and other service providers offer rent, mortgage, and utility assistance in the city. Columbus Consolidated Government has offered rental assistance through the Georgia Department of Community Affairs during the COVID-19 pandemic.

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

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

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

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

The City of Columbus reduces risk of lead poisoning and hazards by following the Lead Safe Housing Rule requirements in federally funded housing activities and through the Childhood Lead Poisoning Prevention Program. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. More than 20 million homes in the United States built before 1978 contain lead-based paint hazards. For these reasons, it is vital that the City of Columbus reduce lead-based paint hazards in all federally funded housing activities.

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

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

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

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

An estimated 20.7% of Columbus residents were living below the poverty level in the past 12 months, above the statewide poverty rate of 15.1%, according to American Community Survey 5-Year Estimates for 2015–2019. The city’s poverty rate has increased since the 2008–2012 ACS estimates, when it was estimated at 18.8%. The Columbus Consolidated Government 2038 Comprehensive Plan, the River Valley Regional Commission Comprehensive Economic Development Strategy (updated in 2017), and the Columbus 2025 plan (Regional Prosperity Initiative: A Vision for a Greater Columbus) detail goals related to reducing poverty, including:

#### *Economic and Workforce Development*

- Maintain connections with local employers to ensure that skills needed are addressed in workforce training initiatives (Employer Committee, Technical College, Dept of Labor).
- Facilitate and encourage programs within the local school systems – Dual Enrollment/Move On When Ready.
- Support the transition from military to civilian jobs.
- Encourage apprenticeships and internships for businesses to teach high school and college aged students; develop region-wide mentoring programs to include internships and apprenticeships.
- Create a comprehensive cradle-to-career (C2C) partnership to align education, training, business, and social services around increasing talent levels in Greater Columbus.
- Ensure that three- and four-year-olds have access to high-quality early childhood education.
- Ensure that infants, toddlers, and expecting parents have access to comprehensive child development and family support services.
- Expand efforts to introduce students to education and career possibilities from a young age.
- Leverage existing programs to coordinate a community-wide mentoring program for at-risk K12 students.
- Launch a broad-based adult education campaign to connect individuals who did not complete high school or college coursework with opportunities for advancement and employment.
- Connect business and education providers to develop post-secondary programs and high school curricula that support target business growth and introduce young people to job opportunities.
- Challenge the region’s business community to leverage, expand, and develop internship and apprenticeship opportunities for high school and college students.
- Develop a formal retention program for individuals retiring from or exiting the military.
- Welcome and engage new residents who move to Greater Columbus with a relocating family member.
- Efforts shall be made to direct technical and business assistance, such as Section 108 loan repayments.

### *Housing*

- Create and/or preserve affordable housing, such as housing rehabilitation assistance, down payment and/or closing cost assistance, and new construction.
- Efforts shall be made to demolish vacant and/or unsafe structures.

### *Homelessness*

- Preserve short-term and long-term homeless facilities and associated services.

### *Other*

- Expand and continue non-housing community development supportive services.
- Maintain (and possibly expand) administrative and planning costs to operate the CDBG and HOME programs successfully.

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

The housing affordability, workforce development, and homelessness programs detailed in this plan aim to support the achievement of housing and economic development goals for the city and region. The goal of expanding housing choice and affordability is central to goals detailed in both the City's Comprehensive Plan and this Consolidated Plan. The City will continue to fund services to assist individuals in obtaining housing and employment and in meeting other needs.

In addition to resources available through economic development programs and general public services, assistance focused on reducing poverty is offered through homelessness service providers in the city of Columbus. For example, House of Mercy, Valley Rescue Mission, Hope Harbour, Salvation Army, and other providers offer emergency and transitional housing for people experiencing homelessness.

## **SP-80 Monitoring – 91.230**

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

The city's monitoring process requires recipients of CDBG, HOME, or ESG funding to submit quarterly and year-end reports to the city's Community Reinvestment Department, describing client demographics and the number of clients served. Housing providers receiving HOME funds must provide data for tenants who receive federal grant funds to ensure that the recipients meet income eligibility requirements. Community Reinvestment staff conduct regular reviews of CDBG, HOME, and ESG expenditures by monitoring reimbursement requests and tracking correspondence with grantees. Staff also conduct annual on-site monitoring visits for all developers, sub-recipients, and projects to ensure compliance with HUD regulations. In November 2020, the city adopted additional policies to aid disadvantaged business enterprises (DBEs), including small, women-owner and minority owned businesses (see Sec. 2-3-7, Article 10, Columbus Code of Ordinances). This policy encourages the use of DBEs for a minimum percentage of city contracts and prohibits discrimination based on race, color,

national origin, religion, age, sex, or disability.

