



Housing Authority of the City of Columbia, Missouri

201 Switzler Street, Columbia, MO 65203

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To: CHA Board of Commissioners
From: Phil Steinhaus, CEO
Date: October 12, 2018
RE: October 16, 2018 CHA Board Meeting Agenda & Materials

Enclosed is the agenda packet for the CHA Board meeting next Tuesday. Included in the packet are staff memos and information related to each resolution. Please note the following:

CHA BOARD AGENDA ITEMS

Resolutions

- **Resolution 2798:** To approve the CHA employee health care benefit package for FYE2019.
- **Resolution 2799:** To approve the FYE2019 PHA Plan and Five Year Plan and the FYE2019 Budget. We will have the second of two public hearings this item.
- **Resolution 2800:** To approve and Alternative Mobility Policy for the Housing Choice Voucher Program.

BOARD REPORTS

- **Affordable Housing Initiative:** Enclosed is an update on the CHA Affordable Housing Initiative.
- **CHA Management Reports:** Enclosed are the monthly management reports for Public & Affordable Housing, Housing Choice Voucher Programs, Resident Services and the Safety Department. All Capital Projects are included in the Affordable Housing Initiative report.
- **Monthly Financial Report:** The report for September 2018 is enclosed.
- **Current Events:** A report on current events is enclosed.
- **Change in November Meeting Date:** I would like to move the November meeting date back to November 27, 2018.

Please contact me if you have any questions or need additional information about any of the items on the meeting agenda.

Please note: Box dinners will be available for Commissioners at 5:00 p.m.



Housing Authority

of the City of Columbia, Missouri

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Office: 573.443.2556 ♦ TTY Relay: 800.735.2966 ♦ Fax: 573.443.0051 ♦ www.ColumbiaHA.com

COMMISSIONERS
Bob Hutton, Chair
Robin Wenneker, Vice Chair
John French
Max Lewis
Rigel Oliveri
Phil Steinhaus, CEO

Open Meeting Notice

Board of Commissioners Meeting

Date: Tuesday, September 18, 2018
Time: 5:30 p.m.
Place: Columbia Housing Authority, 201 Switzler Street

- I. Call to Order/Introductions
- II. Roll Call
- III. Adoption of Agenda
- IV. Approval of September 18, 2018 Open Meeting Minutes
- V. Approval of September 18, 2018 Closed Meeting Minutes
- VI. Recognition of Achievement
- VII. Public Comment (Limited to 5 minutes per speaker)

RESOLUTIONS:

- VIII. **Resolution 2798:** A Resolution to Approve the CHA Employee Benefits Package for FYE January 1, 2019 through December 31, 2019.
- IX. **Resolution 2799:** To Approve the Submission of the PHA Annual Plan, Operating Fund Budgets, and PHA Certifications of Compliance Statement For the Fiscal Year Beginning January 1, 2019 and Ending December 31, 2019 to The Department of Housing and Urban Development.
 - A. Proposed CHA Budget – FYE January 1, 2018 – December 31, 2018
 1. Budget Presentation
 2. Board Discussion
 3. Public Comment
 - B. Proposed FYE2018 CHA Annual Plan and Five Year Plan
 1. FYE2018 CHA Annual Plan and Five Year Plan Presentation
 2. Board Discussion
 3. Public Comment
 - C. Board Discussion and Vote

- X. **Resolution 2800:** Revision of the Section 8 Housing Choice Voucher Program Administrative Plan to Implement the Alternative Mobility Policy for the Housing Choice Voucher Program.

REPORTS

- XI. Affordable Housing Initiative Report
- XII. Monthly Management Reports for Public Housing & Affordable Housing Properties, Housing Choice Voucher Programs, Human Services, and Safety.
- XIII. Financial Report for September 2018
- XIV. Current Events
- XV. Request to Reschedule the November 20, 2018 Board Meeting to November 27, 2018

PUBLIC AND COMMISSIONER COMMENT

- XVI. Public Comment (Limited to 5 minutes per speaker)
- XVII. Commissioner Comment
- XVIII. Adjournment

If you wish to participate in the meeting and require specific accommodations or services related to disability, please contact Ms. LaShonda Eniade, Executive Assistant at (573) 443-2556, extension 1122, at least one working day prior to the meeting. (Email: www.columbiaha.com/contact > Administration)

Media Contact: Phil Steinhaus, CEO
Phone: (573) 443-2556
E-mail: www.ColumbiaHA.com > Contact Us > Administration

A complete agenda packet is available for review at all CHA offices during regular business hours and posted on the CHA web site at: www.ColumbiaHA.com.



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HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI BOARD OF COMMISSIONERS MEETING September 18, 2018 MEETING MINUTES

I. Call to Order:

The Board of Commissioners of the Housing Authority of the City of Columbia, Missouri met in open session on September 18, 2018, in the Training Room of the Columbia Housing Authority (CHA) Administration Building, 201 Switzler St., Columbia, Missouri 65203. Mr. Bob Hutton, Chair called the meeting to order at 5:30 p.m.

II. Roll Call:

Present: Bob Hutton, Chair
Robin Wenneker, Vice Chair
Max Lewis, Commissioner
Rigel Oliveri, Commissioner
John French, Commissioner

CHA Staff: Phil Steinhaus, CEO
LaShonda Eniade, Executive Assistant
Andrea Tapia, Director of Housing Programs
Laura Lewis, Director of Affordable Housing Operations
Mary Harvey, Director of Finance

III. Adoption of Agenda:

Mr. Hutton called for a motion to approve the agenda. A motion was made by Ms. Wenneker and second by Mr. French. All Commissioners voted "aye". Mr. Hutton declared the agenda adopted.

IV. Approval of August 21, 2018 Open Meeting Minutes:

Mr. Hutton called for a motion to approve the minutes from the open meeting of August 18, 2018. A motion was made by Mr. Lewis and second by Mr. French. All Commissioners voted "aye" and Mr. Hutton declared the motion approved.

V. Recognition of Achievement: None

VI. Public Comment.

There were no public comments.

PUBLIC HEARING

VII. Proposed CHA Budget – FYE January 1, 2019 – December 31, 2019

A. Budget Presentation

Mr. Steinhaus stated that there are a number of assumptions built into this budget that may change as we receive additional information. Those assumptions are as follows:

- A 2% COLA effective January 1, 2019. This does not include grant employees. Grant employee salaries are based on their individual grant award.
- Employee health insurance January 1, 2019 renewal is estimated with an 8.8% increase. This was the guaranteed maximum increase for the 2nd year of a two year contract.
- Retirement expenses are calculated at 6% of salaries.
- Workers Comp Insurance is based on a rate of 2.2% of salaries.
- 2% inflation factor for expenses.

Mr. Steinhaus said the public housing – downtown site vacancy loss is budgeted at 10%. The non-dwelling rental income is based on leases between the properties and the Housing Authority. He informed the Commissioners that laundry and work order income are estimated based on historical data. The Public Housing Operating Subsidy funding is based on the 2018 subsidy eligibility estimated with a 2% inflation factor. Mr. Steinhaus shared the gross potential rent for low-income tax credit properties is based on an estimated rent increase of 1.8% from the properties 2018 rents.

The HAP contracts for the project based vouchers will pay the full rent on vacant units for up to 60 days. He said basic cable services are at Paquin and Oak Towers for a fee of \$15 monthly. Mr. Steinhaus reviewed the revenues for HCV; he said administrative fees earned are based on an average of 981 HCV vouchers, 100 VASH vouchers and 622 Project-Based Vouchers (PBV) prorated at 99% with a 2% inflation factor. Mr. Steinhaus reviewed debt service coverage, all staff per site and the split of all salaries.

Mr. Steinhaus noted that the CHA’s Central Office Cost Center has been split into three programs: 1.) CHA Affordable Housing Development which receives the developer fees earned by the CHA; 2.) CHA Business Activities which receives the funds from no-dwelling leases, LIHTC management fees, and any seller financing from the CHA’s LIHTC projects; and 3.) Central Office Cost Center which receives funds from management fees and bookkeeping fees from the CHA’s Public Housing properties and the Section 8 Housing Choice Voucher Program.

B. Board Discussion

Mr. Hutton asked for Board discussion. There were no questions or concerns expressed by the Board.

C. Public Comment

No public comment.

D. Continuation of Public Hearing/Future Hearing Dates

Mr. Hutton announced the Commissioners will continue the public hearing until the next Board meeting.

VIII. Proposed FYE2019 CHA Annual Plan and Five Year Plan

A. FYE2019 CHA Annual Plan and Five Year Plan Presentation

Mr. Steinhaus summarized the CHA annual plan and five year plan. He reviewed the statement of housing needs and the strategy for addressing housing needs. Mr. Steinhaus noted that the annual plan also includes a progress report on the CHA's five year plan which includes the following goals:

- Expand the supply of assisted housing
- Improve the quality of assisted housing
- Increase assisted housing choices
- Provide an improved living environment
- Promote self-sufficiency and asset development of assisted households
- Ensure equal opportunity and affirmatively further fair housing
- Coordinate activities of CHA Low-Income Services, Inc. (CHALIS)

Mr. Steinhaus asked if there were any questions from Commissioners. There were no additional questions.

B. Board Comment

Mr. Hutton called for further discussion and there was none.

C. Public Comment

There was no public comment.

D. Continuation of Public Hearing/Future Hearing Dates

Mr. Hutton called for further discussion and there was none.

Mr. Hutton announced the Commissioners will continue the public hearing until the next Board meeting.

REPORTS

IX. Affordable Housing Initiative Report.

Mr. Steinhaus stated that the renovation of Oak Towers is complete and there will be a Dedication Ceremony and Open House on October 9, 2018. He said construction is moving along on Bryant Walkway I and Bryant Walkway II. Buildings: 15, 10, 12, 11, 2, and 3 are 50% complete, and buildings: 13 and 14 are 75% complete. Mr. Steinhaus showed a walk through video of building 16, the newly built four bedroom duplex, located on McBaine Avenue.

Mr. Steinhaus asked if there was any further discussion about the Affordable Housing Initiative report and there was none.

X. Monthly Management Reports for Public Housing and Affordable Housing Properties, Housing Choice Voucher Programs, Human Services, and Safety.

Mr. Steinhaus stated announced MHDC completed their annual audit report of Stuart Parker on August 22, 2018. Oak Tower occupancy is at 99% and the housing managers are working on getting accounts up to date.

Mr. Steinhaus said the Housing Choice Voucher waitlist will be open on October 8, 2018 through October 12, 2018. He reported that the CHA applied for twenty-five 811 Mainstream vouchers and received fourteen vouchers.

The Family Self-Sufficiency (FSS) coordinators continue to work on recruiting more participants. Mr. Steinhaus announced that the Shared Libraries have been installed in several of the CHA's property locations. FSS Coordinator, Sara Stone delivered 350 books to Columbia Housing Authority. Mr. Steinhaus announced the Human Service team held a back to school event and was able to help several people with referrals and school supplies.

XI. Financial Report:

Mr. Hutton called for discussion regarding financial reports and there was none.

XII. Current Events

Mr. Steinhaus noted that there were not any news articles about the CHA in the past month.

XIII. Public Comment

There was no public comment.

XIV. Commissioner Comment

There was no commissioner comment.

XV. Adjournment

Mr. Hutton called for a motion to adjourn the meeting. A motion was made by Ms. Wenneker. Second by Mr. Lewis. Mr. French called the meeting adjourned at 7:15 p.m.

Bob Hutton, Chair

Date

Phil Steinhaus, Chief Executive Officer

Date

Certification of Public Notice

I, Phil Steinhaus, Chief Executive Officer of the Housing Authority of the City of Columbia, Missouri, do hereby certify that on September 14, 2018, I posted public notice of the September 18, 2018 Board of Commissioners Meeting and distributed copies of the notice and agenda to the Board of Commissioners and the local media. The meeting notice and agenda was also distributed to the public upon request.

The complete agenda packet was available for review at all CHA offices during regular business hours and posted on the CHA web site at: www.ColumbiaHA.com.

Phil Steinhaus, Chief Executive Officer

Date



Housing Authority of the City of Columbia, Missouri

Board Resolution Staff Memo

To: Board of Commissioners

From: Phil Steinhaus, CEO

Date: October 16, 2018

RE: **Resolution 2798:** To Approve the CHA Employee Benefits Package for FYE January 1, 2019 through December 31, 2019

As part of our annual budgeting process, an employee benefits package is finalized once we have received competitive quotes for our employee insurance benefits package.

This year's benefits package focused on managing CHA's increasing costs for medical insurance benefits while also retaining a strong benefit plan for CHA employees.

Health Insurance

Our health benefits broker, Tom Kayser with Sundvold Financial, solicited and received favorable quotes from Anthem for the second year of our two year contract. With a two year contract Anthem guaranteed the 2019 renewal would have a 10% cap. Anthem's renewal bid came in with a 9.9% increase.

Renewal

Anthem's renewal is a 9.9% increase. All prescription options include an increase on tier 4 prescriptions of 25% up to \$350.

Proposal II & Proposal III

Proposal II is a 7.2% increase over CHA's current rates matches CHA's current deductibles with an increase in prescriptions tiers from \$10, \$35, \$60 to \$10, \$45, \$70.

Proposal III is a 2.28% increase over CHA's current rates, increasing only the deductibles from \$1,500/\$4,500 (Employee/Family) to \$2,000/\$6000.

Please see the attachment provided by Sunvold for a complete breakdown of proposed plan rates and fees.

We recommend Proposal III to best manage the cost of health insurance for both CHA and the employees. This option over the renewal will reduce the annual premium for Employee with Family coverage by \$666; Employee with Spouse coverage by \$389; Employee with Children by \$297 and Employee only coverage by \$51. CHA's Employer cost will be reduced by \$28,254.

Other Employee Insurance Benefits

Principal currently covers our Dental, Short Term Disability, Long Term Disability and Life Insurance. Dental increased 3.5%; Long Term Disability increased 14.9%; and Life insurance increased 9.8%. No increases for short term disability or voluntary life. CHA recommends renewing the current plan with Principle.

Vision Plan

Anthem's second year renewal has no increase.

Conclusion

The recommended benefits packages addressed the priority for this year by managing the inflationary costs of health insurance.

