



**We Are Columbia**

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**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING AGENDA  
TUESDAY, MAY 11, 2021**

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The Columbia Affordable Housing Task Force will conduct a meeting on Tuesday, May 11, 2021 at 11:00 a.m. using Video Conferencing Technology. The meeting can be viewed online at [www.columbiasc.gov](http://www.columbiasc.gov).

**CALL TO ORDER**

**APPROVAL OF MINUTES**

1. Approval of April 13, 2021 Affordable Housing Task Force Meeting Minutes

**COMMITTEE DISCUSSION**

2. Revision to the Definition of Affordable Housing - The Honorable Tameika Isaac Devine
3. City of Charleston Housing Court Program - Mr. Jeff Yungman, Director of One80 Place Legal Services
4. Public Education & Awareness Committee Report - Ms. Brenna Bernadin, Committee Chair

**ANNOUNCEMENTS**

**NEXT MEETING DATE**

**ADJOURNMENT**



**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING MINUTES  
TUESDAY, APRIL 13, 2021**

**CALL TO ORDER**

The meeting was called to order at 11:04 a.m. by Chair Tameika Isaac Devine.

<b>Attendee Name</b>	<b>Present</b>	<b>Absent</b>	<b>Late</b>	<b>Arrived</b>
Tameika Isaac Devine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
John Andoh	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Jeff Armstrong	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Julie Ann Avin	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Reggie Barner	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Sue Berkowitz	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Brenna Bernadin	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Bryan Grady	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Dylan Gunnels	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Tonya Isaac	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Jeff Larimore	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ivory Matthews	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Jennifer Moore	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Mary Louise Resch	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Shayla Riley	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lila Anna Sauls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Gregory Sprouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Allison Terracio	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Regina Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lester Young	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Jim Zieche	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Chris Zimmer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pamela Bynoe-Reed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**APPROVAL OF MINUTES**

- Approval of March 9, 2021 Meeting Minutes

Upon a motion made by Lila Anna Sauls and seconded by Ivory Matthews, task force members voted unanimously to approve the March 9, 2021 Meeting Minutes.

Attachment: AHTF\_MN\_04132021 (6680 : Approval of April 13, 2021 Meeting Minutes)



**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING MINUTES  
TUESDAY, APRIL 13, 2021**

**COMMITTEE DISCUSSION**

2. Committee Reports

Councilwoman Devine said it is prudent for us to give an update to the Columbia City Council and Richland County Council. I would like buy-in and approval of our definition of affordable housing. Let's review the draft report.

After an in-depth discussion, the affordable housing unit goal was revised as follows to focus on the need to produce and preserve housing for individuals with extremely low and low incomes:

*To adequately address the needs of affordable housing in our community, it is imperative that we set aggressive but realistic goals to help add or preserve affordable housing units giving special attention to low income and extremely low income residents' needs. The Affordable Housing Task Force will monitor 2021 building permits and certificates of occupancy to establish unit goals for 2022, 2023, and 2024.*

The list of outreach categories was also amended to include housing developers. A letter and the final report will be sent to members of the Richland County Legislative Delegation.

3. Summary of National Housing Trust Fund - Dr. Bryan Grady, Chief Research Officer for the SC State Housing Finance and Development Authority

Councilwoman Devine announced that additional funds have been allocated for affordable housing under the American Rescue Plan. Dr. Grady and Ms. Cogan are going to tell us about the National Housing Trust Fund and what it means for South Carolina.

Bryan Grady, PhD, Chief Research Officer at SC Housing reported that bill H.3770 authorizes SC Housing to administer emergency rental assistance funding in the 39 counties that did not receive a direct allocation. Richland County received funding and has launched a program. There is a second round of rental assistance that will provide states and counties with \$274 million. There is also the homeowner assistance fund. The Department of Treasury has not released guidance and it is too early to say who will administer that. There was \$5 billion nationally in HOME appropriations designed for homeless prevention services. The statewide non-entitlement total is over \$26 million. The City of Columbia will receive \$2.5 million and Richland County will receive \$6.7 million. The National Housing Trust Fund is an annual fund that was created in 2008 and funded in 2016. The funding to SC Housing doubled to slightly less than \$8 million. In the past, we used the funds for small rental development.