# Expected Resources

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

### Introduction

The City of Columbus receives annual allocations of CDBG and HOME funds for housing construction, rehabilitation initiatives, public services, economic development, and other eligible activities. These funding sources are expected to remain available over the next five years. Table 55 below shows the City's CDBG and HOME allocations for the 2021 program year, along with an estimate of anticipated grant funding for the remaining four years covered by this Consolidated Plan. This estimate assumes level CDBG and HOME funding over those four years equivalent to the 2021 allocations.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,672,656	\$0	\$0	\$1,672,656	\$6,720,624	Block grant from HUD to address housing, community development and economic development needs in the City.
HOME	Public – federal	Acquisition Homebuyer rehabilitation and	\$986,139	\$0	\$0	\$986,139	\$3,944,556	Grant from US Department of Housing and Urban Development to address affordable

		down payment assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership						housing needs in the City.
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Table 55 – 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 receiving CDBG and HOME funds from the City as subrecipients have additional financial capacity through foundation support and fundraising campaigns. These external resources extend the reach and scale of City-funded programs. In addition, the City proactively 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.

HUD's HOME Program typically requires a 25% match from non-federal fund sources, however, HUD has issued Columbus a 50% HOME match reduction due to "fiscal distress" criteria, namely, that the City's percentage of persons in poverty exceeds 125% of the average national rate. The match reduction requires that the City effectively match only 12.5% of its HOME allocation. To meet the match requirement, the City requires organizations who receive HOME funding to provide the necessary match using non-federal funds, which is verified through a report submitted to the City on an annual basis.

**If appropriate, describe publicly 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**

**\*Substantial Amendment\***

A detailed breakdown of the funding years, amounts, and projects from which the prior year resources are being moved in this Substantial Amendment is provided below.

**Community Development Block Grant (CDBG)**

Year / Organization / Activity / Project Description / Amount

2015	City of Columbus	Demolition	Demolition – Elimination of Slum and Blight	(\$3,075.20)
2015	Housing Authority Columbus Georgia	Affordable Housing	Chase Homes Redevelopment	(\$80,852.21)
2016	Housing Authority Columbus Georgia	Affordable Housing	Chase Homes Redevelopment	(\$72,994.98)
2017	Housing Authority Columbus Georgia	Affordable Housing	Chase Homes Redevelopment	(\$4,287.60)
2018	City of Columbus	Public Facilities	ADA Accessible Playground Equipment	(\$91,865.21)
2019	City of Columbus	Demolition	Demolition – Elimination of Slum and Blight	(\$15,330.10)

2019 City of Columbus Economic Development Economic Development / Job Training (\$70,000.00)  
2019 City of Columbus Acquisition / Disposition Land Banking Activities (\$175,154.44)  
2020 City of Columbus Demolition Demolition – Elimination of Slum and Blight (\$101,000.00)  
2020 City of Columbus Public Facilities ADA Accessible Playground Equipment (\$362,633.00)  
2020 City of Columbus Acquisition / Disposition Property Acquisition (\$170,357.00)  
2020 City of Columbus Lead Based Paint Testing Program (\$20,000.00)  
2020 City of Columbus Section 3 Job Training (\$30,000.00)  
2020 Housing Authority Columbus Georgia Affordable Housing Chase Homes Redevelopment (\$250,000.00)

**Total Recaptured Prior-Year CDBG Funding: \$1,447,549.74**

NOTE: The City is also reprogramming an additional \$806,437.90 in PY 2021 CDBG funds to other PY 2021 projects. These reprogramming's within PY 2021 do not add new resources to the plan and are not included in the totals here. The specific PY 2021 projects affected are shown in the ES-05 attachment and listed in AP-35.

