



**We Are Columbia**

**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING AGENDA  
TUESDAY, AUGUST 10, 2021**

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The Columbia Affordable Housing Task Force will conduct an Advisory Committee Meeting on Tuesday, August 10, 2021 at 11:00 a.m. using Video Conferencing Technology. The meeting will be streamed online at [www.columbiasc.gov](http://www.columbiasc.gov). For questions regarding the meeting, please contact the City Clerk at (803)545-3045 or [cityclerk@columbiasc.gov](mailto:cityclerk@columbiasc.gov).

**CALL TO ORDER**

**APPROVAL OF MINUTES**

1. Approval of May 11, 2021 Affordable Housing Task Force Meeting Minutes

**COMMITTEE DISCUSSION**

2. Revision to the Definition of Affordable Housing - The Honorable Tameika Isaac-Devine
3. Columbia Housing Update: Vision 2030 - Ms. Ivory Matthews, Chief Executive Officer and Executive Director and Ms. Cindi Herrera, Senior Vice President of Development / Columbia Housing

**ANNOUNCEMENTS**

**ADJOURNMENT**



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

**CALL TO ORDER**

The meeting was called to order at 11:03 a.m. by Chair Tameika Isaac Devine.

<b>Attendee Name</b>	<b>Title</b>	<b>Status</b>
Tameika Isaac Devine	Chair, Columbia City Council	Present
Jeff Armstrong	Family Promise	Present
Julie Ann Avin	MIRCI	Present
Reggie Barner	The Barner Group	Absent
Sue Berkowitz	SC Appleseed Legal Justice Center	Present
Brenna Bernadin	Fast Forward	Present
Bryan Grady	State Housing Finance & Development Authority	Present
Dylan Gunnels	Mutual Aid of the Midlands	Present
Tonya Isaac	Resident	Absent
Jeff Larimore	Midlands Housing Trust Fund	Absent
Ivory Matthews	Columbia Housing Authority	Present
Jennifer Moore	United Way	Absent
Mary Louise Resch	Habitat for Humanity	Present
Shayla Riley	Coldwell Banker	Present
Lila Anna Sauls	Homeless No More	Present
Gregory Sprouse	Central Midlands Council of Governments	Present
Allison Terracio	Richland County Council	Present
Regina Williams	Board Member	Absent
Lester Young	Just Leadership	Absent
Jim Zieche	More Justice	Present
Chris Zimmer	Truist Bank	Present
Pamela Bynoe-Reed	Central Midlands Regional Transit Authority	Present

**COMMITTEE DISCUSSION**

1. Revision to the Definition of Affordable Housing - The Honorable Tameika Isaac-Devine

Councilwoman Tameika Isaac Devine said I made a presentation to City Council regarding the work of the Affordable Housing Task Force. The Mayor is concerned that our definition includes "homeownership opportunities for people at every income level". He understood our rationale but thought that we should include an income level range that we are targeting.



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## COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING MINUTES TUESDAY, MAY 11, 2021

Lila Anna Sauls, EdD, HDFP, President and CEO of Homeless No More said 50% of AMI in Richland County is about \$25,000 for one person and \$29,000 for a two-person household and 80% of AMI is \$40,000 for one person and \$46,000 for a two-person household. Federal funding takes your income into account when deciding rent. At 50%, zero to four bedrooms are capped at \$636 to \$1,000. At 80%, zero to four bedrooms are capped at \$1,000 to \$1,600. AMI impacts the rent. Most people like mixed-use developments. Let's look for a maximum percentage.

Sue Berkowitz, Director of the SC Appleseed Legal Justice Center said more than a majority of folks are living paycheck to paycheck. It would be helpful to have that data. She asked for more time to consider this.

Councilwoman Allison Terracio, Richland County Council said most people may not know what terms like 80% of AMI mean.

Teresa Wilson, City Manager said it almost sounds like you are talking about attainable housing but we are still referring to it as affordable housing which brings on these connotations that people have associated with affordable housing for years. I didn't know if that is worth putting back on the table if we are going to continue to discuss the definition. It seems like some cities are moving more towards attainable housing.

Brenna Bernadin, MPH, Program Director at Fast Forward suggested focusing on the rent level instead of the income level. For example, people spending over 30% of their gross income. Let's look at it as a rent or housing payment problem.

Councilwoman Tameika Isaac Devine asked Brenna, Lila Anna, Sue, and Bryan to pull the bullet points out prior to the next meeting.

