



**COLUMBIA AFFORDABLE HOUSING TASK FORCE MEETING MINUTES
TUESDAY, DECEMBER 14, 2021**

The Columbia Affordable Housing Task Force met on Tuesday, December 14, 2021 using video conferencing technology. The Honorable Tameika Isaac Devine, Chair called the meeting to order at 11:02 a.m. and the following members were present:

Attendee Name	Title	Status
Tameika Isaac Devine	Chair	Present
Jeff Armstrong	Family Promise	Present
Julie Ann Avin	MIRCI	Absent
Reggie Barner	The Barner Group	Absent
Sue Berkowitz	Director of the SC Appleseed Legal Justice Center	Present
Brenna Bernardin	Fast Forward	Present
Pamela Bynoe-Reed	Central Midlands Regional Transit Authority	Absent
Bryan Grady	State Housing Finance & Development Authority	Present
Dylan Gunnels	Director at Haven Homes	Present
Tonya Isaac	Community Representative	Absent
Jeff Larimore	Midlands Housing Trust Fund	Present
Ivory Mathews	Columbia Housing Authority	Present
Jennifer Moore	United Way	Absent
Brittani Richards	Habitat for Humanity	Present
Shayla Riley	Coldwell Banker	Absent
Lila Anna Sauls	President and CEO of Homeless No More	Late
Gregory Sprouse	Central Midlands Council of Governments	Present
Allison Terracio	Richland County Council	Absent
Regina Williams	Board Member	Absent
Lester Young	Just Leadership	Absent
Jim Zieche	More Justice	Present
Chris Zimmer	Truist Bank	Present

COMMITTEE DISCUSSION

1. Columbia Equity Survey (Housing)

Councilmember Tameika Isaac Devine said we asked City Council for an equity survey and the results were released a couple of months ago. City Council, County Council, and the two school districts have received this data. I will continue to have conversations in the community about the data. Dr. Kathleen Brady looked at many metrics and it is very illuminating in understanding where we are in the Midlands. The data is aggregate among the City of Columbia, Richland



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County, and Lexington County. Housing is the single largest expenditure of most households and that is why this is an important indicator when looking at equity within our community. The lack of affordable housing affects peoples' economic mobility and being able to address issues of concentrated poverty. We have to look at economic equity to make sure we are getting people out of poverty and that we are addressing other indicators such as health and education. Richland and Lexington Counties are in the top ten with the state's highest point-in-time count for homelessness. Homeownership is the biggest way for economic mobility. Nationally and locally, African American homeownership rates are extremely low in comparison to white Americans. In the City of Columbia, the white population is 52% of the overall population, but 68% of homeownership and 40% of rentals. Whereas, African Americans are 35% of the total population, but 25% of homeownership and 50% of the rental population. Hispanics are 6.9% of the overall population, but 2.3% of homeownership and 5.6% rentals. The Equity Survey recommended that the city and counties look at how to increase homeownership in minority populations. There is information on affordability and the percent of households where renters spend at least 30% of their income. In Richland County, we are looking at 21.2% in the last five years. The report also includes best practices from the national Equity Atlas on policies to ensure affordable housing for all:

- Raise funds to increase the supply of affordable homes through housing trust bonds
- Require or incentivize the inclusion of affordable housing within new development inclusionary zoning, community benefits agreements, density bonuses or other
- Preserve affordable rental housing, particularly apartments located near job transit, and services
- Ensure strong tenant protections such as "just cause" eviction ordinances, policies, and rent control to prevent displacement
- Implement a renters tax credit to help reduce rents for low-income families

The report talks about segregated communities. Richland County is the third highest segregated community in the state, behind Charleston and Beaufort. There is data on that along with the percent of children living in concentrated poverty by race. African American children are at 15.1%. Hispanic children are at 9.25%. White children are at 1.6%. If you want better outcomes for children then you have to improve the outcomes of where they are living.



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2. Affordable Housing Unit Goal

Councilmember Tameika Isaac Devine said we talked about having a goal for adding affordable housing units to the inventory on an annual basis. We also said that we would talk about the number of affordable housing units that went into inventory this year and the ones that are slated to come online in 2022.

Krista Hampton, Planning and Development Services Director said the next year is rather encouraging. We had some single family residential. We see the construction costs but we can't guarantee that these will be affordable and remain affordable. These are all rental projects identified as affordable. This year, 63 units came online. Next year, we have approximately 1,800 units planned. Of which, 650 are student housing. Depending on the construction timeline, some of these may creep into 2023. I credit some of this to incentives provided by the Workforce and Senior Affordable Housing Act. This does not account for scattered site housing. Some of these are public-private partnerships.