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expansion of Affordable Housing Supply	2021	2025	Affordable Housing	Citywide South Columbus NRSA	Expansion of Affordable Housing Supply	CDBG: \$195,728 HOME: \$887,526	Rental units constructed: 1 housing units Homeowner Housing Added: 5 housing units Buildings acquired/disposed: 1 housing unit
2	Housing Rehabilitation	2021	2025	Affordable Housing	Citywide South Columbus NRSA	Housing Rehabilitation	CDBG: \$320,000	Homeowner Housing Rehabilitated: 24 housing units
3	Blight Removal	2021	2025	Affordable Housing	Citywide	Blight Removal	CDBG: \$200,000	Buildings Demolished: 10 buildings

					South Columbus NRSA			
4	Infrastructure and Public Facility Improvements	2021	2025	Non-Housing Community Development	Citywide  South Columbus NRSA	Infrastructure and Public Facility Improvements	CDBG: \$350,000	Public Facility or Infrastructure Activities other than Low/ Moderate Income Housing Benefit: 1,000 persons assisted
5	Public Services	2021	2025	Non-Housing Community Development  Homelessness  Non-Homeless Special Needs	Citywide  South Columbus NRSA	Public Services	CDBG: \$277,255	Public service activities other than Low/ Moderate Income Housing Benefit: 2,716 persons assisted  Businesses assisted: 1 business assisted
6	Fair Housing	2021	2025	Other: Fair Housing	Citywide	Fair Housing	CDBG: \$0	Public service activities other than Low/ Moderate Income Housing Benefit: 0 persons assisted
7	COVID-19 Response	2021	2025	Other: COVID- 19 Response	Citywide	COVID-19 Response	CDBG: \$0	Public service activities other than Low/ Moderate Income Housing Benefit: 0 persons assisted

8	Program Administration	2021	2025	Other: Program Administration	Citywide	Program Administration	CDBG: \$329,673  HOME: \$98,613	N/A
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Table 56 – Goals Summary

**Goal Descriptions**

*Goal 1: Expansion of Affordable Housing Supply*

Development of new single-family and multifamily affordable housing units for both homeownership and rental, to include elderly housing units and units produced by qualifying Community Housing Development Organizations.

*Goal 2: Housing Rehabilitation*

Rehabilitation of homeowner housing to benefit extremely low-, low-, and moderate-income households. Supportive programs and services to increase housing access and safety, including accessibility modifications to existing homes, down-payment assistance, tenant-based rental assistance, and lead-based paint testing.

*Goal 3: Blight Removal*

Blight removal in older neighborhoods to remove uninhabitable structures, improve community aesthetics and reduce crime.

*Goal 4: Infrastructure and Public Facility Improvements*

Promote quality of life and neighborhood revitalization through improvements to current public infrastructure and facilities.

*Goal 5: Public Services*

Services provided by nonprofit organizations that benefit low-income residents such as homeless, youth, disabled, elderly, and other special populations.

*Goal 6: Fair Housing*

Provide services to residents and housing providers to advance fair housing.

*Goal 7: COVID-19 Response*

Funding to mitigate the impacts of COVID-19 such as temporary rent, mortgage or utility assistance; financial assistance to small businesses, and other pandemic-related community support.

*Goal 8: Program Administration*

Plan and administer funding for community development and housing activities with transparency, community involvement, and full compliance with federal regulations.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

##### \*Substantial Amendment\*

The following projects have been canceled and removed from this plan:

- 3 – Demolitions
- 4 – Recreational Facilities
- 8 – Lead-Based Paint Testing Program
- 9 – Section 3 Training

The following new projects have been added to this plan:

- 13 – Wynnton Road Retaining Wall
- 14 – Neighborhood Facility Renovation: Fox Community Center
- 15 – 5th Street, Street Continuance
- 16 – 19th Street Flood Abatement
- 17 – BTW South Affordable Housing Development Phase 1

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The projects listed below represent the activities Columbus plans to undertake during the 2021 program year to address the goals of providing decent safe and affordable housing, promoting a suitable living environment and encouraging investment in infrastructure.