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Jennifer Cogan, Development Director at SC Housing said the National Housing Trust Fund has been combined with the HOME Investment Partnerships Program and the State Housing Trust Fund as funding sources for the small rental development program. The program has financed affordable housing developments between 4 and 39 units. This year, we are accepting applications in a two tier system with tier one applications due on May 14, 2021 and tier two applications are due on August 31, 2021. The National Housing Trust Fund only serves individuals who meet the ELI at 30% and below and developments must remain affordable for 30 years. We created an underwriting model that allows us to utilize the HOME and SC Housing Trust Fund units to support the higher income brackets and make up the cash flow you won't see from the National Housing Trust Fund units. We typically see 25% of the units serving those 30% and below AMI. We have specific requirements for rehab that have been approved by HUD. You can apply for new construction or rehabilitation affordable housing through the small rental development program. We have two years to commit the funding and it is a competitive process.

**ANNOUNCEMENTS**

Councilwoman Devine announced that Lila Anna Sauls will have her doctorate on Friday.

Lila Anna Sauls, Homeless No More announced a wreath hanging ceremony for the 15 units at Myrtle Grove on Wednesday, April 28, 2021 at 9:00 a.m. A ribbon cutting ceremony for the family shelter and new administrative space will be held on Thursday, May 27, 2021.

Ivory Matthews, Columbia Housing Authority invited everyone to join the Housing Power Hour: Residents First interactive presentation on Wednesday, April 14, 2021 at 4:00 p.m. via Zoom. ICYMI, click here to view: <https://youtu.be/Cx2XH-da9aI>.

Mary Louise Resch, Habitat for Humanity announced the dedication of two new homes in Cayce on Tuesday, May 4, 2021 at 4:00 p.m.

Sue Berkowitz, SC Applesed Legal Justice offered to schedule a presentation to the task force on Charleston's Housing Eviction Court.

Councilwoman Devine announced expansion of the child income tax credit and earned income tax credit under the American Rescue Plan. Families will start receiving monthly payments in July if they have filed taxes.



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Jeffrey Armstrong, Family Promise announced the virtual Family Promise Gala on Saturday, April 24, 2021 at 6:00 p.m.

Jim Zieche, More Justice announced the Nehemiah Action Assembly on Monday, April 26, 2021 at 6:30 p.m. via Zoom. We are requesting gun violence intervention and establishment of a housing trust fund for Richland County.

Tonya Isaac, North Pointe Estates resident announced the formation of a library at North Pointe as a donation from Ms. Devine.

Regina Williams, Booker Washington Heights Organization noted that the youth were provided with stipends for helping with the library. This will encourage financial literacy.

Shayla Riley, Coldwell Banker announced the development of more affordable homes. Additional information will be provided.

**NEXT MEETING DATE**

May 11, 2021 at 11:00 a.m.

**ADJOURNMENT**

The meeting was closed at 12:06 p.m.

Respectfully submitted:

Erika D. Moore Hammond, CMC  
City Clerk

# Affordable Housing Task Force Report

*City of Columbia, South Carolina*

**Affordable housing is a continuum of equitable, inclusive, and quality rental and homeownership opportunities for people at every income level, which is critical to creating safe, complete, and thriving communities.**

Councilwoman Tameika Isaac Devine, Chair  
 John Andoh, The Comet  
 Jeff Armstrong, Family Promise  
 Julie Ann Avin, MIRCI  
 Reggie Barner, The Barner Group  
 Sue Berkowitz, SC Appleseed Legal Justice Center  
 Brenna Bernardin, Fast Forward  
 Dr. Bryan P. Grady, SC State Housing  
 Dylan Gunnels  
 Tonya Isaac, North Columbia Resident  
 Ivory Matthews, Columbia Housing Authority

