



**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING MINUTES
TUESDAY, AUGUST 9, 2022**

The Columbia Affordable Housing Task Force met on Tuesday, August 9, 2022 using virtual meeting technology. The Honorable Tina N. Herbert, Chair called the meeting to order at 11:00 a.m. The following members were present:

Attendee Name	Title	Status
Tina N. Herbert	Chair	Present
Jeff Armstrong	Family Promise	Present
Julie Ann Avin	MIRCI	Present
Reggie Barner	The Barner Group	Present
Yvonda A. Bean	Columbia Housing Authority	Present
Sue Berkowitz	Director of the SC Appleseed Legal Justice Center	Present
Brenna Bernardin	Fast Forward	Absent
Pamela Bynoe-Reed	Central Midlands Regional Transit Authority	Absent
Dylan Gunnels	Director at Haven Homes	Present
Tonya Isaac		Present
Jeff Larimore	Midlands Housing Trust Fund	Present
Jennifer Moore	United Way	Present
Brittani Richards	Habitat for Humanity	Absent
Shayla Riley	Coldwell Banker	Absent
Lila Anna Sauls	President and CEO of Homeless No More	Present
Gregory Sprouse	Central Midlands Council of Governments	Absent
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

APPROVAL OF MINUTES

1. Approval of June 14, 2022 Meeting Minutes

Upon a motion made by Lila Anna Sauls and seconded by Allison Terracio, task force members voted unanimously to approve the June 14, 2022 Meeting Minutes.



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COMMITTEE DISCUSSION

Councilor Herbert said last month we took a break and gave the committees an opportunity to meet. How do you think that structure is working for us so far?

Jim Zieche said we had good discussion and it was pointed on what we think we can do. Combining the subcommittees into two groups made sense and it gives us a clear path forward.

2. Overview of Development Committee Goals

- I. *Capital for development*
 - a. *City property*
 - b. *Market analysis*
- II. *Zoning challenges*
 - a. *mixed use corridors*
 - b. *maximum parking requirements*
 - c. *placement*
- III. *Taxes and fees/offer incentives*
- IV. *More multi and single family revitalization/renovation projects*
- V. *Capacity building for churches*

Councilor Herbert reviewed the five goals for the Development Committee. She suggested the following revisions: add funding to capital for developers; city property “potentially available”; market analysis “for the greatest need”; and offer incentives “to developers”. Do you have suggested changes or rewording of the five goals?

Julie Ann Avin suggested that it should be minimum parking requirements.

Councilor Herbert agreed to change it to "parking requirements".

Lila Ann Sauls suggested changing churches to faith based organizations.

Jim Zieche asked what would be included in the market analysis.



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Councilor Herbert said the market analysis for greatest need was added because if we get the capital, how will we determine where it will go. Factors can be added to that. Under funding, we want to consider the market's needs. Another group is working on an analysis that we should be able to use.

Jim Zieche said that makes sense, but I don't see where we discuss funding sources.

Councilor Herbert agreed to "use market analysis to determine greatest need".

Anita Floyd asked if the taxes and fees are being looked at by another committee.

Councilor Herbert said we want to keep a pulse on what that committee is doing. I will switch this to "fees and incentives we can offer". We understand that this is an issue but we are not taking it on as our issue.

3. Overview of Accessibility & Affordability Committee Goals

- I. Develop an education campaign*
- II. Educate landlords on the importance of safe housing*
- III. Partner with Fair Housing campaigns to educate tenants*
- IV. Create a housing directory*
- V. Establish a Housing Court*

Councilor Herbert reviewed the five goals for the Advocacy Committee. She asked if there were any changes or questions about the goals.

Sue Berkowitz said it should be listed as the Advocacy Committee.

Councilor Herbert said it is important to put not in my back yard (NIMBY) under the first goal. I will change number three to partner with City of Columbia Fair Housing campaign to educate tenants.

Lila Anna Sauls noted that State Housing has an intensive housing directory on any units they help fund.



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Councilor Herbert said this is for the various housing providers.

Yvonda Bean clarified that the housing directory pertains to what the agencies are doing.

Councilor Herbert said it is a directory of agencies and what they have to offer. We can use “housing resource guide”. The city has started one.

Jennifer Moore said there is a searchable directory at <https://sc211.org/>. It also has specialized resources.

Councilor Herbert said the committee can do a deep-dive and determine exactly what's needed.

Councilor Terracio suggested that the committee explore more technologically friendly ways to get resources to end users.

Councilor Herbert said the committee can determine how to address that issue. We want something useful and effective.

Yvonda Bean suggested using educating landlords on the importance of “maintaining” safe housing.

4. Nomination of Committee Chairs

Councilor Herbert asked one person from the Development Committee and one person from the Advocacy Committee to take responsibility for making sure the meetings are scheduled. You all can decide who you want to be chair or co-chair.