#### Projects

#	Project Name
1	CDBG Administration
2	Public Service Grants
3	Demolitions
4	Recreational Facilities
5	Property Acquisition/Disposition

6	Minor Home Repair Program
7	Accessibility Home Compliance Program
8	Lead-Based Paint Testing Program
9	Section 3 Training
10	HOME Program Administration
11	Affordable Housing Development
12	Community Housing Development Organization (CHDO) Reserve

Table 57 – Project Information

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

The City’s allocation priorities reflect its focus on highest-priority needs. Priority needs were identified through data analysis, extensive community engagement, public survey results, consultation with stakeholders, and reviews of other plans and studies developed for Columbus and the region. The key strategic priorities that emerged from the Consolidated Plan process are listed below:

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	\$329,673.20
	<b>Description</b>	CDBG Program Administration
	<b>Target Date</b>	June 30, 2022
	<b>Location Description</b>	Department of Community Reinvestment and Real Estate, 420 10 <sup>th</sup> Street, Columbus, GA 31901
	<b>Planned Activities</b>	Salaries, office supplies, advertising, travel, appraisals, printing, cost allocations, etc.
2	<b>Project Name</b>	Public Service Grants
	<b>Target Area</b>	Citywide South Columbus NRSA

<b>Goals Supported</b>	Public Services
<b>Needs Addressed</b>	Public Services
<b>Funding</b>	\$247,254.90
<b>Description</b>	Provision of broad public services covering health, education and homelessness.
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	2,716 persons assisted
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Education and career development, healthcare programming, rapid re-housing, drug testing analysis, financial and wealth building, mentoring, virtual learning programs, CoC and homeless programs, PATH stability program, tutorial program, trade-skill training
<b>3 Project Name</b>	Demolitions
<b>Target Area</b>	Citywide
	South Columbus NRSA

<b>Goals Supported</b>	Blight Removal
<b>Needs Addressed</b>	Blight Removal
<b>Funding</b>	\$200,000
<b>Description</b>	Demolition of dilapidated structures
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	10 buildings
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Demolition
<b>4 Project Name</b>	Recreational Facilities
<b>Target Area</b>	Citywide South Columbus NRSA
<b>Goals Supported</b>	Infrastructure and Public Facilities Improvements
<b>Needs Addressed</b>	Infrastructure and Public Facilities Improvements

<b>Funding</b>	\$350,000
<b>Description</b>	Improvements to recreational facilities in low-to-moderate income census tracts.
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	1,000 persons assisted
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	ADA accessibility restroom upgrades
<b>5 Project Name</b>	Property Acquisition/Disposition
<b>Target Area</b>	Citywide South Columbus NRSA
<b>Goals Supported</b>	Expansion of Affordable Housing Supply
<b>Needs Addressed</b>	Expansion of Affordable Housing Supply
<b>Funding</b>	\$195,727.90

<b>Description</b>	Acquisition/Disposition
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	1 unit
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Acquisition/Disposition
<b>6 Project Name</b>	Minor Home Repair Program
<b>Target Area</b>	Citywide South Columbus NRSA
<b>Goals Supported</b>	Housing Rehabilitation
<b>Needs Addressed</b>	Housing Rehabilitation
<b>Funding</b>	\$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.

<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	8 household housing units
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Home repair and maintenance activities
<b>7 Project Name</b>	Accessibility Home Compliance Program
<b>Target Area</b>	Citywide South Columbus NRSA
<b>Goals Supported</b>	Housing Rehabilitation
<b>Needs Addressed</b>	Housing Rehabilitation
<b>Funding</b>	\$150,000
<b>Description</b>	Provision of accessibility upgrades to income eligible households
<b>Target Date</b>	June 30, 2022

<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	15 household housing units
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Provision of accessibility upgrades to income eligible households
<b>8 Project Name</b>	Lead-Based Paint Testing Program
<b>Target Area</b>	Citywide South Columbus NRSA
<b>Goals Supported</b>	Housing Rehabilitation
<b>Needs Addressed</b>	Housing Rehabilitation
<b>Funding</b>	\$20,000
<b>Description</b>	Provision of lead-based paint testing to income eligible households.
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	1 household housing unit

<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Provision of lead-based paint testing to income eligible households.
<b>9 Project Name</b>	Section 3 Training
<b>Target Area</b>	Citywide South Columbus NRSA
<b>Goals Supported</b>	Program Administration
<b>Needs Addressed</b>	Program Administration
<b>Funding</b>	\$30,000
<b>Description</b>	Section 3 Training
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	1 business assisted
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	The City will work with a subrecipient to certify Section 3 businesses and to provide training to low-income individuals to be registered as Section 3-certified residents.