2. City of Charleston Housing Court Program - Mr. Jeff Yungman, Director of One80 Place Legal Services

Jeff Yungman, Legal Services Director at One80 Place in Charleston, SC provided an overview of Charleston's Housing Court, which came about as a result of the 2017 Eviction Lab Report (<https://evictionlab.org>) by Princeton University. North Charleston was ranked number one in the country for the highest rate of evictions and Columbia came in eighth. A lot happens to a person when they are evicted. A study estimated that 70% of households facing eviction receive no legal representation. Tenants with an attorney were less likely to be evicted. I reviewed a dozen housing court programs and the program in Montgomery County, Pennsylvania fit what I hoped to do in Charleston. We started out with a pro-bono attorney, legal services attorney, and two law students



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TUESDAY, MAY 11, 2021**

at the court. We thought this should be a holistic approach. We cannot deal with legal issues without dealing with other issues. The Trident Urban League received a grant from the S. C. Bar Foundation to provide funding for tenants and they provide financial counseling. We also used 2-1-1 to provide other financial and housing referrals. The first housing court was held on October 2, 2019. We now have four magistrate court locations that hold one housing court docket one day per week. We don't do a lot of litigation; we negotiate to keep that person housed. Sometimes that includes a payment plan or an agreement to have the tenant move without having an eviction on their record. We educate tenants and landlords on their rights. In 2020, we held 282 eviction hearings in the four housing courts. Of those cases, 208 were dismissed or settled resulting in 74% of tenants who appeared in housing court not being evicted. Our major problem is getting pro-bono attorneys to assist us. If you can get buy-in from the magistrate court judges, the rest should be smooth sailing.

A housing court manual and other resources can be found online at <https://www.sctbar.org/lawyers/bar-programs/pro-bono-program/volunteer-resources/housing-court-pilot-resources/>.

Sue Berkowitz, SC Appleseed Legal Justice asked if the grant Charleston Pro-Bono Legal Services received is sustainable.

Jeff Yungman, Legal Services Director at One80 Place in Charleston, SC said yes, it is sustainable over time. We are looking to start additional housing courts.

Sue Berkowitz, SC Appleseed Legal Justice asked how did the landlords responded.

Jeff Yungman, Legal Services Director at One80 Place in Charleston, SC said in general, the landlords like having someone to negotiate and open up communication between them and the tenant.

Councilwoman Tameika Isaac Devine asked if a few judges conduct homeless court or is it all magistrates. Is there any benefit to having a couple of dedicated judges to help?

Jeff Yungman, Legal Services Director at One80 Place in Charleston, SC said we have four judges and I am sure that Judge Mikell and Judge Steinberg will speak with your judges.

Councilwoman Tameika Isaac Devine asked if tenants have access to a fund and financial counseling to help tenants understand budgeting.



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Jeff Yungman, Legal Services Director at One80 Place in Charleston, SC said if they receive funding through the Trident Urban League, they have to meet with a financial counselor at least once to discuss their budget. We will do anything we can to get people what they need to remain housed.

Sue Berkowitz, Director of the SC Applesed Legal Justice Center said it looks like the housing legal pilot program money may be released soon. This might be the right time for the City of Columbia to start thinking about this.

Jeff Yungman, Legal Services Director at One80 Place in Charleston, SC said the Supreme Court is now deciding to allow six hours of continuing legal education (CLE) credit for attorneys that provide pro-bono work for housing court.

Councilwoman Tameika Isaac Devine said we look forward to watching Charleston's progress. The Legal & Zoning Committee can discuss whether or not this is something we would like to pursue here. You should also speak with Judge Coble because he was instrumental in setting up our homeless court.

3. Public Education & Awareness Committee Report - Ms. Brenna Bernadin, Committee Chair

Brenna Bernadin, MPH, Program Director at Fast Forward / Public Education & Awareness Committee Chair said the finalized draft of the talking points were shared at the last meeting. We will use this when we start talking with community groups, neighborhood associations, and churches. We are determining who we need to target. The Partnerships Committee is looking at the business side of the community. I want to make sure we are talking about the different definitions of housing insecurity. I welcome ideas for additional talking points. I have been asking people questions to get them thinking about affordable housing and how things are changing for them. As soon as we come up with the definition, we have a list of places where we can begin outreach and we will work with the city's Public Relations Department to share additional information.

**APPROVAL OF MINUTES**

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

Upon a motion made by Jim Zieche and seconded by Ivory Mathews, task force members voted unanimously to approve the April 13, 2021 Affordable Housing Task Force Meeting Minutes.