Mary Louise Resch, Habitat for Humanity  
 Jeff Larimore, Midlands Housing Trust Fund  
 Jennifer Moore, United Way  
 Shayla Riley, Coldwell Banker  
 Lila Anna Sauls, Homeless No More  
 Gregory Sprouse, Central Midlands COG  
 Councilwoman Allison Terracio, Richland County  
 Regina Williams, Booker Washington Heights  
 Lester Young, Just Leadership  
 Jim Zieche, More Justice  
 Chris Zimmer, Truist Bank

## **Facts:**

- There is a statewide shortage of over 87,000 homes affordable and available to extremely low-income (ELI) households, those earning no more than 30 percent of area median income, according to the National Low Income Housing Coalition, making this group uniquely unlikely to have access to safe, decent, and affordable housing.
- Nearly 7,500 low-income renter households in Columbia are experiencing particularly unaffordable or substandard housing conditions, representing 30 percent of all renters citywide. This includes all cost burdened ELI renters, as well as severely cost burdened very low-income renters and all low-income renters living in homes that are overcrowded or lacking the most basic amenities.

## **Affordable Housing Unit Goal:**

To adequately address the needs of affordable housing in our community, it is imperative that we set aggressive but realistic goals to help add or preserve affordable housing units giving special attention to low income and extremely low income residents' needs. The Affordable Housing Task Force will monitor 2021 building permits and certificates of occupancy to establish unit goals for 2022, 2023, and 2024.

## **Committee Priorities:**

### ***Accessibility - Julie Ann Avin, Chair***

The accessibility committee will delve into solutions for making access to quality affordable housing a reality for people within special populations i.e., people with mental illness, formerly incarcerated persons, people with disabilities, seniors and other populations.

***Financing - Mr. Reggie Barner, Chair***

The financing committee will identify effective affordable housing financing tools that can be utilized. Current tools under consideration include, but are not limited to the City of Columbia local affordable housing tax abatement program, social impact fund for private investors, an affordable housing bond, one cent sales tax program, tax increment financing, multi-county industrial park legislation, unclaimed state funds, land banks, an affordable housing impact fee, and a county-wide trust fund.

***Legal & Zoning - Sue Berkowitz and Ms. Lila Anna Sauls, Co-Chairs***

The legal & zoning committee will review laws needed to advance affordable housing opportunities, laws that are an impediment to affordable housing, and zoning changes necessary to support the development of more affordable housing. Other areas of focus include mechanisms to address the issue of providing assistance and funding for persons facing eviction and innovative ideas for the reuse of abandoned properties like hotels and motels.

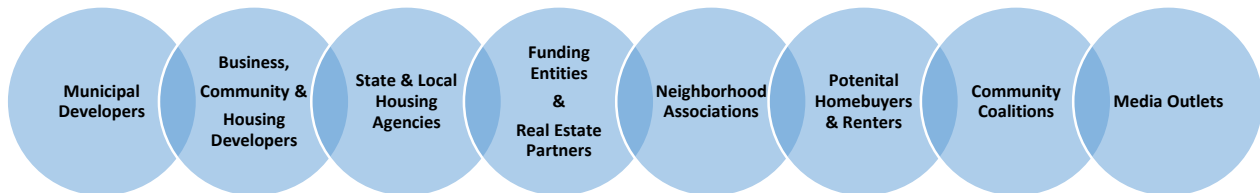
***Partnerships - Jennifer Moore, Chair***

The partnerships committee will bring together partners, such as other nonprofits and community based organizations that can help support the mission of the Affordable Housing Task Force.

***Public Education & Awareness Committee - Brenna Bernadin, Chair***

In collaboration with the partnerships committee, the public education & awareness committee will develop a strategy to help communicate the message of what affordable housing is and why it is needed, while working to dispel negative stereotypes about affordable housing and who we serve. We want to start a success story model. The goal is to demonstrate the worth and positive side of affordable housing, to debunk the myths, and work with opposition.

