



COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING AGENDA TUESDAY, SEPTEMBER 14, 2021

The Columbia Affordable Housing Task Force will conduct a meeting on Tuesday, September 14, 2021 at 11:00 a.m. using video conferencing technology. The meeting will be streamed online at www.columbiasc.gov.

CALL TO ORDER

APPROVAL OF MINUTES

1. Approval of May 11, 2021 Affordable Housing Task Force Meeting Minutes
2. Approval of August 10, 2021 Affordable Housing Task Force Meeting Minutes

COMMITTEE DISCUSSION

3. Committee Reports
 - *Public Education & Awareness Committee - Ms. Brenna Bernadin, Chair*
 - *Partnerships - Ms. Jennifer Moore, Chair*
 - *Accessibility - Ms. Julie Ann Avin, Chair*
 - *Financing - Mr. Reggie Barner, Chair*
 - *Legal & Zoning - Ms. Sue Berkowitz and Ms. Lila Anna Sauls, Co-Chairs*

ANNOUNCEMENTS

NEXT MEETING DATE

Tuesday, October 12, 2021 at 11:00 a.m.

ADJOURNMENT



We Are Columbia

MEETING DATE: September 14, 2021

DEPARTMENT: City Clerk

FROM: *Erika Hammond, City Clerk*

SUBJECT: Approval of May 11, 2021 Affordable Housing Task Force Meeting Minutes

FUNDING SOURCE & ORIGINAL BUDGET:

ATTACHMENTS:

- AHTF_MN_05112021 (PDF)

HISTORY:

08/10/21 Affordable Housing Task Force DEFERRED



**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.

Attendee Name	Title	Status
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.



We Are Columbia

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



We Are Columbia

**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING MINUTES
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.scbars.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.



We Are Columbia

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

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.



We Are Columbia

**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING MINUTES
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 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



We Are Columbia

MEETING DATE: September 14, 2021

DEPARTMENT: City Clerk

FROM: *Erika Hammond, City Clerk*

SUBJECT: Approval of August 10, 2021 Affordable Housing Task Force Meeting Minutes

FUNDING SOURCE & ORIGINAL BUDGET:

ATTACHMENTS:

- AHTF_MN_08102021 (PDF)



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

CALL TO ORDER

Attendee Name	Present	Absent	Late	Arrived
Tameika Isaac Devine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Jeff Armstrong	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Julie Ann Avin	<input checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pamela Bynoe-Reed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Bryan Grady	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Dylan Gunnels	<input type="checkbox"/>	<input checked="" 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 Mathews	<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 type="checkbox"/>	<input checked="" 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 type="checkbox"/>	<input checked="" 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 type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

APPROVAL OF MINUTES

- Approval of May 11, 2021 Affordable Housing Task Force Meeting Minutes – *Consideration of this item was deferred.*

COMMITTEE DISCUSSION

Councilwoman Tameika Isaac Devine introduced Pamela Bynoe-Reed of the Comet as a new appointee on the task force. She is a Columbia native who has worked in the community in various capacities and with various organizations.



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

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

Councilwoman Tameika Isaac Devine recalled that when the task force presentation was made to City Council, there were questions about the definition of affordable housing. There was discussion about using affordable housing versus attainable housing and about the language. We asked a subcommittee of the task force (Lila Anna Sauls, Sue Berkowitz, Brenna Bernardin, and Bryan Grady) to wordsmith the definition.

Lila Anna Sauls, EdD, HDFP, Homeless No More presented a revised definition: *Affordable housing consists of inclusive, equitable, and safe places to live, for owners and renters, priced such that all Columbians can afford necessities of living and fully participate in our community.* We were intentional about leaving out a number. We wanted this to be a definition that included our most at-risk and the working class. We wanted a true community definition.

Councilwoman Tameika Isaac Devine said we can reach our intended population by the goals that we set. This definition keeps people from stereotyping who affordable housing is for.

Lila Anna Sauls, EdD, HDFP, Homeless No More noted that she received a recommendation to change participate to engage.

Councilwoman Tameika Isaac Devine said after we wordsmith the definition, we can get it back to City Council for consideration.