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TUESDAY, MAY 11, 2021**

**ANNOUNCEMENTS**

Ivory Matthews, Chief Executive Officer/Executive Director for Columbia Housing reported that the Housing Authority is at the cusp of completing its redevelopment plan to address its affordable housing portfolio. We will also make a presentation to City Council on June 1st at 2:00 p.m.

Jim Zieche, MORE Justice reported that the Nehemiah Action Assembly was held on April 26, 2021. I want to thank Councilwoman Terracio for supporting our push for an affordable housing trust fund for Richland County.

Councilwoman Devine asked the subcommittee to review the definition of Affordable Housing prior to the next meeting. I am working on a couple of things regarding federal resources and I hope we can have that conversation next month. June is National Homeownership Month and homeownership is an option for affordable housing.

For rental assistance as a result of the Coronavirus pandemic, please contact The Cooperative Ministry at [cacoopmin.org](http://cacoopmin.org) or (803)799-3853.

**NEXT MEETING DATE**

Tuesday, June 8, 2021 at 11:00 a.m.

**ADJOURNMENT**

The meeting was closed at 12:05 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.

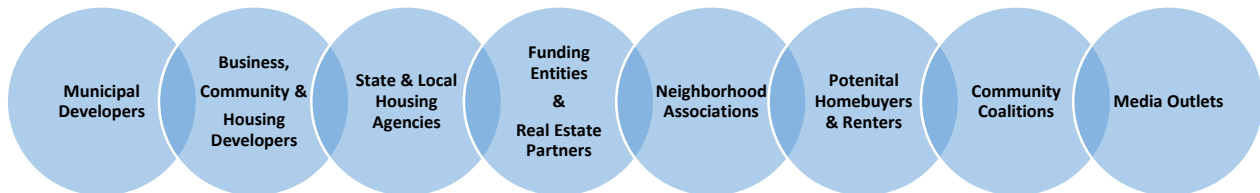
***Partnerships - Jennifer Moore, Chair***

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**



# VISION N 2030

*Presentation to Columbia City Council  
May 18, 2021*



Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



## *Quality Affordable Housing*

- ✓ Over the next 9 years, Columbia Housing will make an investment of over **\$500 million dollars** in preserving and expanding affordable housing through **public/private partnerships**, many of which have been secured and you'll hear more about them later in the presentation.
- ✓ This investment will improve the quality and increase the supply of affordable housing, while also creating **a significant contribution to the local economy** and expanding opportunities for minority, women and small businesses.



## *Essential Mission*



Columbia Housing was created by the City of Columbia to perform an essential role in our community...

*... provide affordable housing for citizens with low and moderate incomes.*

### **Our Mission...**

*... leverage the power of housing to build a foundation for individuals and families to thrive.*



## *Public Housing*



While often used generally to represent all affordable housing, **Public Housing** is actually a **specific federal program** and was the first federal program to provide safe, decent, and affordable housing for low-income families.

Since the 1990's, the federal commitment to the **Public Housing Program** has diminished and funding has been significantly reduced resulting in a capital backlog of **over \$60 BILLION nationwide**.

To address this backlog of capital needs, the Federal Government has turned to the **private market**.



# *Strategic Framework*



***Vision 2030*** is the strategic framework through which Columbia Housing will reposition our Public Housing portfolio and create new affordable housing in the City of Columbia and throughout Richland County through the creation of **public/private partnerships** utilizing **private capital**.

Conversion tools provided by HUD will result in the **elimination of all Public Housing** in the City of Columbia and transitioned to another affordable housing platform.

HUD conversion tools provide protection for residents and tenant rent continues to be based on **30% of monthly adjusted income**. Rental assistance funds from HUD pay the difference between tenant rent and the market rent.



# *Strategic Framework*



***Vision 2030*** is the culmination of almost two years of planning in which every Public Housing property has been thoroughly assessed by third party professionals including architects, engineers, appraisers and environmental consultants.

Columbia's Public Housing has capital needs of **over \$250 Million.**

Public Housing is statutorily prohibited from accessing private capital, but HUD's **Rental Assistance Demonstration (RAD) Program** removes properties from the Public Housing Program to enable access to market debt and equity.



# Strategic Framework



**RAD provides rental assistance** for the converted property under a property based voucher platform with a **long-term contract renewed in perpetuity**.

RAD requires ownership or control by a **public or non-profit entity**.