Staff Recommendation: Adopt Resolution 2798 approving the CHA Employee Benefits Package for FYE January 1, 2019 through December 31, 2019 including accepting Anthem's Proposal III; Principal's coverage for Dental, Life, Long & Short Disability, and Anthem's renewal II for Vision.



Board Resolution

RESOLUTION #2798

**To Approve the CHA Employee Benefits Package for FYE January 1, 2019
through December 31, 2019**

Whereas, as part of the CHA employee benefits package is finalized for the fiscal year January 1, 2019 through December 31, 2019 for employee medical, dental, life and long term disability (LTD) benefits; and

Whereas, the benefits package for FYE 2019 is focused on priorities involving managing increasing costs for benefits; retaining a strong benefits plan for employees and controlling the rising employee contribution for their portion of any insurance costs; and

Whereas, the recommended benefits packages address the established priorities for this fiscal year by managing the inflationary costs of health insurance; and

Whereas, the end result is a very competitive health benefits package for CHA employees that will increase job satisfaction;

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the City of Columbia, Missouri hereby adopts Resolution #2798 approving the CHA Employee Benefits Package for FYE January 1, 2019 through December 31, 2019 and authorizing the Columbia Housing Authority's CEO to select the healthcare package that best fits the needs of our personnel while minimizing our annual rate increase.

Bob Hutton, Chair

Phil Steinhaus, Secretary

Adopted October 16, 2018

	Current				Proposed RENEWAL ¹				Proposed Same Medical, Different Rx ²				Proposed Higher Deductible Plan ³			
Medical Plan Group	\$ 397,292¹⁵				\$ 436,629⁷⁴ +9.9%				\$ 426,035³² +7.2%				\$ 408,376⁰¹ +2.8%			
Medical Plan Design	Anthem PPO 1500/0%/4000 (BPS 3 E26)				Anthem PPO 1500/0%/4000 (BPS 3 E1)				Anthem PPO 1500/0%/4000 (BPS 3 E3)				Anthem PPO 2000/0%/4000 (BPS 5 E1)			
	Single		Family		Single		Family		Single		Family		Single		Family	
Deductible	\$ 1,500	\$ 4,500	\$ 1,500	\$ 4,500	\$ 1,500	\$ 4,500	\$ 1,500	\$ 4,500	\$ 1,500	\$ 4,500	\$ 1,500	\$ 4,500	\$ 2,000	\$ 6,000	\$ 2,000	\$ 6,000
Employee Coinsurance	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %
Out-of-Pocket Max	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000
Employer Funding	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0	\$ - 0
Net Out-of-Pocket Max	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000	\$ 4,000	\$ 12,000
Employee Annual Prem	\$ + 721	\$ + 9,367	\$ + 792	\$ + 10,294	\$ + 773	\$ + 10,044	\$ + 741	\$ + 9,628	\$ + 741	\$ + 9,628	\$ + 741	\$ + 9,628	\$ + 741	\$ + 9,628	\$ + 741	\$ + 9,628
Employee Max Ann. Cost	\$ 4,721	\$ 21,367	\$ 4,792	\$ 22,294	\$ 4,773	\$ 22,044	\$ 4,741	\$ 21,628	\$ 4,741	\$ 21,628	\$ 4,741	\$ 21,628	\$ 4,741	\$ 21,628	\$ 4,741	\$ 21,628
Medical Copays	Copay		Copay		Copay		Copay		Copay		Copay		Copay		Copay	
Primary Care	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25
Specialty Care	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50
Urgent Care	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
Emergency	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250
Out-Patient Hospital	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --
In-Patient Hospital	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --
Rx	No Deductible		No Deductible		No Deductible		No Deductible		No Deductible		No Deductible		No Deductible		No Deductible	
Tiers	\$10 , \$35 , \$60 , 25% to \$300		\$10 , \$35 , \$60 , 25% to \$300		\$10 , \$35 , \$60 , 25% to \$350		\$10 , \$35 , \$60 , 25% to \$350		\$10 , \$40 , \$70 , 25% to \$350		\$10 , \$40 , \$70 , 25% to \$350		\$10 , \$35 , \$60 , 25% to \$350		\$10 , \$35 , \$60 , 25% to \$350	
Enrollment	53	Prem	ER	EE	53	Prem	ER	EE	53	Prem	ER	EE	53	Prem	ER	EE
Employee Only	35	\$ 600 ⁴³	90 %	\$ 60 ⁰⁴	35	\$ 659 ⁸⁸	90 %	\$ 65 ⁹⁹	35	\$ 643 ⁸⁷	90 %	\$ 64 ³⁹	35	\$ 617 ¹⁸	90 %	\$ 61 ⁷²
Employee + Spouse	6	\$ 1,260 ⁹⁰	64 %	\$ 456 ³³	6	\$ 1,385 ⁷⁵	64 %	\$ 501 ⁵¹	6	\$ 1,352 ¹²	64 %	\$ 489 ³⁴	6	\$ 1,296 ⁰⁸	64 %	\$ 469 ⁰⁶
Employee + Children	10	\$ 1,080 ⁷⁷	68 %	\$ 348 ²⁵	10	\$ 1,187 ⁷⁹	68 %	\$ 382 ⁷³	10	\$ 1,158 ⁹⁶	68 %	\$ 373 ⁴⁴	10	\$ 1,110 ⁹³	68 %	\$ 357 ⁹⁷
Family	2	\$ 1,801 ²⁸	57 %	\$ 780 ⁵⁵	2	\$ 1,979 ⁶⁴	57 %	\$ 857 ⁸⁴	2	\$ 1,931 ⁶⁰	57 %	\$ 837 ⁰²	2	\$ 1,851 ⁵⁴	57 %	\$ 802 ³³
Ann. Insurance Premium	\$ 515,888 ⁵²				\$ 566,969 ⁷⁶ ▲				\$ 553,211 ⁶⁴ ▲				\$ 530,281 ⁹² ▲			
Employer Prem Contribution	\$ 397,292 ¹⁵		\$ 436,629 ⁷⁴		\$ 426,035 ³²		\$ 408,376 ⁰¹		\$ 397,292 ¹⁵		\$ 436,629 ⁷⁴		\$ 426,035 ³²		\$ 408,376 ⁰¹	
Budgeted HRA + HSA	\$ + 0 ⁰⁰ + 0 ⁰⁰		\$ + 0 ⁰⁰ + 0 ⁰⁰		\$ + 0 ⁰⁰ + 0 ⁰⁰		\$ + 0 ⁰⁰ + 0 ⁰⁰		\$ + 0 ⁰⁰ + 0 ⁰⁰		\$ + 0 ⁰⁰ + 0 ⁰⁰		\$ + 0 ⁰⁰ + 0 ⁰⁰		\$ + 0 ⁰⁰ + 0 ⁰⁰	
Employer Ann. Cost	\$ 397,292¹⁵				\$ 436,629⁷⁴				\$ 426,035³²				\$ 408,376⁰¹			

Plan Group	Total Premium	Budgeted HSA/HRA	Total Cost	Employee Cost	Budget: \$ 436,624 ⁰⁷
					Employer Cost
Current 1 plan	\$ 515,888 ⁵²	\$ 0 ⁰⁰	\$ 515,888 ⁵²	\$ 118,596 ³⁷	\$ 397,292 ¹⁵
Employer contribution 90% EE and \$40% Dep					
Proposed RENEWAL 1 plan	\$ 566,969 ⁷⁶ +9.9%	\$ 0 ⁰⁰	\$ 566,969 ⁷⁶ +9.9%	\$ 130,340 ⁰² +9.9%	\$ 436,629 ⁷⁴ +9.9%
Same medical and Rx plan with the exception of Rx Tier 4 max is \$350 vs \$300. Employer contribution 90% EE and \$40% Dep.					
Proposed Same Medical, Different Rx 1 plan	\$ 553,211 ⁶⁴ +7.2%	\$ 0 ⁰⁰	\$ 553,211 ⁶⁴ +7.2%	\$ 127,176 ³² +7.2%	\$ 426,035 ³² +7.2%
Same medical, different Rx increasing Tier 2 by \$5 (\$40 vs \$35) and Tier 3 by \$10 (\$70 vs \$60). Employer contribution 90% EE and \$40% Dep.					
Proposed Higher Deductible Plan 1 plan	\$ 530,281 ⁹² +2.8%	\$ 0 ⁰⁰	\$ 530,281 ⁹² +2.8%	\$ 121,905 ⁹¹ +2.8%	\$ 408,376 ⁰¹ +2.8%
Increasing medical deductible by \$500 (to \$2,000 vs \$1,500). Same Rx as renewal. Employer contribution 90% EE and \$40% Dep.					

Your Summary of Benefits



COLUMBIA HOUSING AUTHORITY

Anthem Blue Preferred® Select Option 3 with Rx Option E1

Proposal 1

Effective 01/01/2019

Covered Benefits	Network	Non-Network
Deductible (Single/Family) (1)	\$1,500/\$4,500	\$4,500/\$13,500
Out-of-Pocket Limit (Single/Family) (1)	\$4,000/\$8,000	\$12,000/\$24,000
Physician Home and Office Services (PCP/SCP) (2) Primary Care Physician(PCP)/Specialty Care Physician (SCP) Including Office Surgeries and allergy serum:	\$25 / \$50	50%
· Allergy injections (PCP and SCP)	\$10	50%
· Allergy testing	0%	50%
· MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds and Pharmaceuticals	0%	50%
Preventive Care Services (3) Services included but not limited to: Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations, Annual diabetic eye exam, Hearing screenings and Vision screenings which are limited to Screening tests (i.e. Snellen eye chart) and Ocular Photo screening.	No Cost Share	50%
· Immunizations through age 5		No Cost Share
Emergency and Urgent Care		
· Emergency Room Services (facility/other covered services) (copayment waived if admitted)	\$250/0%	\$250/0%
· Urgent Care Center Services	\$75	50%
· MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, Non-Maternity related Ultrasounds and Pharmaceuticals	0%	50%
· Allergy injections	\$10	50%
· Allergy testing	0%	50%
Inpatient and Outpatient Professional Services Include but are not limited to:	0%	50%
· Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams		
Inpatient Facility Services (4) Unlimited days except for:	0%	50%
· 60 days Network/Non-Network combined for physical medicine / rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis)		
· 90 days Network/Non-Network combined for skilled nursing facility		
Outpatient Surgery Hospital / Alternative Care Facility · Surgery and administration of general anesthesia	0%	50%
Other Outpatient Services (including but not limited to): (5)	0%	50%
· Non Surgical Outpatient Services For example: MRIs, C-Scans, Chemotherapy, Ultrasounds and other diagnostic outpatient services.		
· Home Care Services (Network/Non-network combined) 100 visits (excludes IV Therapy)		
· Durable Medical Equipment	See note below for cost share details	See note below for cost share details
· Physical Medicine Therapy Day Rehabilitation programs		
· Hospice		
· Ambulance Services	0%	0%

Anthem Blue Cross and Blue Shield is the trade name RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC) and HMO Missouri, Inc. use to do business in most of Missouri. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. Life and disability benefits are underwritten by Anthem Life Insurance Company (ALIC). RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. RIT, HMO Missouri, Inc., HALIC and ALIC are independent licensees of the Blue Cross and Blue Shield Association.

Your Summary of Benefits



COLUMBIA HOUSING AUTHORITY

Anthem Blue Preferred® Select Option 3 with Rx Option E1

Effective 01/01/2019

Covered Benefits	Network	Non-Network
Outpatient Therapy Services (Combined Network & Non-Network limits apply) <ul style="list-style-type: none"> · Physician Home and Office Visits (PCP/SCP) · Other Outpatient Services @ Hospital/Alternative Care Facility Limits apply to: <ul style="list-style-type: none"> · Physical / Manipulation therapy excludes Chiropractic Services: 20 visits · Occupational therapy: 20 visits · Chiropractic Services: 26 visits (Network) Non-Network Not Covered · Speech therapy: Unlimited visits · Cardiac Rehabilitation: 36 visits · Pulmonary Rehabilitation: 20 visits · Accidental Dental Coverage \$3,000 per accident 	\$25 / \$50 0% See note below for cost share details (2)	50% 50% Not Covered
Behavioral Health Services: (6) Mental Health and Substance Abuse <ul style="list-style-type: none"> · Inpatient Facility Services · Physician Home and Office Visits · Other Outpatient Facility Services 	Benefits provided in accordance with Federal Mental Health Parity	50% 50% 50%
Human Organ and Tissue Transplants (7) <ul style="list-style-type: none"> · Acquisition and transplant procedures, harvest and storage. 	No Cost Share	N/A
Prescription Drugs (Essential): (8) Network Tier structure equals 1/2/3 (and 4 and 5 if applicable) <ul style="list-style-type: none"> · Network Retail Pharmacies: (30 day supply) Includes diabetic test strip · Home Delivery (90 day supply) Includes diabetic test strip Specialty medications are limited to a 30 day supply regardless of whether they are retail or home delivery. <ul style="list-style-type: none"> - Specialty Medications must be obtained via our Specialty Pharmacy network in order to receive network level benefits. - The Essential formulary is a closed drug list with a focus on therapeutic efficacy and cost effectiveness - Allows for up to 90 day supply for retail. 	\$10 / \$35 / \$60 / 25% \$350 max \$25 / \$105 / \$180 / 25% \$350 max	50% Not Covered

COLUMBIA HOUSING AUTHORITY

Anthem Blue Preferred® Select Option 3 with Rx Option E1

Effective 01/01/2019

Notes:

(1) Deductible/OOP

All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Non-Network Human Organ and Tissue Transplant (HOTT) Services).

Deductible(s) apply to covered medical services listed with a percentage (%) coinsurance. However, the deductible does not apply to Emergency Room Services where a copayment and a percentage (%) coinsurance applies, unless specifically noted on the option's cost share, and may not apply to some Behavioral Health services where coinsurance applies.

Network and Non-network deductibles, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate towards each other. No Cost Share means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a Non-network provider, the member is responsible for any balance due after the plan payment.

(2) PCP/SCP

PCP is a Network Provider who is a practitioner that specializes in family practice, general practice, internal medicine, pediatrics, obstetrics/gynecology, geriatrics or any other Network provider as allowed by the plan.