Councilwoman Allison Terracio expressed concerns with continuing to use affordable versus attainable or another word. In order to get things done, the first thing you have to do is brand it in such a way to create more space for people to imagine something different.

Ivory Mathews, Columbia Housing said in my industry and trade association groups, we still use the term affordable because people easily understand it regardless of the housing options being provided. Affordable covers a broad spectrum of opportunities.

Bryan Grady, PhD, SC State Housing said the word affordable has been stigmatized so a group came up with attainable as a buzzword that says the same thing. The term used more broadly is affordable.



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

Councilwoman Tameika Isaac Devine said we will talk about the educational plan and branding next month. Affordable is more widely used by practitioners. Are we stepping into our mission if we change the wording to make it more acceptable instead of doing the work to educate them as to why affordable housing is good? Let's think about that as we discuss the education roll out, our role, the schedule, and whether or not we want to change that terminology.

Pamela Bynoe-Reed, The Comet said from a marketing standpoint, I lean more towards attainable because it is more empowering. Affordable infers that the person is lacking while attainable infers that this is something I can reach for and actually get.

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

Ivory Mathews, Chief Executive Officer and Executive Director for Columbia Housing reported that Columbia Housing has received final approvals to demolish Allen Benedict Court. Our Vision 2030 plan is a strategic framework by which Columbia Housing will use guiding principles to reposition our entire public housing portfolio and to create new, quality, affordable housing through public/private partnerships using private capital. Plans include the investment of over \$500 million for preservation, redevelopment, and new construction of affordable housing. We provide affordable housing to 6,500 families throughout the City of Columbia and Richland County through our housing choice voucher, public housing, and non-subsidized affordable housing programs. Conversion tools provided by HUD will result in the elimination of all public housing in the City of Columbia and transition to another affordable housing platform. HUD conversion tools provide protection for residents. Rents will be based on 30% of monthly adjusted income. There will be no negative impact on the families. Vision 2030 is the culmination of nearly two years of planning in which every public housing property we own has been thoroughly assessed by third party professionals. Columbia's public housing has capital needs of over \$250 million. To meet these needs, we will transition our entire public housing portfolio to HUD's Rental Assistance Demonstration (RAD) program and other programs that will enable access to market debt and equity.

Cindi Herrera, Senior Vice President of Development for Columbia Housing said 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 has to be recorded on the property to ensure that the units remain permanently affordable to low-income households. In South Carolina, over 1,800 units have been converted, raising \$53.3 million in private capital to improve the condition of those units. Last



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

year, we issued a national solicitation to bring in private partners. We have some of the best national affordable housing developers that have partnered with local organizations to build more capacity. The Oaks at St. Anna's Park, which is the former Gonzales Gardens will consist of 95 senior units and 190 family units. The total development cost is over \$58 million and it is all private capital. We anticipate closing in November 2021 with occupancy in April 2023. The Haven at Palmer Pointe at Carter Street and Two Notch Road will replace the Marion Street High Rise. This is a three-story building with 150 senior units. The total development cost is over \$31 million. We plan to close in November 2021 with occupancy around April 2023. It will also include a small commercial component for medical offices and other complimentary services. We will be moving forward with the demolition of Allen Benedict Court within the next 30-days. We have begun our preliminary redevelopment plans for this site. The conceptual plan includes 168 senior units, 96 family units, and 99 workforce housing units. The total development cost is \$88 million. We anticipate that the first phase will close in June 2022 with occupancy in June 2024. We are still working on preliminary design concepts for Latimer Manor. This will be a new construction project under RAD. We anticipate that there will be over 220 rental units and 50 homeownership units. We anticipate closing on the first phase in the second quarter of 2022 with the entire project being completed by 2026. Arrington Manor is a small senior building. It will be a RAD demolition. We anticipate building a new senior facility with approximately 80 units. The Reserves at Faraway and Dorrah Randall are RAD projects that will be redeveloped by demolishing the existing housing and replacing it with new construction. These projects will probably move forward in 2024, 2025, and 2026.