A **Use Agreement** is also recorded under RAD ensuring that the units **remain permanently affordable** to low-income households





# Our Partners



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CHANGING THE LANDSCAPE



MUNGO CONSTRUCTION PARTNERS IN THE AMERICAN DREAM



SOHO HOUSING PARTNERS



Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



# Oak at St. Anna's Park

Forest Drive, Washington Street, Ontario Street and McDuffie Street  
(Gonzales Gardens – Council District 2)



Senior Units	95
Family Units	190
TDC	\$58,148,544
Est. Closing Date	November 2021
Est. Occupancy Date	April 2023



Attachment: Columbia Housing Presentation REV (6895 : CHA Update)



# Haven at Palmer Pointe

Carter Street and Two Notch Road  
(Marion Street Replacement – City Council District 2)



**BRINSHORE**

<b>Senior Units</b>	<b>150</b>
<b>TDC</b>	<b>\$31,212,954</b>
<b>Est. Closing Date</b>	<b>November 2021</b>
<b>Est. Occupancy Date</b>	<b>April 2023</b>

Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



# Allen Benedict / Oak Read

*Harden Street and Read Street  
(Columbia City Council District 2)*



PROPERTY	CONVERSION STRATEGY	REPOSITIONING STRATEGY
Allen Benedict Court	Demolition	New construction 168 Senior Units 195 Family Units Q2 - 2022
Oak Read Highrise	Transfer of Assistance to ABC Site	Substantial Rehab Eliminate Efficiency Units Q3 - 2023

Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



*Latimer Manor* Lorick Ave and West Ave  
*Arrington Manor* College St and Oak St  
(Columbia City Council District 2)



PROPERTY	CONVERSION STRATEGY	REPOSITIONING STRATEGY
Latimer Manor	RAD Demolition	New Construction 220 +/- Rental 50 Homeownership Q2 2022
Arrington Manor	RAD Demolition	New Construction 80 +/- Senior Units Q4 2022

Attachment: Columbia Housing Presentation REV (6895 : CHA Update)



# Reserves at Faraway *2000 Faraway Drive* (Richland County)

# Dorrah Randall *Dorrah St and Randall Ave* (Columbia City Council District 1)



PROPERTY	CONVERSION STRATEGY	REPOSITIONING STRATEGY
Reserves	RAD Demolition	New Construction TBD
Dorrah Randall	RAD Demolition	New Construction TBD

Attachment: Columbia Housing Presentation REV (6895 : CHA Update)



**Hammond Village** *Marlboro St and River Dr*  
*(Columbia City Council District 1)*

**Lewis Scott Court** *Eastover, SC*  
*(Richland County)*



PROPERTY	CONVERSION STRATEGY	REPOSITIONING STRATEGY
Hammond	RAD Conversion	Substantial Rehab FHA223f
Lewis Scott Court	RAD Conversion	Substantial Rehab FHA 223f

Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



# Scattered Sites



PROPERTY	CONVERSION STRATEGY	REPOSITIONING STRATEGY
Small Properties	RAD Conversion	18 Properties / 476 Units 70 Units Demolished 407 Units Rehabbed
Single Family Homes	Disposition and Demolition	295 Homes 155 Rehab/Lease Purchase 140 Sell or Demo

Attachment: Columbia Housing Presentation REV (6895 : CHA Update)



# Village at Nazareth

*New Development*  
*Gervais St and Millwood Ave*

*(Columbia City Council District 1)*



Senior Units	90
Family Units	160
Retail	Commercial
TDC	TBD



# Willows at Wateree

*New Development  
Shakespeare Rd and Roof St*

*(Richland County)*



<b>Senior Units</b>	<b>104</b>
<b>Family Units</b>	<b>160</b>
<b>TDC</b>	<b>\$64,350,007</b>
<b>Est. Closing Date</b>	<b>January 2022</b>
<b>Est. Occupancy Date</b>	<b>July 2023</b>



Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



# Hunt Club

*New Development*  
*Hunt Club Rd*

*(Richland County)*



**PACES PRESERVATION**  
*Partners*



<b>Family Units</b>	<b>160</b>
<b>TDC</b>	<b>\$39,249,876</b>
<b>Est. Closing Date</b>	<b>January 2022</b>
<b>Est. Occupancy Date</b>	<b>July 2023</b>