SCP is a Network Provider, other than a Primary Care Physician, who provides services within a designated specialty area of practice.

Specialist (SCP) copayment is applicable to all Specialists (excludes: General Physicians, Internists, Pediatricians, OB/Gyns, Geriatrics, Physical Therapy, Occupational Therapy or any other Network provider as allowed by the plan).

When allergy injections are rendered with a Physicians Home and office visit, only the office visit cost share applies.

Chiropractic services - 50% Network coinsurance up to the maximum allowable amount and the Deductible applies when Office Visit is Deductible and Coinsurance. Non-network settings not covered.

Physical Therapy and Occupational Therapy will take the PCP cost share when performed in the office visit setting.

(3) Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.

(4) Hospital stay for Maternity Coverage will not be limited to less than 48 hours for a vaginal delivery or 96 hours for a caesarean section.

(5) Other Outpatient Services

DME - 50% coinsurance for Network/Non-Network Durable Medical Equipment, Medical Supplies, Orthotics, Asthma Supplies, and Phenylketonuria (PKU). Excludes Prosthetics, Wigs, Diabetic Supplies and Mastectomy prostheses/etc. which will apply the plan's cost shares (common deductible/coinsurance). The 50% coinsurance does not apply to the options where network Deductible and the Out of Pocket are the same.

Mammograms (diagnostic) have no copayment/coinsurance up to the maximum allowable amount in Network office and outpatient facility settings.

Private Duty Nursing - limited to 82 visits/Calendar Year and 164 visits/lifetime.

(6) Behavioral Health: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.

(7) Kidney and Cornea are treated the same as any other illness and subject to the medical benefits.

(8) RX

If applicable all prescription drug expenses except tier 1, (Network/Non-Network, Retail/Home-delivery combined) apply to the per individual RX deductible. Once the RX deductible is met, the appropriate copayment/coinsurance applies. Also, the Prescription Drug out of pocket maximum applies to Network Retail and Home-delivery combined.

Certain diabetic and asthmatic supplies have no deductible/copayment/coinsurance up to the maximum allowable amount at network pharmacies except diabetic test strips.

Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips.

Dependent age: to the end of the month in which the child attains age 26.

Benefit period = Calendar Year

Precertification:

Members are encouraged to always obtain prior approval when using Non-network providers. Precertification will help avoid any unnecessary reduction in benefits for non-covered or non-medically necessary services.

Pre-Existing Exclusion Period: None

Your Summary of Benefits



COLUMBIA HOUSING AUTHORITY

Anthem Blue Preferred® Select Option 3 with Rx Option E1

Effective 01/01/2019

This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate, and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

<i>Authorized group signature (if applicable)</i>	<i>Date</i>
<i>Underwriting signature (if applicable)</i>	<i>Date</i>

Your Summary of Benefits



Columbia Housing Authority
Anthem Blue Preferred® Select Option 3 with Rx Option E3
Effective 01/01/2019

Proposal 2

Covered Benefits	Network	Non-Network
Deductible (Single/Family) (1)	\$1,500/\$4,500	\$4,500/\$13,500
Out-of-Pocket Limit (Single/Family) (1)	\$4,000/\$8,000	\$12,000/\$24,000
Physician Home and Office Services (PCP/SCP) (2) Primary Care Physician(PCP)/Specialty Care Physician (SCP) Including Office Surgeries and allergy serum:	\$25 / \$50	50%
· Allergy injections (PCP and SCP)	\$10	50%
· Allergy testing	0%	50%
· MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds and Pharmaceuticals	0%	50%
Preventive Care Services (3) Services included but not limited to: Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations, Annual diabetic eye exam, Hearing screenings and Vision screenings which are limited to Screening tests (i.e. Snellen eye chart) and Ocular Photo screening.	No Cost Share	50%
· Immunizations through age 5		No Cost Share
Emergency and Urgent Care		
· Emergency Room Services (facility/other covered services) (copayment waived if admitted)	\$250/0%	\$250/0%
· Urgent Care Center Services	\$75	50%
· MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, Non-Maternity related Ultrasounds and Pharmaceuticals	0%	50%
· Allergy injections	\$10	50%
· Allergy testing	0%	50%
Inpatient and Outpatient Professional Services Include but are not limited to:	0%	50%
· Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams		
Inpatient Facility Services (4) Unlimited days except for:	0%	50%
· 60 days Network/Non-Network combined for physical medicine / rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis)		
· 90 days Network/Non-Network combined for skilled nursing facility		
Outpatient Surgery Hospital / Alternative Care Facility · Surgery and administration of general anesthesia	0%	50%
Other Outpatient Services (including but not limited to): (5)	0%	50%
· Non Surgical Outpatient Services For example: MRIs, C-Scans, Chemotherapy, Ultrasounds and other diagnostic outpatient services.		
· Home Care Services (Network/Non-network combined) 100 visits (excludes IV Therapy)		
· Durable Medical Equipment	See note below for cost share details	See note below for cost share details
· Physical Medicine Therapy Day Rehabilitation programs		
· Hospice		
· Ambulance Services	0%	0%

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Your Summary of Benefits



Columbia Housing Authority
Anthem Blue Preferred® Select Option 3 with Rx Option E3
Effective 01/01/2019

Covered Benefits	Network	Non-Network
Outpatient Therapy Services (Combined Network & Non-Network limits apply) <ul style="list-style-type: none"> · Physician Home and Office Visits (PCP/SCP) · Other Outpatient Services @ Hospital/Alternative Care Facility Limits apply to: <ul style="list-style-type: none"> · Physical / Manipulation therapy excludes Chiropractic Services: 20 visits · Occupational therapy: 20 visits · Chiropractic Services: 26 visits (Network) Non-Network Not Covered · Speech therapy: Unlimited visits · Cardiac Rehabilitation: 36 visits · Pulmonary Rehabilitation: 20 visits · Accidental Dental Coverage \$3,000 per accident 	\$25 / \$50 0% See note below for cost share details (2)	50% 50% Not Covered
Behavioral Health Services: (6) Mental Health and Substance Abuse <ul style="list-style-type: none"> · Inpatient Facility Services · Physician Home and Office Visits · Other Outpatient Facility Services 	Benefits provided in accordance with Federal Mental Health Parity	50% 50% 50%
Human Organ and Tissue Transplants (7) <ul style="list-style-type: none"> · Acquisition and transplant procedures, harvest and storage. 	No Cost Share	N/A
Prescription Drugs (Essential): (8) Network Tier structure equals 1/2/3 (and 4 and 5 if applicable) <ul style="list-style-type: none"> · Network Retail Pharmacies: (30 day supply) Includes diabetic test strip · Home Delivery (90 day supply) Includes diabetic test strip Specialty medications are limited to a 30 day supply regardless of whether they are retail or home delivery. <ul style="list-style-type: none"> - Specialty Medications must be obtained via our Specialty Pharmacy network in order to receive network level benefits. - The Essential formulary is a closed drug list with a focus on therapeutic efficacy and cost effectiveness - Allows for up to 90 day supply for retail. 	\$10 / \$40 / \$70 / 25% \$350 max \$25 / \$120 / \$210 / 25% \$350 max	50% Not Covered

Columbia Housing Authority Anthem Blue Preferred® Select Option 3 with Rx Option E3 Effective 01/01/2019

Notes:

(1) Deductible/OOP

All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Non-Network Human Organ and Tissue Transplant (HOTT) Services).

Deductible(s) apply to covered medical services listed with a percentage (%) coinsurance. However, the deductible does not apply to Emergency Room Services where a copayment and a percentage (%) coinsurance applies, unless specifically noted on the option's cost share, and may not apply to some Behavioral Health services where coinsurance applies.

Network and Non-network deductibles, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate towards each other. No Cost Share means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a Non-network provider, the member is responsible for any balance due after the plan payment.

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Specialist (SCP) copayment is applicable to all Specialists (excludes: General Physicians, Internists, Pediatricians, OB/Gyns, Geriatrics, Physical Therapy, Occupational Therapy or any other Network provider as allowed by the plan).

When allergy injections are rendered with a Physicians Home and office visit, only the office visit cost share applies.

Chiropractic services - 50% Network coinsurance up to the maximum allowable amount and the Deductible applies when Office Visit is Deductible and Coinsurance. Non-network settings not covered.

Physical Therapy and Occupational Therapy will take the PCP cost share when performed in the office visit setting.

(3) Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.

(4) Hospital stay for Maternity Coverage will not be limited to less than 48 hours for a vaginal delivery or 96 hours for a caesarean section.

(5) Other Outpatient Services

DME - 50% coinsurance for Network/Non-Network Durable Medical Equipment, Medical Supplies, Orthotics, Asthma Supplies, and Phenylketonuria (PKU). Excludes Prosthetics, Wigs, Diabetic Supplies and Mastectomy prostheses/etc. which will apply the plan's cost shares (common deductible/coinsurance). The 50% coinsurance does not apply to the options where network Deductible and the Out of Pocket are the same.

Mammograms (diagnostic) have no copayment/coinsurance up to the maximum allowable amount in Network office and outpatient facility settings.

Private Duty Nursing - limited to 82 visits/Calendar Year and 164 visits/lifetime.

Ambulance Non-network non-emergency use limited to \$50,000 per occurrence.

(6) Behavioral Health: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.

(7) Kidney and Cornea are treated the same as any other illness and subject to the medical benefits.

(8) RX

If applicable all prescription drug expenses except tier 1, (Network/Non-Network, Retail/Home-delivery combined) apply to the per individual RX deductible. Once the RX deductible is met, the appropriate copayment/coinsurance applies. Also, the Prescription Drug out of pocket maximum applies to Network Retail and Home-delivery combined.

Certain diabetic and asthmatic supplies have no deductible/copayment/coinsurance up to the maximum allowable amount at network pharmacies except diabetic test strips.

Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips.

Dependent age: to the end of the month in which the child attains age 26.

Benefit period = Calendar Year

Precertification:

Members are encouraged to always obtain prior approval when using Non-network providers. Precertification will help avoid any unnecessary reduction in benefits for non-covered or non-medically necessary services.

Pre-Existing Exclusion Period: None

Your Summary of Benefits



***Columbia Housing Authority
Anthem Blue Preferred® Select Option 3 with Rx Option E3
Effective 01/01/2019***

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<i>Authorized group signature (if applicable)</i>	<i>Date</i>
<i>Underwriting signature (if applicable)</i>	<i>Date</i>

Your Summary of Benefits



Columbia Housing Authority
Anthem Blue Preferred® Select Option 5 with Rx Option E1
Effective 01/01/2019

Proposal 3

Covered Benefits	Network	Non-Network
Deductible (Single/Family) (1)	\$2,000/\$6,000	\$6,000/\$18,000
Out-of-Pocket Limit (Single/Family) (1)	\$4,000/\$8,000	\$12,000/\$24,000
Physician Home and Office Services (PCP/SCP) (2) Primary Care Physician(PCP)/Specialty Care Physician (SCP) Including Office Surgeries and allergy serum:	\$25 / \$50	30%
· Allergy injections (PCP and SCP)	\$10	30%
· Allergy testing	0%	30%
· MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds and Pharmaceuticals	0%	30%
Preventive Care Services (3) Services included but not limited to: Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations, Annual diabetic eye exam, Hearing screenings and Vision screenings which are limited to Screening tests (i.e. Snellen eye chart) and Ocular Photo screening.	No Cost Share	30%
· Immunizations through age 5		No Cost Share
Emergency and Urgent Care		
· Emergency Room Services (facility/other covered services) (copayment waived if admitted)	\$250/0%	\$250/0%
· Urgent Care Center Services	\$75	30%
· MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, Non-Maternity related Ultrasounds and Pharmaceuticals	0%	30%
· Allergy injections	\$10	30%
· Allergy testing	0%	30%
Inpatient and Outpatient Professional Services Include but are not limited to:	0%	30%
· Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams		
Inpatient Facility Services (4) Unlimited days except for:	0%	30%
· 60 days Network/Non-Network combined for physical medicine / rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis)		
· 90 days Network/Non-Network combined for skilled nursing facility		
Outpatient Surgery Hospital / Alternative Care Facility · Surgery and administration of general anesthesia	0%	30%
Other Outpatient Services (including but not limited to): (5)	0%	30%
· Non Surgical Outpatient Services For example: MRIs, C-Scans, Chemotherapy, Ultrasounds and other diagnostic outpatient services.		
· Home Care Services (Network/Non-network combined) 100 visits (excludes IV Therapy)		
· Durable Medical Equipment	See note below for cost share details	See note below for cost share details
· Physical Medicine Therapy Day Rehabilitation programs		
· Hospice		
· Ambulance Services	0%	0%

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Columbia Housing Authority
Anthem Blue Preferred® Select Option 5 with Rx Option E1
Effective 01/01/2019

Covered Benefits	Network	Non-Network
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Behavioral Health Services: (6) Mental Health and Substance Abuse <ul style="list-style-type: none"> · Inpatient Facility Services · Physician Home and Office Visits · Other Outpatient Facility Services 	Benefits provided in accordance with Federal Mental Health Parity	30% 30% 30%
Human Organ and Tissue Transplants (7) <ul style="list-style-type: none"> · Acquisition and transplant procedures, harvest and storage. 	No Cost Share	N/A
Prescription Drugs (Essential): (8) Network Tier structure equals 1/2/3 (and 4 and 5 if applicable) <ul style="list-style-type: none"> · Network Retail Pharmacies: (30 day supply) Includes diabetic test strip · Home Delivery (90 day supply) Includes diabetic test strip Specialty medications are limited to a 30 day supply regardless of whether they are retail or home delivery. <ul style="list-style-type: none"> - Specialty Medications must be obtained via our Specialty Pharmacy network in order to receive network level benefits. - The Essential formulary is a closed drug list with a focus on therapeutic efficacy and cost effectiveness - Allows for up to 90 day supply for retail. 	\$10 / \$35 / \$60 / 25% \$350 max \$25 / \$105 / \$180 / 25% \$350 max	50% Not Covered

Columbia Housing Authority Anthem Blue Preferred® Select Option 5 with Rx Option E1 Effective 01/01/2019

Notes:

(1) Deductible/OOP

All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Non-Network Human Organ and Tissue Transplant (HOTT) Services).