	<p>These businesses and individuals will be referred to developers and contractors who are hired to work on HOME and CDBG projects.</p>
<b>10 Project Name</b>	HOME Program Administration
<b>Target Area</b>	Citywide
<b>Goals Supported</b>	Program Administration
<b>Needs Addressed</b>	Program Administration
<b>Funding</b>	\$98,613
<b>Description</b>	HOME Program Administration
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	
<b>Location Description</b>	Department of Community Reinvestment and Real Estate, 420 10 <sup>th</sup> Street, Columbus, GA 31901
<b>Planned Activities</b>	Salaries, office supplies, advertising, travel, appraisals, printing, cost allocations, etc.

<b>11</b>	<b>Project Name</b>	Affordable Housing Development
	<b>Target Area</b>	Citywide South Columbus NRSA
	<b>Goals Supported</b>	Expansion of Affordable Housing Supply
	<b>Needs Addressed</b>	Expansion of Affordable Housing Supply
	<b>Funding</b>	\$739,605.15
	<b>Description</b>	Development of affordable single-family rental and elderly units
	<b>Target Date</b>	June 30, 2022
	<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	5 household housing units
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Development of affordable single-family rental and elderly units
<b>12</b>	<b>Project Name</b>	Community Housing Development Organization (CHDO) Reserve
	<b>Target Area</b>	Citywide South Columbus NRSA

<b>Goals Supported</b>	Expansion of Affordable Housing Supply
<b>Needs Addressed</b>	Expansion of Affordable Housing Supply
<b>Funding</b>	\$147,920.85
<b>Description</b>	Acquisition and/or rehabilitation of homebuyer properties
<b>Target Date</b>	June 30, 2022
<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	1 household housing unit
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Acquisition and/or rehabilitation of homebuyer properties

Table 58 – Projects

## 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 has identified two geographic areas where CDBG and HOME funding will be directed: the Citywide target area and the new South Columbus NRSA. The Citywide target area encompasses the entirety of the City of Columbus, allowing the City to direct CDBG and HOME funds to eligible activities throughout the city. Within the Citywide target area, neighborhoods where the percentage of LMI persons is 51% or higher will be prioritized for CDBG funding. The South Columbus NRSA is a smaller area, entirely within the city limits, and is home to approximately 10.8% of the city's total population. An estimated 72.0% of the residents in the South Columbus NRSA have low or moderate incomes. Eligible activities within both the South Columbus NRSA and Citywide target area include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

#### Geographic Distribution

Target Area	Percentage of Funds
South Columbus NRSA	20%
Citywide	80%

Table 59 – Geographic Distribution

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

In keeping with the intent and regulations of the federal CDBG and HOME Programs, the City of Columbus will focus its funding in neighborhoods that are predominately composed of low- and moderate-income households and that have substantial needs related to housing quality and affordability, public facilities and infrastructure, and economic development.

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

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Prioritizing investment in the South Columbus NRSA
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources

- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

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

## **Discussion**

While the City will allocate CDBG funding to projects and activities throughout Columbus, the City proposes as part of the 2021–2025 Consolidated Plan, to designate a new Neighborhood Revitalization Strategy Area (NRSA) in South Columbus. The South Columbus NRSA is located west of Interstate 185 roughly bound by Brown Avenue and Lumpkin Road on the west, State Spur 22 in the north, and Fort Benning in the south. The portion of the NRSA east of Interstate 185 is bound generally by Old Cusseta Road on the north and east and by Fort Benning in the south. The area is comprised primarily of residential neighborhoods and neighborhood commercial shopping centers. Neighborhoods in the NRSA include Wynnton, Willett, and Avondale Heights. According to HUD’s low/moderate income data based on the 2015 ACS, nearly three quarters (72.0%) of residents in the South Columbus NRSA have low or moderate incomes. Residents with low or moderate incomes comprise a significantly larger share in the NRSA compared to the overall population of the city where roughly a third of all residents have low or moderate incomes (39.9%).

# Affordable Housing

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

### Introduction

Over the next program year, the City of Columbus anticipates assisting 13 households at risk of homelessness through tenant-based rental assistance. The city anticipates assisting 24 homeowners with home repairs, 5 homebuyers through the production of affordable for-sale units and acquiring or disposing of 1 housing unit.

One Year Goals for the Number of Households to be Supported	
Homeless	13
Non-Homeless	19
Special-Needs	11
<b>Total</b>	<b>43</b>

Table 60 – One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	13
The Production of New Units	5
Rehab of Existing Units	24
Acquisition of Existing Units	1
<b>Total</b>	<b>43</b>

Table 61 – One Year Goals for Affordable Housing by Support Type

### Discussion

The estimates in Table 60 and Table 61 above are derived from the anticipated PY 2021 HOME and CDBG projects and activities.