Councilmember Tameika Isaac Devine asked if the demand and capacity will still exist once Columbia Housing's 2030 plan is done.

Krista Hampton, Planning and Development Services Director said yes, as long as this state tax credit stays in force we will continue to see development happen.

Councilmember Tameika Isaac Devine asked the members if 1,800 units is a realistic number on a continuous basis.

Ivory Mathews, Columbia Housing said as long as we maintain access to state credits we will be able to make a dent in the number of units needed in our community. We need to look at the number of smaller projects coming through the city and county permit process. We have several projects that have not made their way through the process yet. The State Fiscal Accountability Authority (SFAA) will meet on Tuesday, December 21, 2022 at 10:00 a.m. We have four projects on that agenda for the board's consideration.

Bryan Grady, PhD, SC Housing said various issuers are seeking volume bond cap authority. There is a certain amount of money that the IRS gives each state to issue in taxes and bonds. In South Carolina, the SFAA formally approves those transactions. There has been a dramatic increase in the number of people coming to the SFAA looking for bond authorization to finance affordable rental housing. Our agency has been involved in that process and we are expecting a thorough review of those projects in that meeting.



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Councilmember Tameika Isaac Devine said 1,800 is good. Our deficit is over 16,000. An annual goal of 2,000 gets us there in eight years. We talked about a ten-year goal as a recommendation to city Council. They can decide whether to commit to this goal or change it.

Jim Zieche, More Justice said we may still be behind after a ten-year period, but we will be in better shape than we are today. It is an admirable goal.

Bryan Grady, PhD, SC Housing said there are a lot of moving parts that dictate how much affordable housing will be produced. The 16,000 units from my analysis is reflective of a high-level need. It is a stretch goal.

Councilmember Tameika Isaac Devine said it is a stretch goal. It is a recommendation and we will see what Council decides to do. If this task force is comfortable with making that as a recommendation, that will give them something to measure. It might help with funding incentives that the city considers moving forward.

Councilman Sam Davis said I am in agreement with the point before us in terms of long-term goals. The numbers speak for themselves and other governments need to look at the numbers. If you just look at the City of Columbia, you run the risk of depopulating people who really need housing. I received a call from a woman in the Harbison area and she was complaining that her rent was going up from \$800 to \$1,700 per month. She is a single-mother and she can't afford that. There is something going on with rent controls, also. The higher the rents, the less availability you will have for people who are the target of our committee's work. I would not pull back from the projections that are on the table. A housing shortage exists and Columbia needs to show that we are serious about decent affordable housing.

Ivory Mathews, Columbia Housing said before we got the results to our affordable housing study in Greenville, we toyed around with the number of units we thought we needed in the affordable housing range. When the results came back, we found that there was a lack of housing stock for all income categories. When there's a lack of housing stock for all income categories, the people with the most resources are the ones who will have access to those units that are traditionally made available to people at moderate to low incomes. If we look at affordable housing in a silo and not at the need for housing across the board, then we might be missing the mark when setting the numbers. I don't know what the right number is, but we need to shoot for something attainable. The box checking process can be 18 to 24 months before we have a groundbreaking and start construction. Then there is another 24 months of construction. I will say one-third of the 1,800 units if it is for the city proper.



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Bryan Grady, PhD, SC Housing said the 16,000-unit deficit is for the county. A comparable number for the city is about 7,500 in terms of a rental-housing deficit. There needs to be a component designed for low and moderate-income homeownership. If there are not homes for current renters to purchase, those people are unable to exit renting. That drives up the demand for rental housing and therefore increases the cost to rent. There needs to be an affordable homeownership component.

Councilmember Tameika Isaac Devine said we have been using 16,000 because our goal is to make sure the Midlands are covered. The numbers provided by Krista are just for the city. Bonita Shropshire and I talked about Bryan doing a housing assessment after the elections. This is a priority for two of the new Councilmembers but I don't know where Council will be. I will give a report at the next Council meeting and I will include a recommendation for an official request from the new administration to SC Housing for this needs assessment. Is this the same study Greenville did?

Bryan Grady, PhD, SC Housing said Greenville hired a paid consulting firm that was able to bring a lot more resources to the table than a two-person state research office will be able to provide. I don't want to promise that level of polish, but we produced a statewide housing needs assessment in 2019 and again earlier this year. If the recommendation is made, we would want input from the new city administration and other relevant stakeholders on what such a project would look like. We would be in a position to make relevant evaluations and recommendations that would inform the city's decisions and policymaking.

Councilmember Tameika Isaac Devine said we can have a goal and the study can inform things moving forward. Our professionals are suggesting that it be one-third of 1,800. That's about 600 units for the city and it will take twelve and half years to get there. I think there will be more and We are in a unique position with resources and a national conversation on the housing crisis. If not 2,000, then 1,000. Dylan suggested 600 for next year and then incrementally increasing it.