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Benefit period = Calendar Year

Precertification:

Members are encouraged to always obtain prior approval when using Non-network providers. Precertification will help avoid any unnecessary reduction in benefits for non-covered or non-medically necessary services.

Pre-Existing Exclusion Period: None

Your Summary of Benefits



***Columbia Housing Authority
Anthem Blue Preferred® Select Option 5 with Rx Option E1
Effective 01/01/2019***

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<i>Authorized group signature (if applicable)</i>	<i>Date</i>
<i>Underwriting signature (if applicable)</i>	<i>Date</i>



Here's the 1-1 info for CHA:

- **VTL** – rate pass
- **Life** – 9.8% or about \$24/mo
 - Rate changes from .225 to .247
 - AD&D remain .036
 - Demographics
 - 2 members moved into the 65-69 age bracket
 - 4 remain in the 60-64 age bracket
- **STD** – rate pass
 - There have been two claims
- **LTD** – 14.9% or about \$121/mo
 - Rate changes from .47 to .54
 - Demographics mentioned above
 - There is one active claim
- **Dental** is getting a trend increase of 3.5%. This is for our pooled strategy for groups with less than 51 lives.
 - The total dollar impact is about \$88 or an average of \$1.95 per each of the 45 members enrolled in dental

	<u>Current</u>	<u>Renewal</u>
Employee:	\$29.46	\$30.49
Employee & Spouse:	\$64.82	\$67.09
Employee & Child(ren):	\$61.90	\$64.07
Family:	\$97.07	\$100.47

DENTAL ANALYSIS:

- Benefit Per Person (Max) Report: shows the amount of the annual benefit actually used per member/dependent.
 - 3 members and 2 spouses used the full \$1,000 maximum benefit available
- Services and Network (PPO Savings) Report: shows the types of services utilized, and the percentage in-network versus non-network.
 - 36.2% in network / 63.8% non network
 - Preventive care was followed by basic restorative and major restorative work in utilization



Housing Authority of the City of Columbia, Missouri

Board Resolution Staff Memo

To: Board of Commissioners

From: Phil Steinhaus, CEO

Date: October 16, 2018

RE: **Resolution 2799:** To Approve the Submission of the PHA Annual Plan and Corresponding Operating Fund Budgets, Capital Fund Program Budgets and PHA Certifications of Compliance Statement For the Fiscal Year Beginning January 1, 2019 and Ending December 31, 2019 to The Department of Housing and Urban Development.

This resolution will approve the Columbia Housing Authority's Annual Plan and corresponding Operating Fund budgets, Capital Fund Program budgets and PHA Certifications of Compliance Statement for FYE2019. This will be the final public hearing followed by a Board vote to approve these items by adopting Resolution 2799.

As a result of the CHA converting and renovating the following public housing properties in FYE2016 and FYE2017 through the Rental Assistance Demonstration (RAD) Program, the budget for the Public Housing program has changed significantly from previous fiscal years and only reflects the finances of the remaining CHA public housing properties.

Converted CHA Public Housing properties include the following:

Name of Public Housing Property	Number of Units	Conversion Date
Stuart Parker Apartments with Paquin Tower	284	December 29, 2015
Bear Creek Apartments	76	May 25, 2016
Oak Towers	147	December 14, 2016
Bryant Walkway Apartments	54	November 30, 2017
Bryant Walkway II Apartments	36	November 30, 2017

Remaining (Unconverted) Public Housing Properties	
Property	Number of Units
Providence Walkway Apartments	50
East Park Avenue Apartments	40
Fisher Walkway Apartments	30

FYE2019 Budget

An updated copy of the FYE2019 Budget is attached for your review. Please refer to the staff narrative attached to the budget for information on budget assumptions and projections.

Annual PHA Plan

There are no changes to the Annual Plan that was submitted to you last month. As the Columbia Housing Authority is a High Performing PHA, the CHA only needs to submit a "Streamlined Annual Plan" that provides details on any changes from the previous year's Annual Plan. Since this is the fourth year in the CHA's Five Year Plan, only an update on the progress of meeting the goals of the Five Year Plan is required and included in the Annual Plan.

The Resident Advisory Board reviewed the Annual Plan and corresponding Operating Fund budgets, Capital Fund Program budgets at their regular meetings on September 6, 2018 and October 4, 2018 meetings without providing any comments other than their unanimous vote supporting the plans and budgets.

These documents were posted for 45 days for public comment on the CHA web site and on CHA bulletin boards. Two ads requesting public comment were placed in the Columbia Daily Tribune. No written public comment was received.

CEO Recommendation: Adopt Resolution 2799 approving the submission of the PHA Annual Plan, Operating Fund Budgets, and the PHA Certifications of Compliance Statement for the Fiscal Year beginning January 1, 2019 and ending December 31, 2019 to the Department of Housing and Urban Development.



Housing Authority of the City of Columbia, Missouri

Board Resolution

RESOLUTION #2799

A Resolution To Approve the Submission of the PHA Annual Plan, Operating Fund Budgets, and PHA Certifications of Compliance Statement For the Fiscal Year Beginning January 1, 2019 and Ending December 31, 2019 to The Department of Housing and Urban Development.

WHEREAS, the Housing Quality and Work Responsibility Act of 1998 requires each housing authority to submit Public Housing Authority (PHA) Plans to the Department of Housing and Urban Development (HUD) on an annual basis; and

WHEREAS, the Housing Authority of the City of Columbia, Missouri, has developed an Annual Plan including financial budgets for the fiscal year beginning January 1, 2019 and ending December 31, 2019; and

WHEREAS, public notice regarding the availability of the proposed PHA Annual Plan and Operating Fund for public review has been posted and advertised for the required 45 day public comment period; and

WHEREAS, the Resident Advisory Board of the housing authority has reviewed and provided comments on the PHA Annual Plan and corresponding Operating Fund and Capital Fund Program budgets; and

WHEREAS, public hearings were held on September 18, 2018 and October 16, 2018 to receive comments from residents and the general public; and

WHEREAS, the Housing Authority of the City of Columbia, Missouri certifies that the housing authority is in compliance with the PHA Plan and related regulations; and

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing Authority of the City of Columbia, Missouri, does hereby adopt Resolution 2799 approving the submission of the PHA Annual Plan, Operating Fund Budgets, and PHA Certifications of Compliance Statement for the Fiscal Year beginning January 1, 2019 and ending December 31, 2019 to the Department of Housing and Urban Development, a copy of which is attached hereto and made a part hereof.

Bob Hutton, Chair

Phil Steinhaus, Secretary

Adopted October 16, 2018

Streamlined Annual PHA Plan <i>(High Performer PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. Form HUD-50075-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both of the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment, and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceeds 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined, and is not PHAS or SEMAP troubled.

A.	PHA Information.																										
A.1	<p> PHA Name: <u>Housing Authority of the City of Columbia, Missouri</u> PHA Code: <u>MO-007</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performer PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/01/2019</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>120</u> Number of Housing Choice Vouchers (HCVs) <u>1,807 (Includes 150 VASH & 597 RAD PBV)</u> Total Combined <u>1,927</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </p> <p> Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) </p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 20%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 20%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 10%;">PH</th> <th style="width: 10%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																	
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Lead PHA:																											

B. Annual Plan Elements

B.1 Revision of PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA since its last **Annual PHA Plan** submission?

Y N

- Statement of Housing Needs and Strategy for Addressing Housing Needs.
- Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
- Financial Resources.
- Rent Determination.
- Homeownership Programs.
- Safety and Crime Prevention.
- Pet Policy.
- Substantial Deviation.
- Significant Amendment/Modification

(b) The PHA must submit its Deconcentration Policy for Field Office Review.

(c) If the PHA answered yes for any element, describe the revisions for each element below:

Statement of Housing Needs and Strategy for Addressing Housing Needs.

Housing needs have remained high during the past year with 518 households on the Public Housing and Project-Based Voucher (PBV) waiting list and 207 households on the HCV Housing Choice Voucher Program waiting list. Of these households, 86% of Public Housing and PBV and 93% of HCV applicants have extremely low incomes at or below 30% AMI. The HCV waiting list was open for one week in June 2015 and over 1,100 households applied for housing. This represents a 27% decrease in applicants as compared to November 2012. However, this number far exceeds the number of families the CHA will be able to serve through this program in the next two years. We plan to open the HCV waiting list in October 2018 for one week. Between 1,000 and 1,500 families will apply for assistance. Historical numbers of applicants for the Housing Choice Voucher Program are below:

Number of Housing Choice Voucher Program Applicants				
Year	2008	2010	2012	2015
# Applicants	1,000	1,200	1,500	1,115

The demand for efficiency and one-bedroom housing units remains high with 81% of Public Housing and PBV applicants and 28% of HCV applicants being eligible to receive assistance for this size of housing unit. Most of these 281 applicants are single person households. The 2015-2019 Consolidated Plan documents a continued high need for elderly housing and housing for persons with disabilities. The number of disabled families on the Public Housing and PBV waiting list (193) remains high, representing 37% of all applicants. Black/African American households continue to make up a disproportionate number of housing applicants. (Public Housing and PBV Family Sites: 52% and HCV Housing Choice Voucher Program: 66%)

It is worth noting that the Columbia Housing Authority stopped taking new applications in March 2015 and quit moving new residents into the CHA properties being renovated under the Rental Assistance Demonstration (RAD) program. The CHA stopped filling vacancies at these sites in order to have enough vacant units to relocate families on-site while renovations to their homes are completed. The waiting list was reopened in 2016. As a result, the number of families on the CHA Public Housing waiting lists does not accurately reflect the larger number of families who would ordinarily be added to our Public Housing & PBV waiting lists during this time period.

Significant increases in utility costs make it more difficult for low income households to secure and maintain their housing. Poor energy efficiency of low-income housing puts families at financial risk often leading to unpaid utility bills and loss of housing. In turn, low-income families with large debts owed to utility companies are unable to get utilities turned on in their names without paying off their debt to the utility companies. This often forces families to move significant distances outside of their current utility provider's service area.

The City of Columbia's 2015-2019 Consolidated Plan for the Community Development Block Grant and HOME Investment Partnerships Program provides significant documentation of the housing needs in Columbia and the surrounding Boone County MSA. **[Exhibit A]**

Strategy for Addressing Housing Needs

The Columbia Housing Authority strategy for addressing housing needs remains relatively unchanged from the CHA's FYE2018 PHA Plan.

- The CHA is continuing to implement its Strategic Plan for its Affordable Housing Initiative which has as its main focus, the revitalization of all of the CHA's 717 units of Public Housing stock through the HUD Rental Assistance Demonstration (RAD) program and developing new affordable housing including the Patriot Place Apartments, completed in April 2016.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions

- In FYE2017 the CHA added a preference for U.S. Military Veterans for our waiting lists to receive housing assistance.
- In FYE2017 the CHA added a preference for families living in CHA public housing being converted under the RAD program to allow them to be temporarily relocated to other public housing units while their unit was being renovated.

	<ul style="list-style-type: none"> In FYE2017 the CHA added a preference to the Project-Based Voucher waiting list for families living in CHA public housing that will allow the CHA to relocate families in public housing to newly renovated Project-Based Voucher units. All of these changes were approved by the Resident Advisory Board and the CHA Board of Commissioners. <p>Financial Resources</p> <ul style="list-style-type: none"> The CHA has converted 597 Public Housing units under the HUD Rental Assistance Demonstration (RAD) program during FYE2016 and FYE2017. As a result the public housing operating subsidies and capital funds for these housing units have been converted to long-term Project-Based Voucher contract funding. As a result of the conversion of 597 Public Housing units under the HUD RAD program, the CHA changed its fiscal year for FYE2017 from October 1 – September 30 to a fiscal year from January 1 – December 31. This has improved the financial reporting for the Columbia Housing Authority and aligned its accounting and budgeting cycle with the fiscal years of the public housing units which were renovated with Low-Income Housing Tax Credits. Low-Income Housing Tax Credits require accounting and budgeting cycles based on the calendar year of January 1 – December 31. The requested change in the Columbia Housing Authority’s fiscal year resulted in a lengthened accounting and budgeting cycle for FYE2017 (October 1, 2016 to December 31, 2017). Following this budget cycle, the CHA’s fiscal year for 2018 is now from January 1, 2018 – December 31, 2018. This same accounting and budget cycle will continue in subsequent years. <p>Significant Amendment</p> <ul style="list-style-type: none"> The CHA’s participation in the HUD Rental Assistance Demonstration (RAD) program is considered a significant amendment to the PHA plan. This was included as a significant amendment to the PHA plan last year and is included in this year’s plan as well. [Attachment PHA Plan Amendment R - HUD RAD]
<p>B.2</p>	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p> <p>Demolition and/or Disposition</p> <ul style="list-style-type: none"> The CHA is planning to donate the childcare center located at 403 Park Avenue to the Columbia Public School District. The CHA owns the building and the school district owns the land underneath the center. The center is currently being used to provide a Head Start early education program and a Title I preschool. <p>Conversion of Public Housing to Project-Based Assistance under RAD.</p> <ul style="list-style-type: none"> The CHA has converted 597 Public Housing units under the RAD program by the end of FYE2017. The CHA has applied for Low-Income Housing Tax Credit funding in FYE2018 in order to convert an additional 50 Public Housing units under RAD. If funding is awarded, construction would be expected to start in late 2019 or early 2020. <p>Units with Approved Vacancies for Modernization</p> <ul style="list-style-type: none"> In association with the Public Housing units being renovated through the RAD program, the CHA has and will continue to have units that are approved vacancies for modernization. These units will be occupied as soon as renovations are complete.
<p>B.3</p>	<p>Progress Report.</p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in the PHA 5-Year Plan. (FYE2016-FYE2020)</p> <p>I. PHA Goal: Expand the supply of assisted housing</p> <ul style="list-style-type: none"> The CHA applied for and received 25 Project-Based VASH Vouchers and utilized these vouchers as permanent rent assistance for Veterans participating in the HUD-VASH program. These 25 Project-Based VASH Vouchers enabled the CHA to leverage Low-Income Housing Tax Credit funding and other public and private funding sources to construct 25 one-bedroom apartments for homeless Veterans known as the Patriot Place Apartments. The CHA partnered with the Truman VA on this project and the first Veterans were moved into the apartments on April 11, 2016. The Patriot Place Apartments are 100% occupied. In FYE2017, the CHA applied for 42 Shelter Plus Care vouchers and received continued funding to provide housing with supportive services for homeless persons with disabilities. In FYE2016, CHA applied for and received HOME funding from the City of Columbia to assist with the renovation of the Stuart Parker Apartments and the Oak Towers Apartments.