We will be utilizing South Carolina Affordable Housing Initiatives, Inc., a non-profit to redevelop Hammond Village (78 units) and Lewis Scott Court (67 units) ourselves as a RAD conversion. We will be doing substantial rehab using the FHA financing under their 223f mortgage program. Columbia Housing's scattered site portfolio consists of 18 smaller properties that total 476 units. We have identified 70 units that need to be demolished and the remaining units will be rehabbed. We can also do these through our non-profit. We have almost 300 single family homes. About 155 of them will be substantially rehabbed and put under a lease purchase program for residents. The remaining homes will be demolished or sold to other non-profits. Our goal is to expand the number of affordable housing units. New developments include the Willows at Wateree (104 senior units and 160 family units), Hunt Club (160 units), and Huntington Court (228 family units). In 1998, the Housing Authority had 2,911 traditional public housing units. Today, we have 1,684 public housing units. Through Vision 2030, we are going to lose 323 units and the remaining 1,361 units will be converted. By the end of 2030, all of our public housing will be eliminated and replaced with affordable housing. We are creating 1,550 units in new development for a total of 2,911 affordable housing units in 2030. Columbia Housing also facilitates affordable housing development by serving as the conduit issuer of multifamily housing revenue bonds on behalf of



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

developers. The tax exempt bonds result in substantial savings on interest costs on long-term debt which enables these units to become affordable. We have multiple pending bond projects. There are three projects with a total of 348 units that will be preserved. We have 1,128 units that are scheduled for new construction. All of these projects are scheduled to close in 2022. We are happy to expand affordable housing through tax exempt bonds, too.

Pamela Bynoe-Reed, The Comet said it would be great to ensure that public transportation is available where Columbia Housing is expanding properties.

Regina Williams, Booker Washington Heights Community asked if Columbia Housing is working with the Department of Mental Health to provide housing for our mentally challenged population.

Cindi Herrera, Senior Vice President of Development for Columbia Housing said a total of forty units have been set aside in two of our developments for mental health clients based on a grant we received.

Julie Ann Avin, MIRCI said we are working with the Department of Mental Health on the development of another youth home for females ages 17 to 24. We have properties specifically for individuals with mental illness. We have a voucher program through the continuum of care for homeless individuals who are experiencing mental illness. We have to increase those vouchers as well. Regna is welcome to join the accessibility committee.

Councilwoman Tameika Isaac Devine said we need to make sure we are looking at the number of those units that are available. Seeing this presentation and understanding the transformation of inventory will help to eliminate the stigma of affordable housing. We have to aggressively set goals and the expertise on the task force will help us to ensure that there is more inventory to supplement what Columbia Housing is transitioning from.

Shayla Riley, Coldwell Banker asked if there is a way to involve the real estate community as a resource to assist people with transitioning out of temporary or rental housing.

Jeffrey Armstrong, Family Promise suggested that elements of the presentation be extracted and used to create a FAQ or talking points for public education and awareness.

Tonya Isaac, North Pointe Estates asked if information on homeownership will be made available to the residents of North Pointe Estates.



We Are Columbia

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

Cindi Herrera, Senior Vice President of Development for Columbia Housing said yes. We will be working with everyone when we launch the lease purchase program. The goal is to prepare the tenants while they are in the units.

ANNOUNCEMENTS

Councilwoman Tameika Isaac Devine asked the committees to meet and be prepared to make presentations next month. We will also lead with our education committee and next steps for engaging the community.

ADJOURNMENT

The meeting was closed at 12:08 p.m.

Respectfully submitted:

Erika D. Moore Hammond, CMC
City Clerk



We Are Columbia

MEETING DATE: September 14, 2021

DEPARTMENT: City Clerk

FROM: *Erika Hammond, City Clerk*

SUBJECT: Committee Reports

**FUNDING SOURCE &
ORIGINAL BUDGET:**

PURPOSE:

Public Education & Awareness Committee - Ms. Brenna Bernadin, Chair
Partnerships - Ms. Jennifer Moore, Chair
Accessibility - Ms. Julie Ann Avin, Chair
Financing - Mr. Reggie Barner, Chair
Legal & Zoning - Ms. Sue Berkowitz and Ms. Lila Anna Sauls, Co-Chairs