**OUTREACH CATEGORIES**





## Affordable Housing Task Force Community Talking Points

**Slogan:** Putting us in Housing

<b>Who</b>	City of Columbia Affordable Housing Task Force: Public Education and Awareness Committee/ Partnership Committee
<b>What</b>	Affordable Housing is a continuum of equitable, inclusive, and quality rental and homeownership opportunities for people at every income level, which is critical to creating safe, complete, and thriving communities.
<b>When</b>	Meet monthly by Zoom. Livestreams are available on the City of Columbia YouTube
<b>Where</b>	City of Columbia area neighborhoods
<b>Why</b>	<p>Reachable, safe Housing is essential for everyone in the Midlands. Typically, Housing is considered affordable if you pay no more than a third of your income on housing costs (like rent, mortgage, and utilities).</p> <p>The City of Columbia offers a program to encourage homeownership plus other community programs that help with needed supports, like vouchers when your income cannot meet the amount needed for a typical rent in the area.</p> <p>Under the current federal definition, you are considered "low-income" and <b>eligible</b> for special housing assistance if your combined family <b>income</b> is under 80% of your area's median <b>income</b>. What does that mean? The following chart provides guidance on income levels based on the number of people in your home.</p> <p>This means that front-line and essential workers like nurses, EMS, teachers, business leaders, graduate students, etc. may qualify and for affordable housing financial assistance in the City of Columbia.</p>
<b>How</b>	<p>The AHTF includes community and business leaders in the Columbia area. The goal is to talk about affordable housing solutions in our community, including homeownership and rental. And identify some of the impediments to housing solutions. The group hopes to expand Housing, improve public transportation, and preserve neighborhoods.</p> <p><b>Affordable Housing Task Force Sub-Committees and Goals</b></p> <p><u>Legal:</u> Laws needed to advance affordable housing as well as laws that impede affordable Housing</p> <p><u>Zoning:</u> Zoning changes necessary that will help support the development of more affordable Housing</p> <p><u>Partnerships:</u> Bringing together partners including non-profits and CBOs that can help support the mission and vision</p> <p><u>Accessibility:</u> Outline and encourage understanding of accessibility issues like mental illness, people with disabilities, seniors, and people with other barriers that may have extra considerations when it comes to Housing.</p> <p><u>Public Education and Awareness:</u> Analyze strategies to help communicate what affordable Housing is and why it is needed and work to dispel myths around affordable Housing and who it serves.</p> <p><u>Financing:</u> Seek practical, affordable housing financing tools and determine how tools can be added and work in SC.</p>

## Common Questions/ Concerns:

### NIMBY (Not in My Backyard)

#### 1) Homes in neighborhoods will depreciate in value

Research shows affordable Housing has no negative impact on home prices or the speed of sales of neighboring homes. According to the National Low-Income Housing Coalition, "85% of affordable housing meets or exceeds federal quality standards and over 40% of this housing is considered "excellent." That means affordable Housing is likely either on-par with its surrounding neighborhood or in even better condition than its neighbors!"

#### 2) Housing Looks cheap and undesirable

Builders of affordable housing must comply with all the same restrictions on design, construction, and safety standards as market-rate projects. Affordable housing projects may rely on some public money to subsidize costs so the units can be affordable. Still, they typically have to comply with additional restrictions and higher standards than market-rate Housing.

The AHTF understands the importance of safe and desirable affordable housing units. We are committed to looking for solutions to ensure buy-in and upkeep.

#### 3) What about schools and test scores?

Without affordable housing, many families become trapped in a cycle of rising rents and have to move frequently to find a place they can afford. That means their children cannot stay in the same school for long with their established relationships with teachers and friends and may result in lower test scores on standardized tests and increased overall stress.

When a child has a stable home and can remain in a single school system, their test scores rise.

#### 4) What about crime?

There are no studies that show affordable Housing brings crime to neighborhoods. Families who own their own homes add stability to a community and lower the crime rate. Families who live in affordable Housing seek the same thing every family does – a safe place to raise children and the opportunity to enhance the value of what they own.