- In FYE2017, CHA applied for and was recommended for HOME funding from the City of Columbia to assist with the renovation of the Bryant Walkway Apartments II.
- In FYE2018, CHA applied for and was recommended for HOME funding from the City of Columbia to assist with the renovation of the Providence Walkway Apartments.
- The CHA applied for and received AHAP funding from the Federal Home Loan Bank of Des Moines to assist with the development of the Patriot Place Apartments and the renovation of the Stuart Parker Apartments with Paquin Tower, the Bear Creek Apartments, and Oak Towers.
- In FYE2017, the CHA applied for AHAP funding from the Federal Home Loan Bank of Des Moines to assist with the renovation of the Bryant Walkway Apartments and Bryant Walkway Apartments II. Funding was not awarded for these projects.
- The CHA converted 597 units of Public Housing under the RAD program during FYE2017. Renovation of 360 of these units was completed in FYE2017. The renovation of the Oak Towers Apartments (147 units) was completed in September of 2018.
- The CHA was awarded 9% Low-Income Housing Tax Credit funding in December 2016 to renovate 54 public housing units referred to as the Bryant Walkway Apartments. Renovation of these apartments started in January 2018.
- The CHA was awarded 4% Low-Income Housing Tax Credit funding and tax-exempt bonds in December 2016 to renovate 36 public housing units referred to as the Bryant Walkway Apartments II. Renovation of these apartments started in early 2018.
- The CHA submitted an application for 9% Low-Income Housing Tax Credit funding to the Missouri Housing Development Commission in March 2018 to renovate 50 public housing units referred to as the Providence Walkway Apartments.
- The CHA is planning to convert its remaining 70 Public Housing units under the RAD program in the next three years. Depending on the Missouri Housing Development Commission's allocation of Low-Income Housing Tax Credits in FYE2019, the CHA may submit an application to renovate or replace some or all of these 70 final Public Housing units.
- The CHA has expanded the number of families participating in our Public Housing and Housing Choice Voucher Program Family Self-Sufficiency programs.

II. PHA Goal: Improve the quality of assisted housing

- The CHA provides monthly management reports for all departments to the CHA Board of Commissioners on a monthly basis for the purpose of informing the Board and tracking the performance of management operations.
- The CHA has implemented the transition to a paperless record-keeping system during FYE2015 and FYE2016.
- As noted previously, the CHA will have converted 597 units of Public Housing under the RAD program by the end of FYE2017. In addition, the CHA is planning to convert its remaining 120 Public Housing units under the RAD program in the next five years. The CHA submitted an application for 9% Low-Income Housing Tax Credit funding to the Missouri Housing Development Commission in March 2018 to renovate 50 public housing units referred to as the Providence Walkway Apartments. These 50 units are included in the aforementioned 120 public housing units to be renovated.

III. PHA Goal: Increase assisted housing choices

- The CHA increased its payment standards for the Housing Choice Voucher Program to match 100% of the HUD established Fair Market Rent for the Boone County, Missouri MSA.
- The CHA has added additional VASH vouchers in partnership with the Truman VA. The CHA currently administers 125 VASH Tenant-Based Vouchers and 25 VASH Project-Based Vouchers.
- In 2018 the CHA applied for and received fourteen 811 vouchers which provide housing assistance to persons that are homeless or at risk of becoming homeless, and persons with disabilities in institutional or segregated facilities.

IV. PHA Goal: Provide an improved living environment

- The CHA continues to employ the public housing security improvements stated in our five-year plan. Monthly Safety Department reports document the actions of our Safety Officers and the incidents occurring on our properties.
- Criminal activity has significantly decreased on all CHA properties, and is at an all-time low. This has been accomplished through a combination of expanded Family Self-Sufficiency, Independent Living, and Family Support services provided to our Public Housing and Project-Based Voucher residents and Housing Choice Voucher Program participants along with enforcement of our Lease Addendum for Crime-Free Housing and the services provided by our Safety Department. This has resulted in a significant improvement in the living environment and quality of life for the families being served by the CHA.
- Oak Towers continues to be designated for the elderly, age 55 and older. Paquin Tower is designated for persons with disabilities and the elderly age 55 and older.

V. PHA Goal: Promote self-sufficiency and asset development of assisted households

- The CHA is partnering with the Columbia Public School District to provide adult education classes at the CHA's J.W. "Blind" Boone Community Center.
- The CHA has expanded the Moving Ahead Program to provide a full-day program for 5 weeks during the summer in addition to the after-school program provided during the regular school year. The CHA has also expanded the number of children served to 100 children. Moving Ahead is a state-licensed program.

	<ul style="list-style-type: none"> The CHA currently receives funding from the Boone County Children’s Services fund to provide the Healthy Homes Connection program to families with children participating in our Housing Choice Voucher Program. This program addresses the mental health needs of children and promotes emotionally healthy families. The CHA employs two Family Self-Sufficiency Coordinators serving CHA assisted households. There are currently 119 families participating in the Family Self-Sufficiency program. The CHA offers a free FDIC Money Smart program five times a year. The ten-week class covers a variety of topics including budgeting, repairing poor credit histories, and the homeownership process. <p>VI. PHA Goal: Ensure equal opportunity and affirmatively further fair housing</p> <ul style="list-style-type: none"> CHA staff have participated in fair housing training in the past year. CHA will collaborate with the City of Columbia update their plan for affirmatively furthering fair housing. CHA has partnered with the City of Columbia to provide fair housing training to those living in CHA properties. <p>VII. Coordinate activities of CHA Low-Income Services, Inc. (CHALIS)</p> <ul style="list-style-type: none"> The CHALIS staff have conducted and expanded activities with the three main goals: <ul style="list-style-type: none"> Helping youth succeed in school and in life; <p><i>Expanded programs include:</i> Moving Ahead After-School Program, Moving Ahead Summer Program, Going Places Teen Program, MAP for Mental Health, Healthy Homes Connection, Teen Outreach Program, and activities of the Youth Community Coalition.</p> Supporting families working toward self-sufficiency; and <p><i>Expanded programs include:</i> Family Self-Sufficiency Program, Resident Services Coordination, Healthy Homes Connection, Money Smart Financial Literacy, computer labs, Opportunity Gardens Program, Edible Landscaping, and the Annie Fisher Food Pantry.</p> Assisting seniors and persons with disabilities to live independently. <p><i>Expanded programs include:</i> Resident Services Coordination, transportation assistance for shopping and medical appointments, Annie Fisher Food Pantry & Share Shelves, Opportunity Gardens, Parks and Recreation Adaptive Recreation programs, fitness centers, computer centers, Buddy System, Nutrition and Meal programs, and Health Clinics.</p>
<p>B.4. Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>	
Other Document and/or Certification Requirements.	
<p>C.1</p>	<p>Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan</p> <p><u>Form 50077-ST-HCV-HP</u>, <i>Certification of Compliance with PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>C.2</p>	<p>Civil Rights Certification.</p> <p><u>Form 50077-ST-HCV-HP</u>, <i>Certification of Compliance with PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>C.3</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>

C.4	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
D	<p>Statement of Capital Improvements. Required in all years for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).</p>
D.1	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD:</p> <p>The 2018-2022 “Capital Fund Program Five-Year Action Plan” was submitted via HUD’s EPIC (Energy and Performance Information Center) “Activity Planning Module”. HUD approved the 2018-2022 Capital Fund Program Five-Year Action Plan through EPIC on August 8, 2018.</p>



Housing Authority of the City of Columbia, Missouri

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Violence Against Women Act (VAWA)

CHA Goals and Objectives; Programs and Activities; and Policies

CHA Goals and Objectives

It is the goal of the CHA to provide for the health and safety of all residents and to act quickly to respond to all acts of violence occurring within our neighborhoods. The CHA has the following goals in responding to domestic violence and violence against women:

- CHA Safety Staff will respond immediately to all reports of domestic violence and immediately notify Police, Public Housing Managers and Resident Services of such acts of violence and request appropriate protections and services.
- CHA Safety Staff, Housing Managers and Resident Services will work with the Police and True North (the local domestic violence shelter) to provide for the immediate safety and protection of any victim of domestic violence, dating violence, sexual assault or stalking and assist them with locating safe shelter, medical services, counseling services, and other health and social services.
- The CHA will act quickly to remove the violent offender/domestic violence perpetrator from CHA property through arrest, trespass warning, or eviction and use all legal methods (including lease bifurcation) to prevent the offender from future acts of violence toward their victim and other public housing residents.
- The CHA considers domestic violence as high priority transfer request and will make every effort to transfer a resident of public housing, Low-Income Housing Tax Credit/Project-Based Voucher (LIHTC/PBV) property, or HOME Program resident who is a confirmed victim of domestic violence as soon as possible to another appropriate housing unit in a safer location.
- The CHA will assist all Section 8 Housing Choice Voucher Program participants and others in CHA-administered tenant-based rental assistance programs who are confirmed victims of domestic violence (and willing to relocate) to move to other appropriate rental housing in a safer location as soon as possible, including utilizing portability vouchers where possible and/or appropriate.

CHA Programs and Activities

- The CHA currently has a Memorandum of Understanding (MOU) with True North to mutually refer potential clients to each other. CHA utilizes a variety of housing assistance programs to best meet the needs of clients needing housing with supportive services, including Continuum of Care housing vouchers and Project-Based housing vouchers. True North provides supportive services to clients desiring domestic violence therapy and advocacy supports.
- The CHA has an informal referral agreement with True North for intake, assessment and service referral of all residents living in CHA properties (public housing & LIHTC/PBV), HOME Program residents and Section 8 tenants who report being victims of domestic violence, dating violence, sexual assault or stalking, utilizing the 50066 form or other third party documentation.

- CHA Resident Services provides immediate assistance and service referral to all victims of domestic violence, dating violence, sexual assault or stalking by a licensed clinical social worker.

CHA Policies

The CHA has completed a full review and revision of its Public Housing Admissions and Continued Occupancy Policy (ACOP), Public & LIHTC/PBV Housing Leases, and Section 8 Housing Choice Voucher Program Administrative Plan.

The CHA Admissions and Continued Occupancy Policy (ACOP) provides for Public Housing residents who are victims of domestic violence, dating violence, sexual assault or stalking to be considered as high priority housing transfer requests based on the conditions listed below.

Section 8 Housing Choice Voucher Program Administrative Plan provides that Section 8 tenants and others in CHA administered Tenant-Based and Project-Based rental assistance programs, which are confirmed victims of domestic violence, dating violence, sexual assault or stalking, must also meet the conditions below to be considered as high priority transfer requests for their housing voucher to allow them to secure safer housing.

- The victim of domestic violence, dating violence, sexual assault or stalking may complete a HUD Form 50066 and name their abuser if it is safe to do so and known to the victim. If the victim chooses not to complete the HUD Form 50066, they may submit third party documentation regarding the incident.
- All victims of domestic violence, dating violence, sexual assault or stalking may go to True North for assessment and confirmation by The Women’s Shelter that an act of domestic violence has occurred.

The CHA Public Housing & LIHTC/PBV Leases includes the following additional lease provisions to provide for the protection of victims of domestic violence:

The Landlord enforces the Lease in accordance with the Violence Against Women Reauthorization Act of 2013 (VAWA), which gives CHA the explicit authority to bifurcate a lease, or to remove a household member from a lease, “in order to evict, remove, terminate occupancy rights, or terminate assistance to any individual who is a tenant or lawful occupant and who engages in criminal acts of physical violence against family members or others, without evicting, removing, terminating assistance to, or otherwise penalizing the victim of such violence who is also a tenant or lawful occupant.” The Landlord will pursue all such terminations in accordance with the policies outlined in the ACOP, and as prescribed by HUD. The Resident agrees to abide by the VAWA policies.

The CHA Public Housing Admissions and Continued Occupancy Policy (ACOP) and the CHA Housing Choice Voucher Administrative Plan (Admin) provide the following VAWA protection:

PROHIBITION AGAINST TERMINATING TENANCY OF VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, AND STALKING

The Violence against Women Reauthorization Act of 2013 (VAWA), provides that “criminal activity directly relating to domestic violence, dating violence, sexual assault or stalking, engaged in by a member of a tenant’s household or any affiliated individual, shall not be cause for termination of the tenancy or occupancy rights, if the tenant or immediate family member of the tenant’s family is the victim or threatened victim of that abuse.” VAWA further provides that incidents of actual or threatened domestic violence, dating violence, or stalking may not be construed either as serious or repeated violations of the lease by the victim of such violence or as good cause for terminating the tenancy or occupancy rights of

the victim of such violence.

VAWA does not limit the PHA's authority to terminate the tenancy of any tenant if the PHA can demonstrate an actual and imminent threat to other tenants or those employed at or providing service to the property.

Likewise, both programs offer similar VAWA protections. The following excerpt is from the Public Housing ACOP. Mirror language pertinent to the Section 8 Housing Choice Voucher program is found in the Administrative Plan.

Victim Documentation

PHA Policy

When a tenant family is facing lease termination because of the actions of a tenant, household member, or affiliated individual and a tenant or immediate family member of the tenant's family claims that she or he is the victim of such actions and that the actions are related to domestic violence, dating violence, or stalking, the PHA will require the individual to submit documentation affirming that claim.

The individual may satisfy the PHA's request by providing any one of the following three forms of documentation [24 CFR 5.2007(b)]:

- (1) A completed and signed HUD-approved certification form (HUD-50066, Certification of Domestic Violence, Dating Violence, or Stalking), which must include the name of the perpetrator only if the name of the perpetrator is safe to provide and is known to the victim
- (2) A federal, state, tribal, territorial, or local police report or court record
- (3) Documentation signed by a person who has assisted the victim in addressing domestic violence, dating violence, sexual assault or stalking, or the effects of such abuse. This person may be an employee, agent, or volunteer of a victim service provider; an attorney; or a medical professional. Acceptable documentation also includes a record of an administrative agency, and documentation from a mental health professional. The person signing the documentation must attest under penalty of perjury to the person's belief that the incidents in question are bona fide incidents of abuse. The victim must also sign the documentation.