Ivory Mathews, Columbia Housing said holding us to a number and getting a firm commitment from everybody is certainly moving in the right direction. Affordable housing is still a negative word to some people and it is sometimes low hanging fruit for conversations. The 600 is something we can certainly meet.

Councilmember Tameika Isaac Devine said Sue suggested 10% of the need, which is 750. It sends a message that we will be addressing the need in a way that can be evaluated. Are we comfortable with setting 750 units as the goal that will be evaluated on an annual basis?



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Sue Berkowitz, SC Appleseed Legal Justice Center said 10% is not a huge amount, but it is not an overwhelming amount for those who will be charged with developing the housing.

Jim Zieche, More Justice asked how much would it cost for the city to bring 600 units on.

Jeff Larimore, Midlands Housing Trust Fund said that is a loaded question, because you have to evaluate the style of project you wish to deliver. Commodity prices will vary over a 10-year period. Projects underway estimate at \$70 million or more. Collectively, we have to develop a public-private partnership agreement to target a goal of 600 to 750 a year because we are challenged structurally. There's growing economy in the state that should get private engagement.

Ivory Mathews, Columbia Housing said the Columbia City Council approved five privately owned affordable housing developments on December 7, 2021. The Housing Authority plans to issue bonds for those developments: four new construction projects and one acquisition rehab project. That is 728 units at \$92 million. A lot of these funds go into underground infrastructure.

Councilmember Tameika Isaac Devine said Habitat for Humanity will come back to Richland County with a project in 2022.

Brittani Richards, Habitat for Humanity said we are partnering with the Columbia Housing Development Corporation to take on some additional properties to further our footprint in Columbia.

Councilmember Tameika Isaac Devine said this is our recommendation going into 2022. Let's have this as a priority to start chipping away at the deficit and monitoring the amount of new housing or affordable housing units being added back into the inventory. My report to Council next week will be asking them to consider a goal of 750 units annually that will be evaluated annually. Currently, Krista has permitted 1,800 so that shouldn't give them heartburn for next year. We know that things fluctuate but it is this task force's position that if there's a definitive goal people will stay conscience about how to chip away at that deficit.



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3. Committee Reports

Brenna Bernardin, Fast Forward reported on behalf of the Public Education & Awareness Committee and the Partnerships Committee. We have a communications strategy for community members and for outreach and partnerships. We have from both committees, a list of 30 groups to do outreach to as well as a draft script.

Councilmember Tameika Isaac Devine said several of us participated in a meeting with More Justice. They have been working with the county on a housing trust fund and that plan is moving forward. There may be some use of the Public Education & Awareness Committee and the Partnerships Committee. If we are moving forward with a referendum, the public needs to be educated first and we need to make sure those things are aligning.

Jim Zieche, More Justice said we heard in our research that there is a lack of education on the need for affordable housing. That cuts across elected officials and the community. I will invite Brenna to join the coalition so that we are lockstep moving forward.

Councilmember Tameika Isaac Devine said I want to talk with you Sue before my presentation next week. Since Judge Coble left, there isn't anyone at the county that I am having conversations with about eviction court. That is still something that I want to work with you on to see if we can make a recommendation or bypass the city altogether and talk to the county about eviction court.

Sue Berkowitz, SC Appleseed Legal Justice Center said groups from around the state submitted an application to HUD for legal representation. South Carolina was not selected but I think we can do it if we get the right staffing to help with making that work.

ANNOUNCEMENTS

Councilmember Tameika Isaac Devine announced that Julie Ann Avin of MIRCI received the Order of the Palmetto.

Ivory Mathews announced that Sue Berkowitz was named the SC Housing Advocate of the Year.



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Councilmember Tameika Isaac Devine said this is my last meeting as your chair. I will no longer be a councilperson as of December 31, 2022. I asked Councilman Duvall to chair this task force but I don't know what is going to happen. This is an ad-hoc committee. By ordinance, the mayor will appoint the chairperson. I am hopeful that this task force will remain intact. There is a lot of work that we are already doing together. In some form, this task force will remain together. I will make the recommendations next week. In January, there will be a lot of conversations. This is an amazing group of great talent. There is still a lot of work to be done. I am passionate about this and I am going to keep working to address this equity issue. Affordable housing will continue to be top of mind for all of us and we will continue to work to make a dent and make the lives of the people who live here better.

ADJOURNMENT

The meeting adjourned at 12:05 p.m.

Respectfully submitted:

Erika D. Moore Hammond, CMC
City Clerk