Lila Anna Sauls volunteered to organize a meeting for the Development Committee.

Dylan Gunnels volunteered to organize a meeting for the Advocacy Committee.



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5. Affordable Housing Projects - Ms. Missy Gentry, P.E., Assistant City Manager for Development

Missy Gentry, P.E., Assistant City Manager for Development presented a list of planned and permitted affordable housing projects that the city is aware of for fiscal year 2022/2023. There are 2,214 units and the city is supportive of these projects. We have funding committed to three of the projects, as well. We will keep a running list and provide the status of various projects in the months to come.

Krista Hampton, Planning and Development Services Director said some of the projects have come to the Planning Commission and we haven't seen additional movement.

Councilor Herbert said Garden Lakes has started. Which ones do the city have financial stake in and explain what that looks like.

Missy Gentry, P.E., Assistant City Manager for Development said there are four projects. We have CDBG funds in the Homes to Hope project off of Edisto Court. Those are open and occupied. We have committed funds to the Villages at Congaree Pointe, Midtown at BullStreet, and the Stoneridge Senior Village. All of those projects were going after state affordable housing credits and a funding commitment from the city was beneficial to the process. We haven't paid any money yet, but the total commitment to each project is \$500,000. Some of which is hard cash and some are credits and condition for sustainable amenities.

Councilor Herbert asked if \$500,000 is the standard number.

Missy Gentry, P.E., Assistant City Manager for Development said we committed to the three projects simultaneously and decided to commit the same amount. It is a different amount for cash and credits, but the total commitment per project is equivalent.

Jim Zieche asked about the AMI percentage for each project.

Krista Hampton, Planning and Development Services Director agreed to provide the additional information.

Lila Anna Sauls said tier two applications for State Housing small rental development are due August 31, 2022. Anyone applying for that funding will know within the next three months. That usually includes housing trust fund and that includes a mix of 30%.



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Councilor Herbert said Jeff indicated that the Village at Lee Court will be 60% AMI. It is important for us to monitor the status.

6. Home Loan Programs and Other Funding Opportunities - Ms. Gloria Saeed, Community Development Director

Councilor Herbert said I wanted to make sure you understand the programs we do have, what's available from the city, and what we are currently doing in the affordable housing space.

Gloria Saeed, Community Development Director said the purpose of using our dollars for housing opportunities is to provide attractive financing for homeownership via our loan programs. Over the years, the city of Columbia has successfully run affordable loan programs for individuals who earn 80% or below the AMI. We also have programs for individuals earning above 80% AMI up to 150% AMI. We are currently looking to restructure those programs to mainly focus on individuals whose income is between 81% up to 120% AMI. We consider that to be our workforce segment of the community. Our programs consist of low-interest rates, soft seconds, low down payments and no private mortgage insurance (PMI). We provide forgivable grants to assist homeowners with maintenance and repair. We do not have landlord assistance programs. We also provide gap funding capital for affordable and workforce housing development projects produced by non-profit organizations and/or for-profit developers for rental and homeownership. We recently funded Homes for Hope using HOME funds. The city runs a robust revolving fund program for individuals at 80% or below the AMI. We have a HOME Investment Partnership Program Funding Entitlement and Program Income and General Fund Revolving Loan Fund. As individuals pay us back, we can assist others who are in the market. Other available programs include: City Lender I-Uplift, Affordable Housing Loan, Maintenance Assistance Program (MAP), City Lender II, and Employee Loan Program. We are looking at a minor repair program, a major repair program, a rebuild program and a trade up program. At 80% AMI, a one-person household is capped at \$45,150 annually. The cost of housing has gone up and affordability in terms of income qualifications has increased as well. Our loan program underwriting guidelines vary based on the program. Our partner lenders are Assurance Mortgage, First Citizens Bank, First Community Bank, Palmetto Citizens Federal Credit Union, Security Federal Bank, South State Bank, and Synovus Bank. We are currently working on a HOME notice of funding availability with an anticipated release date of August 22, 2022. We are looking for projects that are multi-family, rental, single-family rental or homeownership. We are looking for a good mix of what is needed in Columbia. The anticipated amount is between one million five hundred thousand dollars and two million dollars.



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7. Future Meeting Dates

Councilor Herbert said I need your input on having monthly task force meetings with committee meetings in between. The consensus was that we would continue to meet via Zoom with one or two in-person meetings. Should the task force meet bi-monthly and allow the committees to meet in between?

Jim Zieche suggested that the task force meet bi-monthly.

Reggie Barner agreed with meeting bi-monthly, too.

Councilor Herbert said there is no opposition to bi-monthly task force meetings. Dylan and Lila Anna will work to schedule the committee meetings and I will see you all on October 11, 2022 at 11:00 a.m.

ADJOURNMENT

The meeting was closed at 12:02 p.m.

Respectfully submitted:

Erika D. Moore Hammond, CMC
City Clerk