The PHA may not require third-party documentation (forms 2 and 3) in addition to certification (form 1), except as specified below under "Conflicting Documentation," nor may it require certification in addition to third-party documentation [VAWA final rule].

PHA Policy

Any request for documentation of domestic violence, dating violence, sexual assault or stalking will specify a deadline of 14 business days following receipt of the request, will describe the three forms of acceptable documentation, will provide explicit instructions on where and to whom the documentation must be submitted, and will state the consequences for failure to submit the documentation or request an extension in writing by the deadline.

The PHA may, in its discretion, extend the deadline for 10 business days. Any extension granted by the PHA will be in writing.

The PHA also reserves the right to waive these victim verification requirements and accept only a self-certification from the victim if the PHA deems the victim's life to be in imminent danger.

Once a victim has completed certification requirements, the PHA will continue to assist the victim and may use bifurcation as a tool to remove a perpetrator from assistance. Owners will be notified of their legal obligation to continue housing the victim, while using lease bifurcation to remove the perpetrator from a unit. The PHA will make all best efforts to work with victims of domestic violence before terminating the victim's assistance.

In extreme circumstances when the PHA can demonstrate an actual and imminent threat to other participants or those employed at or providing service to the property if the participant's (including the victim's) tenancy is not terminated, the PHA will bypass the standard process and proceed with the immediate termination of the family's assistance.

Terminating or Evicting a Perpetrator of Domestic Violence

Although VAWA provides protection from termination for victims of domestic violence, it does not provide protection for perpetrators. In fact, VAWA gives the PHA the explicit authority to bifurcate a lease, or to remove a household member from a lease, "in order to evict, remove, terminate occupancy rights, or terminate assistance to any individual who is a tenant or lawful occupant and who engages in criminal acts of physical violence against family members or others, without evicting, removing, terminating assistance to, or otherwise penalizing the victim of such violence who is also a tenant or lawful occupant." This authority supersedes any local, state, or other federal law to the contrary. However, if the PHA chooses to exercise this authority, it must follow any procedures prescribed by HUD or by applicable local, state, or federal law for eviction, lease termination, or termination of assistance [Pub.L. 109-271].

PHA Policy

When the actions of a tenant or other family member result in a determination by the PHA to terminate the family's lease and another family member claims that the actions involve criminal acts of physical violence against family members or others, the PHA will request that the victim submit the above required certification and supporting documentation in accordance with the stated time frame. If the certification and supporting documentation are submitted within the required time frame or any approved extension period, the PHA will either: a) bifurcate the lease in order to evict or terminate the occupancy rights of the perpetrator or b) require that the family provide documentation that the perpetrator is successfully undergoing rehabilitation or treatment. If the family elects the second option, the PHA will require the perpetrator to submit evidence of his or her current participation in counseling or other treatment. The documentation must be signed by an employee or agent of a domestic violence service provider or by a medical or other knowledgeable professional from whom the perpetrator is receiving assistance in addressing the abuse. The signer must attest under penalty of perjury to his or her belief that the rehabilitation is progressing successfully. The victim and perpetrator must also sign or attest to the documentation. The documentation must be submitted within 10 days of the PHA's request.

If the PHA can demonstrate an actual and imminent threat to other tenants or those employed at or providing service to the property if the tenant's tenancy is not terminated, the PHA will bypass the standard process and proceed with the immediate termination of the family's lease.

CHA Lease Termination Notice and Notice to Vacate

The CHA Lease Termination Notice and Notice to Vacate includes the following language regarding the protections provided by VAWA:

The CHA enforces the Lease in accordance with the Violence Against Women Reauthorization Act of 2013 (VAWA), which gives CHA the explicit authority to bifurcate a lease, or to remove a household member from a lease, "in order to evict, remove, terminate occupancy rights, or terminate assistance to any individual who is a Resident or lawful occupant and who engages in criminal acts of physical violence against family members or others, without evicting, removing, terminating assistance to, or otherwise penalizing the victim of such violence who is also a Resident or lawful occupant." The CHA will pursue all such terminations in accordance with the policies outlined in the ACOP, and as prescribed by HUD. The Resident will abide by the VAWA policies.

When a Resident family is facing lease termination because of the actions of a Resident, household member, guest, or other person under the Resident's control and a Resident or immediate family member of the Resident's family claims that she or he is the victim of such actions and that the actions are related to domestic violence, dating violence, sexual assault or stalking, the PHA will require the individual to submit documentation affirming that claim.

The documentation must include two elements:

- A. A signed statement by the victim that provides the name of the perpetrator and certifies that the incidents in question are bona fide incidents of actual or threatened domestic violence, dating violence, or stalking; and
- B. One of the following:
 1. A police or court record documenting the actual or threatened abuse; or
 2. A statement signed by an employee, agent, or volunteer of a victim service provider; an attorney; a medical professional; or another knowledgeable professional from whom the victim has sought assistance in addressing the actual or threatened abuse. The professional must attest under penalty of perjury that the incidents in question are bona fide incidents of abuse, and the victim must sign or attest to the statement.

The required certification and supporting documentation must be submitted to the PHA within 14 days after the individual claiming victim status receives a request for such certification.

The Resident understands that this Termination Notice is considered the request for any certification for VAWA purposes and that the 14 days are ended as of (insert date.)

The Resident must request the certification form prior to the 14 day deadline. This 14-day deadline may be extended at the PHA's discretion. If the individual does not provide the required certification and supporting documentation within 14 days, or the approved extension period, the PHA may proceed with assistance termination.

The PHA also reserves the right to waive these victim verification requirements and accept only a self-certification from the victim if the PHA deems the victim's life to be in imminent danger.

Once a victim has completed certification requirements, the PHA will continue to assist the victim and may use bifurcation as a tool to remove a perpetrator from assistance. The PHA will make all best efforts

to work with victims of domestic violence before terminating the victim's assistance.

In extreme circumstances when the PHA can demonstrate an actual and imminent threat to other participants or those employed at or providing service to the property if the participant's (including the victim's) tenancy is not terminated, the PHA will bypass the standard process and proceed with the immediate termination of the family's assistance.

PHA Confidentiality Requirements

All information provided to the PHA regarding domestic violence, dating violence, or stalking, including the fact that an individual is a victim of such violence or stalking, must be retained in confidence and may neither be entered into any shared data base nor provided to any related entity, except to the extent that the disclosure (a) is requested or consented to by the individual in writing, (b) is required for use in an eviction proceeding, or (c) is otherwise required by applicable law.



CITY OF COLUMBIA



2015-2019

Community Development Block Grant &
HOME Investment Partnerships Program
CONSOLIDATED PLAN

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Columbia utilized CHAS needs assessment data identified by HUD in the Consolidated Plan template as the basis for discussions at each of the community forums/focus groups. The goal was to ground each meeting in facts and data specific to each subject matter before obtaining public input identifying the highest priority needs. The City also utilized additional census data and American Community Survey data to compliment data templates provided by HUD within the consolidated plan template.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Columbia's most significant housing needs include lower income renters and lower income homeowner populations. A significant portion of lower income rental households are experiencing a housing cost burden greater than 30% of income, according to 2007-2011 CHAS data. Many lower income renters are also experiencing some overcrowding, as well as living in substandard housing. A portion of lower income homebuyers are experiencing housing cost burden greater than 30% of income and some homebuyers between 50-80% AMI are also living in substandard housing. These needs are based on 2007-2011 CHAS data provided through the HUD consolidated plan template as seen in the following tables. The City of Columbia used this data to begin the affordable housing focus group discussion and identification of priority affordable housing needs.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	84,531	106,658	26%
Households	33,819	42,388	25%
Median Income	\$33,729.00	\$43,102	28%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,135	5,060	7,490	3,985	17,715
Small Family Households *	1,580	1,245	2,535	1,375	8,970
Large Family Households *	130	175	440	315	1,080
Household contains at least one person 62-74 years of age	380	435	680	535	2,370
Household contains at least one person age 75 or older	455	545	700	275	1,395
Households with one or more children 6 years old or younger *	780	555	1,299	809	2,379

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	39	0	60	174	40	45	15	0	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	44	45	0	149	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	85	85	0	325	0	0	25	0	25
Housing cost burden greater than 50% of income (and none of the above problems)	5,110	1,200	305	0	6,615	650	400	205	75	1,330

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	590	1,495	1,515	140	3,740	140	190	840	380	1,550
Zero/negative Income (and none of the above problems)	575	0	0	0	575	105	0	0	0	105

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,405	1,370	435	60	7,270	690	445	245	75	1,455
Having none of four housing problems	1,115	2,420	4,585	1,870	9,990	255	830	2,225	1,985	5,295
Household has negative income, but none of the other housing problems	575	0	0	0	575	105	0	0	0	105

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,150	675	480	2,305	175	195	410	780
Large Related	95	75	100	270	15	39	135	189
Elderly	360	199	195	754	235	225	220	680
Other	4,365	1,885	1,090	7,340	390	125	290	805
Total need by income	5,970	2,834	1,865	10,669	815	584	1,055	2,454

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,000	240	0	1,240	165	170	135	470
Large Related	65	30	0	95	15	25	0	40
Elderly	285	100	95	480	155	140	40	335
Other	3,945	875	210	5,030	345	60	30	435
Total need by income	5,295	1,245	305	6,845	680	395	205	1,280

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	215	89	60	0	364	0	0	0	0	0
Multiple, unrelated family households	0	0	25	0	25	0	0	0	0	0
Other, non-family households	0	40	45	0	85	0	0	25	0	25
Total need by income	215	129	130	0	474	0	0	25	0	25

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Data Source: 2007-2011 CHAS

Describe the number and type of single person households in need of housing assistance.

HUD CHAS data breaks households into 4 categories including small related (2-4 persons), large related (5 or more), elderly and other. CHAS data places single person household into the "other" category. Single person households, categorized as "other" by CHAS data, are the most highly likely to be housing cost burdened renters. 7,340 of the 10,669 renter households at or below 80% AMI are housing cost burdened greater than 30%. 5,030 single person renter households below 80% AMI are housing cost burdened with housing costs exceeding 50% of monthly income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

True North is a non-profit organization serving families experiencing domestic violence. True North served 673 families in 2013 and 131 of those families received emergency shelter. At midyear 2014, True North has served 329 families and 76 families received emergency shelter. 2014 numbers are similar to 2013 and the city estimates True North will serve approximately 130 families experiencing domestic violence in need of housing assistance. These numbers represent the number of families knowledgeable of True North's programs and chose to receive services. It is likely that many additional families experience domestic violence and are in need of housing.

What are the most common housing problems?

The most common housing problems are housing cost burden and substandard housing. According to CHAS data, rental households at 30% or below AMI are impacted the greatest by housing cost burden and substandard living. CHAS data also demonstrates that homeowners between 50-80% experience some level of housing cost burden and substandard living. This data suggests that affordable housing efforts should include production of quality affordable rental housing units for households making less than 30% AMI and maintaining the Columbia's Owner-Occupied Housing Rehabilitation Program.

Are any populations/household types more affected than others by these problems?

CHAS data on Table 3 displays persons at or below 80% AMI are affected by housing cost burden greater than 30% of income. Households at 30% or below AMI are significantly impacted by housing cost burden and are much more likely to experience a housing cost burden greater than 50% of income. CHAS data on Table 3 demonstrates a significantly higher number of rental households at 80% or below AMI experience overcrowding, as opposed to homeowners below 80% AMI. A significant proportion of homeowners below 80% AMI experience substandard housing. This information suggests the City of Columbia should utilize HUD funding to support the development of new affordable rental housing units for single person households, as well as larger households due to overcrowding and housing cost burden data. The development of affordable rental housing should also include targeting households below 30% AMI. Data also suggests that HUD funds should continue to be used for owner occupied housing rehabilitation for households at 80% or below AMI.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Homelessness significantly affects veterans and minorities. According to research by the national Coalition for Homeless, about 40% of homeless men are veterans and veterans comprise 34% of the general adult male population. Homelessness disproportionately affects minorities, particular African Americans. 31% of Columbia's sheltered homeless persons are African American, while African Americans comprise roughly 11% of Columbia's general population (2010 census). 68% of Columbia's sheltered homeless persons are white and 76% of the population is white.

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for families as the following:

- Lack of affordable housing.
- Poverty.
- Unemployment.

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for individuals as the following:

- Substance abuse.
- Lack of affordable housing.
- Mental illness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

NA.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for families as the following:

- Lack of affordable housing.
- Poverty.
- Unemployment.

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for individuals as the following:

- Substance abuse.
- Lack of affordable housing.
- Mental illness.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD requires communities to define disproportionate housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. For the purposes of HUD, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. Housing needs are identified in the columns stating "Has one or more of 4 housing problems". The four housing problems are defined as: 1) Lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. The City conducted an additional analysis that more clearly demonstrates disproportionate needs by comparing the percent of persons with a housing need by race to the percent of the actual population. This additional analysis demonstrated housing needs do disproportionately impact African Americans in Columbia. HUD required data tables for review are as follows:

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,815	640	675
White	4,785	405	460
Black / African American	1,040	210	35
Asian	430	10	170
American Indian, Alaska Native	115	0	0
Pacific Islander	0	0	0
Hispanic	160	0	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,500	1,560	0
White	2,615	1,215	0
Black / African American	400	240	0
Asian	250	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	10	15	0
Hispanic	120	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,035	4,455	0
White	2,365	3,320	0
Black / African American	345	575	0
Asian	165	295	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	25	125	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	650	3,335	0
White	570	2,825	0
Black / African American	0	165	0
Asian	65	164	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	150	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Under the HUD defined analysis of disproportionate housing need by race, the following disproportionate needs were identified by the City of Columbia:

- Asian populations at 30-50% AMI
- Hispanic populations at 0-30% AMI
- Hispanic populations at 30-50% AMI
- Asian populations at 80-100% AMI

Comparing the percentage of households with one of the four housing needs by race with the percentage of the total population by race provides additional useful data. 20% of households reporting one or more of the four housing problems are African American, while current ACS data shows that

African Americans make up approximately 11% of the general population. This data suggests African American households below 80% AMI do have disproportionate housing needs in comparison with other races. Lower income populations also experience more housing needs than higher income households. Disproportionate housing needs for African American populations is most likely due to being disproportionately impacted by poverty.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD requires communities to identify disproportionate severe housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. For the purposes of HUD, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

HUD defines severe housing problems as: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) More than 1.5 persons per room; 4) Cost burden over 50%. The "severe housing problems" category differs from the "housing problems" category by households being more overcrowded and experiencing a greater cost burden. The HUD provided CHAS data shows that populations between 0-30% experience severe housing problems at a much greater rate than other populations.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,095	1,370	675
White	4,485	700	460
Black / African American	875	375	35
Asian	320	120	170
American Indian, Alaska Native	80	35	0
Pacific Islander	0	0	0
Hispanic	135	25	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,175	3,510	0
White	1,700	2,880	0
Black / African American	265	390	0
Asian	95	120	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	10	0
Hispanic	50	65	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	680	6,810	0
White	510	5,175	0
Black / African American	35	880	0
Asian	85	375	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	4	145	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	130	3,850	0
White	130	3,275	0
Black / African American	0	165	0
Asian	0	229	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	165	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Under the HUD defined analysis of disproportionate housing need by race, the follow disproportionate needs were identified by the City of Columbia:

- American Indian, Alaska Native populations at 0-30% AMI has disproportionate severe housing needs. (Note: Very small population for statistical analysis).