## AP-60 Public Housing – 91.220(h)

### Introduction

The Housing Authority of Columbus, Georgia (HACG) provides publicly supported housing for residents of Columbus. HACG has a Moving To Work (MTW) designation, which allows the housing authority greater flexibility in its use of operating and capital funds and its implementation of policies not typically permitted under HUD regulations.

According to the HACG's most recent approved Moving To Work Report completed in Fall 2019, the agency leased 518 public housing units and 4,282 vouchers, including 1,062 project-based vouchers and 3,220 tenant-based or housing choice vouchers. The HACG also implements several approved MTW activities which expand the types of tenant-based vouchers available to Columbus residents. The "Innovation to Reduce Homelessness" activity provides 150 tenant-based vouchers for chronically homeless families. The "Next Step Vouchers" activity offers 10 tenant-based vouchers for youth aging out of foster care. Finally, the Sponsor-Based Emergency Voucher Program offers 24 tenant-based vouchers for victims of flooding, fire, natural disasters, and condemned housing.

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

Over the next year, the HACG will prepare its remaining public housing developments for RAD conversion. Activities include the demolition of two units at Warren Williams Homes which have substantial foundation issues. The HACG will also demolish a building at Elizabeth Canty Homes which contains 6 units due to its location in the floodplain and flood risk to residents. Finally, the HACG will submit a RAD application for Patriot Pointe and Columbus Commons.<sup>26</sup>

The HACG will continue to work on its long-term goals to expand affordable housing supply by acquiring new units, increasing security at existing developments, and installing Wi-fi infrastructure in all HACG developments, in addition to a variety of other policy and programming goals.

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

Public housing residents are encouraged to become involved in management with the HACG. The housing authority provides a placement for an HACG resident to serve as a commissioner on the HACG leadership team. Residents are also invited to participate in hearing regarding MTW plans and reports. The HACG tracks resident comments and provides a reply, which is recorded in the annual reports. To encourage public housing residents to participate in homeownerships, the HACG offers a voluntary Family Self-Sufficiency

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<sup>26</sup> HACG. "FY 2022 MTW Annual Plan." <https://www.columbushousing.org/assets/FY-2022-MTW-Annual-Plan---HUD-Approved-6.10.21.pdf>, p. 11

program to help residents achieve increased financial stability over a 5-year period. The program offers career counseling and job readiness programs, credit, and money management courses, as well as childcare and transportation assistance.

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

Not applicable.

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

### **Introduction**

The City of Columbus is a member of the Columbus–Muscookee Continuum of Care, which is designed to promote community-wide commitment to the goal of ending homelessness. The CoC consists of partner agencies working together to promote access and utilization of their programs. The City of Columbus will continue to partner with the Continuum of Care and local homelessness service providers to achieve the City's homelessness goals.

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

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

One of the City's priorities for the 2021–2025 Consolidated Plan is to expand the availability of homeless services and housing. Activities funded under this priority may include outreach to unsheltered homeless persons. House of Mercy, SAFE HOUSE, Salvation Army, and Valley Rescue Mission will continue to offer outreach to people experiencing homelessness by providing food, clothing, and other resources.

#### **Actions to address homeless outreach needs in the 2021 program year include:**

- Supporting the Continuum of Care by funding homeless outreach services

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

The City may fund facility improvements or services provided by emergency or transitional housing providers over the next five years under the priority of expanding the availability of homeless services and housing. The City of Columbus 10-Year Plan to End Homelessness (2010) designated 'rapid re-housing into transitional and permanent housing' as a key strategy in ending homelessness in the city. Action items related to transitional housing and emergency shelter include increasing the supply of transitional housing and development of additional emergency shelter beds.

House of Mercy, Valley Rescue Mission, Hope Harbour, Salvation Army, and other providers will continue to provide emergency and transitional housing for people experiencing homelessness.

Actions to address emergency shelter and transitional housing needs in the 2021 program year include:

- Supporting the PATH Stability Program
- Funding supportive services for victims of domestic violence
- Providing rental assistance
- Conducting rapid re-housing for homeless families

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

The City of Columbus and the Columbus–Muscogee Continuum of Care support a Housing First model that prioritizes permanent housing and offers case management and other support services. The City of Columbus 10–Year Plan to End Homelessness (2010) designated ‘rapid re-housing into transitional and permanent housing’ as a key strategy in ending homelessness in the city. Action items related to permanent housing include conducting a market study to determine the availability of affordable housing and increasing the supply of permanent supportive housing. One of the Continuum of Care’s priorities is to increase access to affordable and permanent supportive housing.