**SOHO HOUSING PARTNERS**

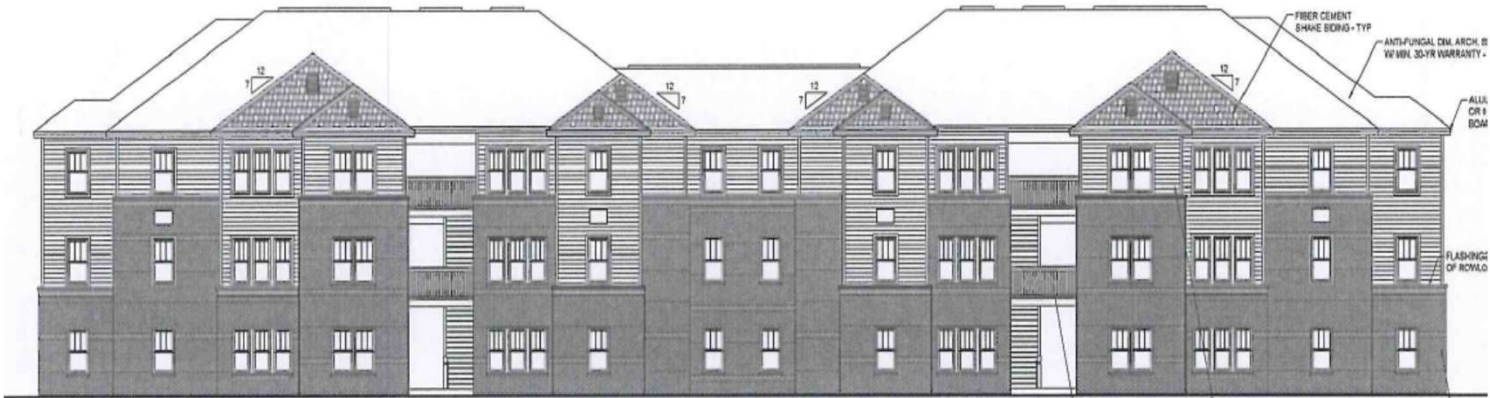
Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



# Huntington Court

New Development  
Trenholm Rd and O'Neil Ct

Family Units	228
TDC	\$40,421,451
Est. Closing Date	June 2022
Est. Occupancy Date	December 2023



Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)



## Affordable Housing Portfolio 2030

COLUMBIA HOUSING AFFORDABLE PORTFOLIO	
Public Housing Portfolio 1998 <i>(*includes Hendley, Saxon Homes, ABC, Gonzales Gardens)</i>	2,911
Public Housing Portfolio 2021	1,684
Vision 2030 Units To Be Eliminated	(323)
Vision 2030 Public Housing Converted	1,361
<b>2030 TOTAL PUBLIC HOUSING</b>	<b>0</b>
Vision 2030 New Development	1,550
<b>2030 TOTAL AFFORDABLE HOUSING UNITS</b>	<b>2,911</b>



# *Multi-Family Housing Revenue Bonds*

- Columbia Housing also **facilitates affordable housing development** serving as the “**conduit issuer**” of multifamily housing revenue bonds. on behalf of developers.
- “Tax-exempt” bonds provide a **substantial savings in interest costs on long-term debt** financing if the issuer of the bonds is a unit of local government.
- Bonds enable at least 50% of the costs financed with tax-exempt bonds automatically **qualify for non-competitive federal and state Low Income Housing Tax Credits (the “LIHTCs”)** creating equity for the property.



## Pending Bond Transactions

PROJECT NAME	PROJECT ADDRESS	DEVELOPER	TYPE	UNITS	TDC
Palmetto Terrace	3021 Howell Court	Access Group	Rehab	112	\$12,769,05
Arrington Place	1720 Van Heise St.	Vitus Development	Rehab	68	\$14,094,01
Riverside Apartments	3245 Lucius Road	Michaels Development	Rehab	104	\$22,199,16
<b>TOTAL PRESERVATION</b>				<b>284</b>	<b>\$49,062,23</b>
Brookfield Pointe	7000 Block Brookfield Rd	Bradley Housing Developers	NC	90	\$19,512,91
Colonel Creek	300 Clemson Road	Fitch Irick Developers	NC	288	\$49,564,83
Garden Lakes	N. Main St. & Mason Rd.	GDA Development Partners	NC	288	\$51,243,10
Ovata at Gills Creek	1960 Bluff Road	SCG/NGE/Westminster	NC	180	\$35,155,80
St. Andrews Crossings	801 Zimalcrest Drive	Marian Development Group	NC	84	\$18,766,39
Atlas Road	2401 Atlas Road	Dominion	NC	198	\$48,184,04
<b>TOTAL NEW CONSTRUCTION</b>				<b>1128</b>	<b>\$222,427,11</b>

Attachment: Columbia Housing Presentaiton REV (6895 : CHA Update)

# VISION N 2030

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*QUESTIONS??*

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