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD requires communities to define disproportionate housing cost burden as when the percentage of any racial or ethnic group has a disproportionately greater housing cost burden in comparison to the others of that category of need as a whole. For the purposes of HUD, disproportionately greater housing cost burden exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,250	5,510	8,225	685
White	22,845	4,525	6,235	475
Black / African American	2,295	730	1,025	35
Asian	1,084	385	485	170
American Indian, Alaska Native	104	35	80	0
Pacific Islander	19	0	10	0
Hispanic	670	120	160	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

Under the HUD defined analysis of disproportionate housing cost burden by race, Black/African American, White, Pacific Islander, and Hispanic populations below 30% AMI are experience disproportionate cost burdens. This data suggests that level of income is the primary factor impacting housing cost burdens in households. Poverty disproportionately impacts the African American community in Columbia. According to ACS data, 33% of African American families experience poverty in Boone County, while 7% of white households experience poverty.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole are as follows:

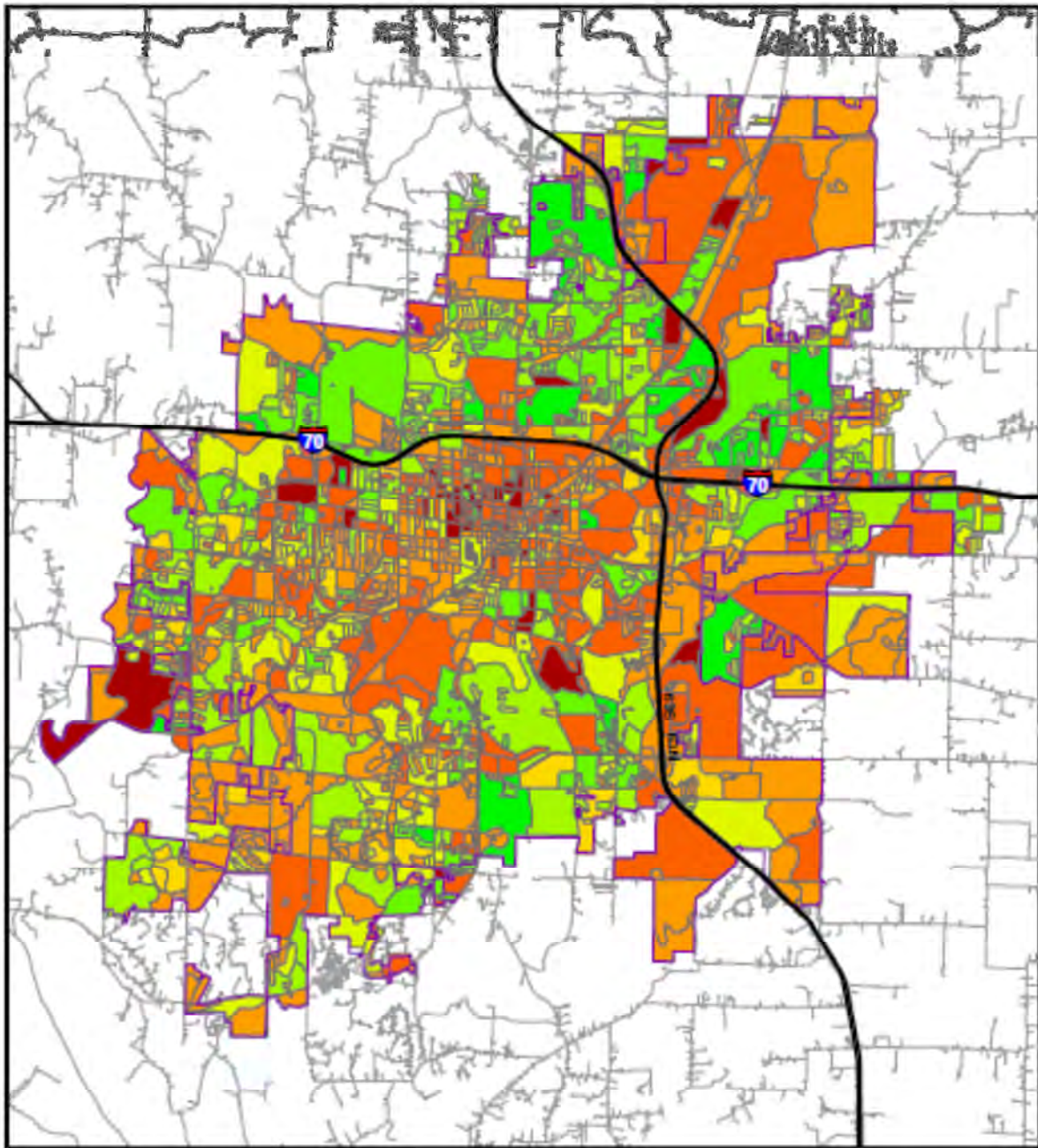
- American Indian, Alaska Native populations at 30-50% AMI has disproportionate housing needs (Note: Very small population for statistical analysis).

If they have needs not identified above, what are those needs?


The number African American households at 0-30% AMI experiencing one or more of the four housing problems in proportion to the total population of African Americans. A significant number of African American households fall into this category in relation to the number of African Americans in Columbia.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?


The City of Columbia has identified a slight increase of African American, Hispanic and low-income populations in the outer areas of the City, particularly to the north and east. Maps displaying these trends are included on the following pages.



**1990-2010
African-American Population
Change by Number**



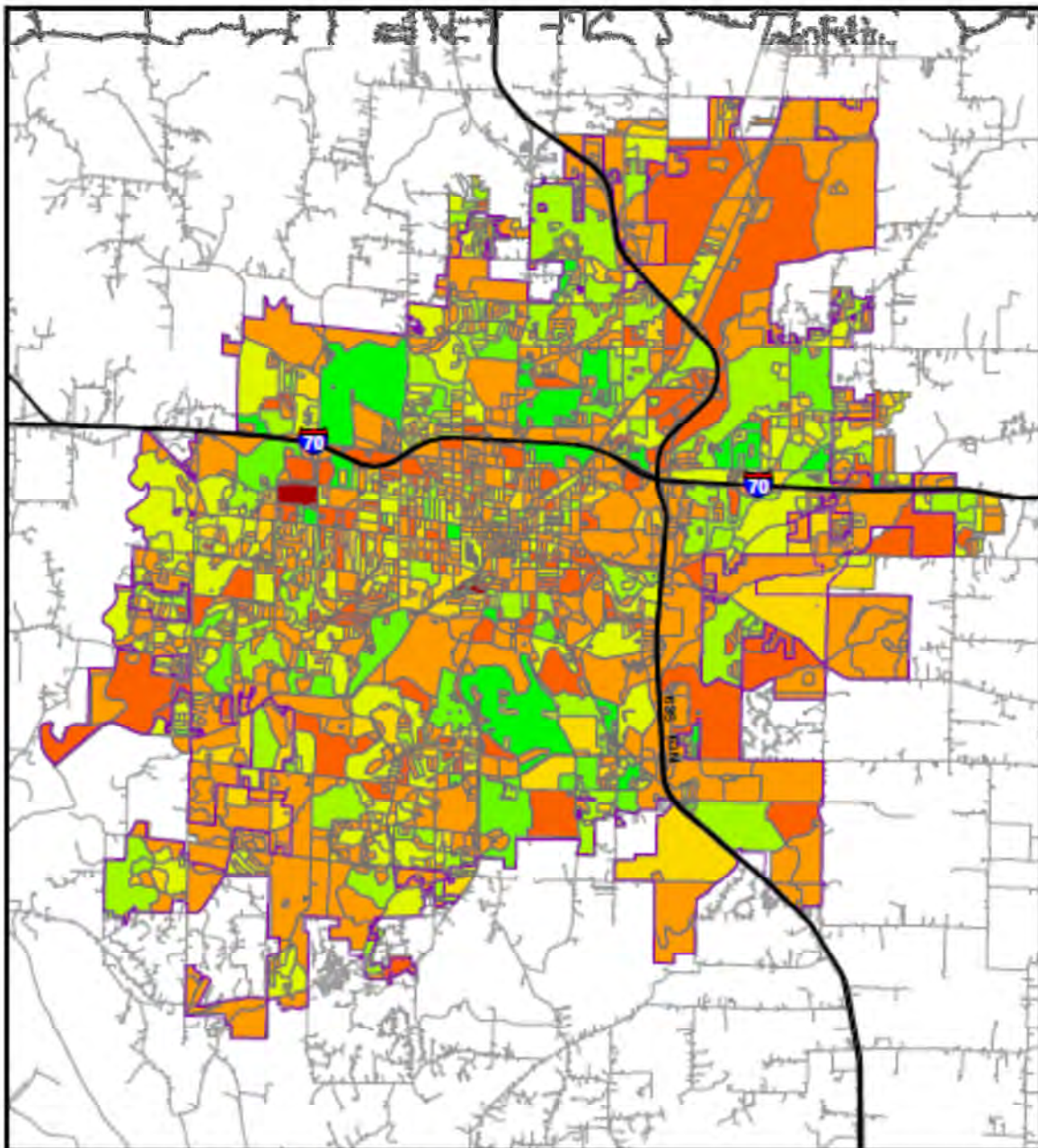
Source:
1990-2010 Census Blocks of Boone County
Boone County Assessor
Produced By the City of Columbia - Community Development Department



0 0.75 1.5 3 Miles

Legend

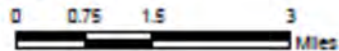
	City of Columbia City Limit		2 - 5
	-55 - -12		6 - 12
	-11 - -1		13 - 55
	0		56 - 252
	1		



1990-2010 Hispanic Population Change by Number

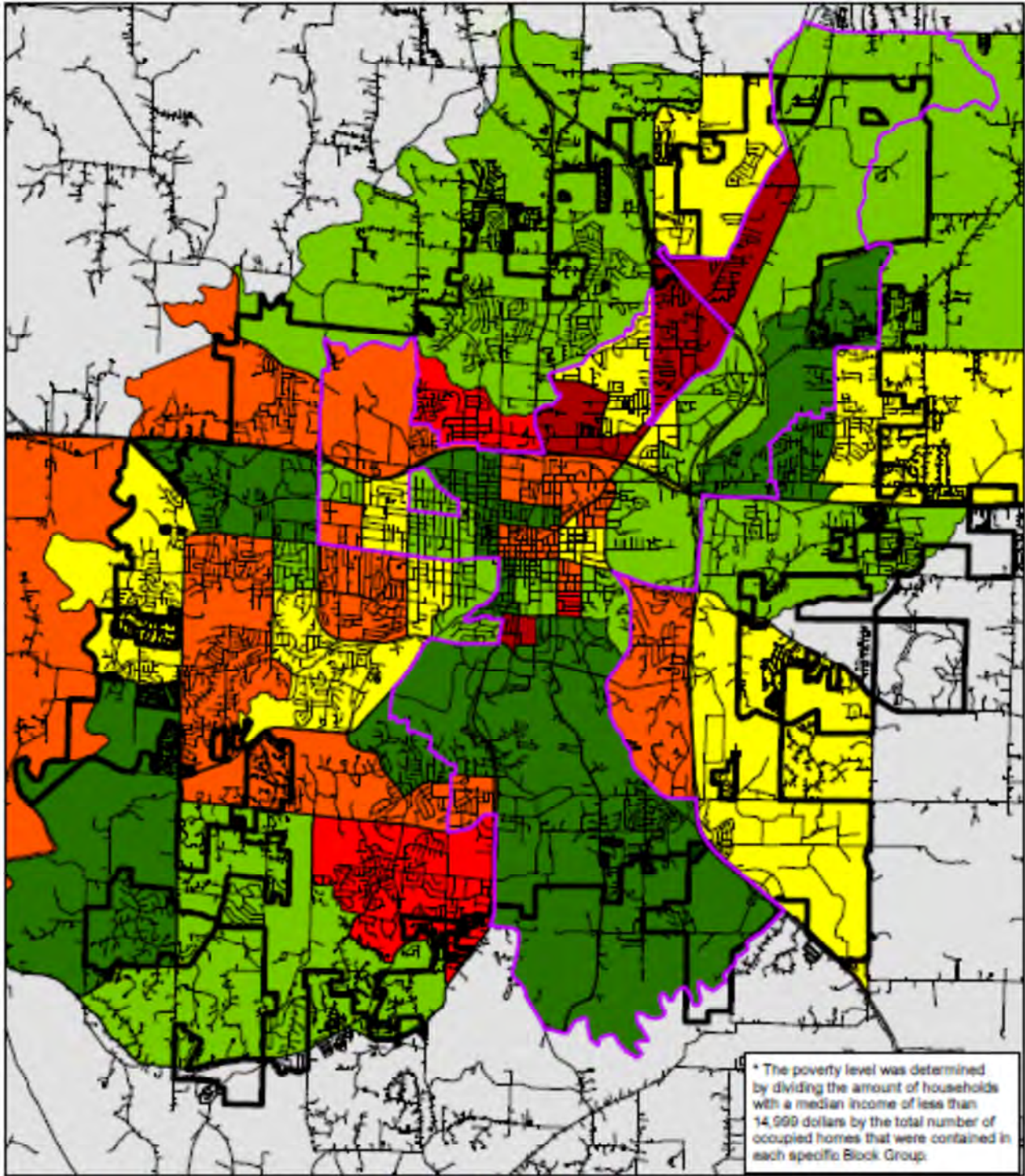


Source:
1990-2010 Census Blocks of Boone County
Boone County Assessor
Produced By the City of Columbia - Community Development Department