Over the next five years, the City will continue to support the Continuum of Care and homeless service providers that recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. In particular, the Continuum of Care has prioritized permanent housing through organizations such as Stewart Community Home, New Horizons Community Service Board, and House of TIME.

**Actions to assist residents experiencing homelessness in making the transition to permanent housing in the 2021 program year include:**

- Supporting the PATH Stability Program
- Funding supportive services for victims of domestic violence
- Providing rental assistance
- Conducting rapid re-housing for homeless families

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

Housing and service providers in Columbus work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness, including extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education or youth needs. The City of Columbus 10-Year Plan to End Homelessness (2010) designated prevention and intervention programs as key strategy in ending homelessness. The plan's action items related to prevention and intervention include development of a detox program for people at risk of homelessness, development of programs to overcome barriers to accessing housing and employment, childcare, and rent and utility assistance, among others.

Chattahoochee Valley Episcopal Ministry, St. Anne Outreach, Salvation Army, Valley Rescue Mission, and other service providers offer rent, mortgage, and utility assistance in the city. Columbus Consolidated Government has offered rental assistance through the Georgia Department of Community Affairs during the COVID-19 pandemic.

**Actions to prevent homelessness in the 2021 program year include:**

- Providing rental assistance
- Conducting rapid re-housing for homeless families

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

**Introduction:**

Stakeholders identified the city's property tax structure as a major barrier to affordable housing in Columbus. Under the current property tax structure, homeowners receive a homestead exemption based upon the year of purchase. The assessed value of the home is "frozen" from the year of purchase, producing a fixed tax payment for the entirety of the owner's tenure in the home. Using this tax structure, property taxes only increase on a residential property when the property is sold or improved, or when the overall tax rate is adjusted. The property tax "freeze" has been in effect since 1983.<sup>27</sup> In 2016, Columbus citizens voted against a proposition to "Thaw the Freeze."

**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:**

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<sup>27</sup> Wright, Ben. "Two sides of 'Thaw the Freeze' considered at forum." (September 20, 2016) Columbus Ledger-Enquirer. <https://www.ledger-enquirer.com/article103074897.html>

In lieu of pursuing any further proposals on property taxes, the City of Columbus is currently pursuing a special local option sales tax (SPLOST) to help cover the cost of renovations to the city’s government building. The sales tax, if approved, would increase the city’s sales tax rate to 9%.<sup>28</sup>

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section details the City of Columbus’s plans to ensure safe and affordable housing for its residents, meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

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

Residents and stakeholders who participated in this planning process noted affordable housing that is in good condition as the greatest underserved need in the city. Obstacles to meeting underserved housing needs include:

- High costs of new development and associated need for subsidies for development of new affordable housing, and
- Loss of existing affordable housing due to factors such as increasing rents and aging housing stock in need of rehabilitation.

In addition to needs related to housing affordability, residents and stakeholders emphasized a need for additional facilities and services focused on meeting the needs of low-income residents and people experiencing homelessness. Residents and stakeholders who participated in this planning process noted a particular need for job creation, workforce training, support for entrepreneurs, childcare, and case management.

To develop additional resources to meet affordable housing and homelessness needs, the City of Columbus will fund a variety of projects to support underserved needs such as affordable housing, homelessness, public facilities and infrastructure, and public services.

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

To maintain and expand the current affordable housing stock, the City of Columbus will work to identify and develop partnerships with nonprofit housing organizations and private agencies with the goal of increasing the supply of affordable housing. These may include LIHTC or other developers considering housing projects

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<sup>28</sup> Chitwood, Tim. (June 4, 2021) “Sales tax vote to help fund new Government Center is coming. What residents need to know.” Columbus Ledger-Enquirer. <https://www.ledger-enquirer.com/news/politics-government/article251873813.html>

in the city. The City will also look at using funding or grants that can be leveraged to bring new dollars for affordable housing or homelessness into the community. The City will also continue to increase housing affordability in Columbus through the homebuyer down payment assistance program, tenant-based rental assistance, Continuing Hope Program (critical repairs and/or installations, including heating and air conditioning systems, roofs, flooring, plumbing, electrical updates and repairs, windows and exterior doors), and the Home Access Program (Americans with Disabilities Act modifications for improved accessibility).

In addition to specific programs designed to foster and maintain affordable housing, the City will review its zoning ordinance for prospective barriers to affordable housing development and make amendments as needed, including possible changes that would decrease costs or risk for multifamily and other affordable housing developments, and identifying zones where multifamily and other affordable housing types, such as accessory dwelling units or smaller homes, may be built as-of-right.

The City is also developing an Analysis of Impediments to Fair Housing Choice to examine barriers to fair housing and access to opportunity in Columbus. As a result of this study, the City will undertake additional approaches to fostering fair and affordable housing.

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

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have focused on reaching this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

Should the City of Columbus undertake any property rehabilitation projects, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992. The City of Columbus is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements.

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

The City of Columbus's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above the poverty level. Current programs to reduce poverty through access to education and jobs are provided by the Lower Chattahoochee Workforce Development Board and WorkSource Georgia, Columbus State University, Columbus Technical College, and nonprofit organizations in the city.

Economic development plans for the city and region include strategies to address poverty and support economic and workforce development in the city. A primary goal of the River Valley Regional Commission Comprehensive Economic Development Strategy (updated in 2017) is to assist the workforce in the region gain the knowledge, skills, and abilities necessary for regional jobs in the 21st Century. Objectives related to this goal include:

- Maintain connections with local employers to ensure that skills needed are addressed in workforce training initiatives (Employer Committee, Technical College, Dept of Labor);
- Facilitate and encourage programs within the local school systems – Dual Enrollment/Move On When Ready;
- Support the transition from military to civilian jobs; and
- Encourage apprenticeships and internships for businesses to teach high school and college aged students; develop region-wide mentoring programs to include internships and apprenticeships.

A primary goal of the Columbus 2025 plan (Regional Prosperity Initiative: A Vision for a Greater Columbus) is to provide a skilled, educated workforce in order to remain competitive. Objectives related to this goal include:

- Create a comprehensive cradle-to-career (C2C) partnership to align education, training, business, and social services around increasing talent levels in Greater Columbus.
- Ensure that three- and four-year-olds have access to high-quality early childhood education.
- Ensure that infants, toddlers, and expecting parents have access to comprehensive child development and family support services.
- Expand efforts to introduce students to education and career possibilities from a young age.
- Leverage existing programs to coordinate a community-wide mentoring program for at-risk K12 students.
- Launch a broad-based adult education campaign to connect individuals who did not complete high school or college coursework with opportunities for advancement and employment.
- Connect business and education providers to develop post-secondary programs and high school curricula that support target business growth and introduce young people to job opportunities.
- Challenge the region's business community to leverage, expand, and develop internship and apprenticeship opportunities for high school and college students.
- Develop a formal retention program for individuals retiring from or exiting the military.
- Welcome and engage new residents who move to Greater Columbus with a relocating family member.

Emergency assistance is also provided by several nonprofit organizations in the city.

**Actions planned to develop institutional structure:**

The unmet needs of rental housing affordable to low-income residents and social services for individuals and families experiencing or at risk of homelessness present an opportunity for the City to connect with organizations, affordable housing developers, and agencies working to address these needs in Columbus. The City will also continue to work within existing partnerships and coalitions, such as the Continuum of Care, to work toward meeting local housing and service needs. The Community Reinvestment Department will continue to work closely with state and local agencies and governments, nonprofit organizations, and other service providers to coordinate delivery of services to city residents. Columbus Consolidated Government will continue to consult with various housing, homelessness, social service, elderly and disability resource agencies to gather data and identify service gaps.

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

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

# 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. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income over the 2021 Program Year period is 70.00%.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
<b>Total Program Income</b>	<b>\$0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	\$0
2a. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period	70%

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.

2b. Specify the years covered that include this Annual Action Plan.

2021

Program Year

## **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 in the HOME Program beyond those identified in 92.205.

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

The City's Home Program Resale/Recapture Provisions are included in the Grantee Unique Appendices attached to this plan document.

**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:**

The City's Home Program Resale/Recapture Provisions are included in the Grantee Unique Appendices attached to this plan document.

**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 and therefore does not have any refinancing guidelines for that activity.