Legend

City of Columbia City Limit	2 - 5
-15 -- -12	6 - 12
-11 -- -1	13 - 20
0	21 - 67
1	



City of Columbia 2013
CDBG Area Showing
Census Block Groups and Poverty



Percentage Change of People
Living in Property from 2000 - 2013

	-35% - -10%		3% - 10%
	-9% - -2%		11% - 15%
	-1% - 2%		16% - 100%

CDBG Area 2013

City of Columbia Corporate Limit

Boone County



NA-35 Public Housing – 91.205(b)

Introduction

The Columbia Housing Authority (CHA) was established in 1956 as a municipal corporation under the 1937 federal housing act and Chapter 99 of the Revised Statutes of the state of Missouri. A federal urban renewal grant provided money to replace dangerous and unsanitary residences in Columbia’s central city with safe and clean dwellings at affordable rents for low-income persons. Columbia’s four public housing developments were constructed between 1958 and 1973.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	687	1,037	1	970	55	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:

CHA Data

Data Source

Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,229	10,449	39,475	10,595	7,115	0
Average length of stay	0	0	4	4	0	4	0	0
Average Household size	0	0	1	2	2	2	1	0
# Homeless at admission	0	0	0	56	0	13	43	0
# of Elderly Program Participants (>62)	0	0	135	102	1	97	4	0
# of Disabled Families	0	0	282	286	0	250	26	0
# of Families requesting accessibility features	0	0	687	1,037	1	970	55	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Data

Data Source

Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	333	388	1	343	38	0	0
Black/African American	0	0	341	639	0	619	15	0	0
Asian	0	0	7	5	0	5	0	0	0
American Indian/Alaska Native	0	0	3	3	0	2	1	0	0
Pacific Islander	0	0	3	2	0	1	1	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:
CHA Data

Data Source
Comments:

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	14	6	0	6	0	0	0
Not Hispanic	0	0	673	1,031	1	964	55	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Data

Data Source

Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Downtown Family Site



The Columbia Housing Authority (CHA) Downtown site is composed of 294 public housing units which include a mix of 1, 2, 3, & 4 bedroom units. This site has five one-bedroom units and four two-bedroom units for persons that have been remodeled to ADA 504 standards. Other accessibility modifications have been made to garden style apartments to accommodate the needs of tenants with disabilities.

Currently, there are two families on the waiting list to transfer from one-bedroom accessible units to two-bedroom accessible units. Some families need moderate accommodations like ramps or units all on one level; CHA currently does not track these residents/applicants but accommodate them on a case-by-case basis. CHA currently has approximately 136 units with accessible entries.

The CHA is not allowed to collect information on the type of disability applicants or residents have. CHA does not have notes on the wait list about accommodations required unless the applicant has supplied CHA with that information. More commonly, CHA discovers the needs at the time the resident is discussing the move in plans with the managers.

Major renovations are planned for these units over the next five years using Low-Income Housing Tax Credit funding. Every effort will be made to renovate all ground floor garden style apartments to full ADA 504 accessibility.

Bear Creek Family Site



Bear Creek has 78 family units ranging from one-to-four bedrooms. While a few have ramps leading to the entrances, most do not. The units are not accessible at this time. CHA has had two requests in the past year for adaptations to the bathtub/shower to install ADA compliant grab bars, but the walls are not strong enough to safely affix the grab bars. In those cases, CHA has redirected the applicants to either Paquin Tower or the Downtown site. CHA is planning to make as many as possible of the Bear Creek units accessible to persons with disabilities as we use Low-Income Housing Tax Credit funding to renovate the property.

Oak Towers



Oak Towers has 147 units that are all on one level, but are not fully ADA accessible. As CHA renovates additional properties using Low-Income Housing Tax Credits, units conforming to ADA 504 specifications will be maximized. Tenants must be elderly or near elderly to live at Oak Towers.

Paquin Tower



Paquin Tower is CHA's most accessible housing site with 200 ADA accessible units. The waiting list for Paquin Tower is consistently around 45-50 families. Tenants must be elderly or a person with a disability.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing

- 445 current applicants
- Types of low-income families would include elderly (8%), working families, disabled (30%), families with children (34%).
- Black: 51%
- White: 45%
- CHA has a growing number of refugee/immigrant families from Africa and Asia. These are non-English speaking or English as second language persons.

Housing Choice Voucher Program (Section 8)

- 637 current applicants
- Types of low income families would include: disabled (10%), working, elderly or near (20%), single households (172) , and households with minors (365)
- Black: 70.8%
- White: 23.9%

- Other: 1.4 %

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing

- Energy-Efficient Rental Property
- Health and Mental Health Care
- Education, Training, and Employment
- Child Care
- Accessible Housing
- Access to Affordable Transportation
- Assistance with Money Management
- Assistance with Rent & Utility Deposits
- English Language Classes and Translation Services for ESL/Non-English Speakers

Housing Choice Voucher Program:

Seniors and Persons with Disabilities

- One-bedroom apartments
- Accessible Housing
- Personal Care Attendants
- In-home Services

All HCV Participants

- Energy-Efficient Rental Property
- Health and Mental Health Care
- Education, Training, and Employment
- Child Care
- Accessible Housing
- Access to Affordable Transportation
- Assistance with Money Management
- Assistance with Rent & Utility Deposits

All Public Housing and Housing Choice Voucher Program Applicants

- Affordable Housing
- Energy-Efficient Rental Property
- Health and Mental Health Care
- Education, Training, and Employment
- Child Care
- Accessible Housing
- Access to Affordable Transportation
- Assistance with Money Management

- Assistance with Rent & Utility Deposits

How do these needs compare to the housing needs of the population at large

These needs are very similar to the population at large that is extremely low income; however the needs are much more disproportionate for African American households, as opposed to the general population.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Columbia hosted a homelessness focus group in March of 2014. The purpose of this focus group was to identify and prioritize homeless needs within the City of Columbia. Attendees included several local organizations that serve homeless populations. Data included in the consolidated plan was also utilized as a discussion starter for the homelessness focus group.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	137	15
Black or African American	63	4
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	2	0
Not Hispanic	207	19

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Point in time count (PIT) data provided by the Missouri Housing Development Commission indicates that 6 homeless families with children were identified in the winter 2013 count and 57 homeless families of veterans were identified.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to winter PIT count data provided by MHDC, whites make up the largest portion of homeless populations at 69.1%. African Americans make up the second largest portion of homeless persons identified at 30.5%. African Americans are also the racial group that is most disproportionately impacted by homelessness. 30.5% of the homeless populations identified are African American, and African Americans only account for 11% of the population according to 2010 census data.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Households with adults and children make up the largest portion of unsheltered homeless households, followed by adult only households and chronically homeless individuals. For sheltered populations, persons with adults and children also make up the largest portion, followed by chronically homeless individuals and veterans.

Discussion:

Homeless data shows that homeless populations in greatest need are "persons with adults and children" followed by the "chronically homeless". Persons with adults and children potentially include families experiencing domestic violence or being doubled up with friends or relatives due to economic hardship. Chronically homeless populations include a significant amount of persons with mental illness and/or dealing substance abuse. The data also displays that veterans make up a significant amount of the homeless population, efforts to shelter these have been successful and additional efforts should include supportive services to assist veterans in obtaining more permanent housing.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs assessment includes the elderly, severely mentally ill, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug or alcohol addiction. Services to these populations are critical to preventing homelessness. Common special needs populations identified in the city's consolidated plan public forums/focus groups included persons with disabilities, ex-offenders and persons with a mental illness.

Describe the characteristics of special needs populations in your community:

Elderly

The previous consolidated plan predicted the elderly population would increase rapidly to levels close to 12% of the total Columbia population. As of the 2010 census, persons over age 65 made up 8.5% of Columbia's population. The number of elderly persons in Columbia is still increasing demonstrating the continued need for housing and services for seniors. The population of persons 65 and older was 9,203 in Columbia according to 2010 census data, which is a 26% increase from 7,298 persons identified in 2000 census data. The City of Columbia was ranked fourth best small city to age according to the Milken Institutes' *Best Cities for Successful Aging*, in 2010.

Persons with Disabilities

9.4% of Columbia's populations maintain a disability according to 2012 ACS 5-year estimates, or 10,167 persons. 4,457 of those persons are estimated to have cognitive difficulty or a developmental disability. 4,872 persons are estimated to have ambulatory difficulty. The MU Institute of Public Policy, Boone County Issue Analysis for Independent Living states that between 2005 and 2010, the average poverty rate amount people with disabilities who are 18-64 years of age was 26%, while the rate for disabled seniors was 13% during the same time period. This data is county wide, however Columbia makes up a large portion of the county's approximate population of 162,000 and nationwide data affirms that persons with disabilities are adversely affected by poverty.

What are the housing and supportive service needs of these populations and how are these needs determined?

CD staff polled several local agencies serving persons with disabilities regarding an inventory of "accessible" housing in Columbia. There was a consensus that no data existed describing the total number of "accessible" housing units. This basic data would be useful in defining the accessible housing needs in Columbia and the CD Department has identified this as a research project for local MU students. The city has data on the number of low-income housing tax credit (LIHTC) developments and housing developments with accessible units; however "accessible" housing was not defined and the number of accessible housing units was also not specified. Affordable housing with Universal Design features were continually identified as a high priority need for housing needs of special needs populations during forums/focus groups.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

RAIN-Central Missouri serves persons with HIV/AIDS and their families with housing and supportive services in central Missouri. RAIN reported 128 people served within the city of Columbia for 2013 and uses this as an estimate for populations with HIV/AIDS. RAIN has identified the following priority needs for persons with HIV/AIDS:

- Transportation and funding for health care needs
- AIDS/HIV prevention and education
- Supportive permanent housing options.

RAIN has been recently experiencing an additional need of utility assistance. The organization expended all utility assistance resources budgeted in February this past winter. Many persons served by RAIN are above the income guidelines for energy assistance provided through the Low-Income Energy Assistance Program, which has a current threshold of 135% or below the federal poverty guidelines.

Chapter 4

APPLICATIONS, WAITING LIST AND TENANT SELECTION

INTRODUCTION

When a family wishes to reside in public housing, the family must submit an application that provides the PHA with the information needed to determine the family's eligibility. HUD requires the PHA to place all eligible families that apply for public housing on a waiting list. When a unit becomes available, the PHA must select families from the waiting list in accordance with HUD requirements and PHA policies as stated in its Admissions and Continued Occupancy Policy (ACOP) and its annual plan.

The PHA is required to adopt a clear approach to accepting applications, placing families on the waiting list, and selecting families from the waiting list, and must follow this approach consistently. The actual order in which families are selected from the waiting list can be affected if a family has certain characteristics designated by HUD or the PHA to receive preferential treatment.

HUD regulations require that the PHA comply with all equal opportunity requirements and it must affirmatively further fair housing goals in the administration of the program [24 CFR 960.103, PH Occ GB p. 13]. Adherence to the selection policies described in this chapter ensures that the PHA will be in compliance with all relevant fair housing requirements, as described in Chapter 2.

This chapter describes HUD and PHA policies for accepting applications, managing the waiting list and selecting families from the waiting list. The PHA's policies for assigning unit size and making unit offers are contained in Chapter 5. Together, Chapters 4 and 5 of the ACOP comprise the PHA's Tenant Selection and Assignment Plan (TSAP).

The policies outlined in this chapter are organized into three sections, as follows:

Part I: The Application Process. This part provides an overview of the application process, and discusses how applicants can obtain and submit applications. It also specifies how the PHA will handle the applications it receives.

Part II: Managing the Waiting List. This part presents the policies that govern how the PHA's waiting list is structured, when it is opened and closed, and how the public is notified of the opportunity to apply for public housing. It also discusses the process the PHA will use to keep the waiting list current.

Part III: Tenant Selection. This part describes the policies that guide the PHA in selecting families from the waiting list as units become available. It also specifies how in-person interviews will be used to ensure that the PHA has the information needed to make a final eligibility determination.

PART I: THE APPLICATION PROCESS

4-I.A. OVERVIEW

This part describes the policies that guide the PHA's efforts to distribute and accept applications, and to make preliminary determinations of applicant family eligibility that affect placement of the family on the waiting list. This part also describes the PHA's obligation to ensure the accessibility of the application process.

4-I.B. APPLYING FOR ASSISTANCE

Any family that wishes to reside in public housing must apply for admission to the program [24 CFR 1.4(b)(2)(ii), 24 CFR 960.202(a)(2)(iv), and PH Occ GB, p. 68]. HUD permits the PHA to determine the format and content of its applications, as well how such applications will be made available to interested families and how applications will be accepted by the PHA. However, the PHA must include Form HUD-92006, Supplement to Application for Federally Assisted Housing, as part of the PHA's application [Notice PIH 2009-36].

PHA Policy

Depending upon the length of time between the date of application and the availability of housing, the PHA may use a one- or two-step application process.

A one-step process will be used when it is expected that a family will be selected from the waiting list within 60 days of the date of application. At application, the family must provide all of the information necessary to establish family eligibility and the amount of rent the family will pay.

A two-step process will be used when it is expected that a family will not be selected from the waiting list for at least 60 days from the date of application. Under the two-step application process, the PHA initially will require families to provide only the information needed to make an initial assessment of the family's eligibility, and to determine the family's placement on the waiting list. The family will be required to provide all of the information necessary to establish family eligibility and the amount of rent the family will pay when selected from the waiting list.

Families may obtain application forms from the PHA's office during normal business hours. Families may also request – by telephone or by mail – that an application form be sent to the family via first class mail.

Completed applications must be returned to the PHA by mail, or submitted in person during normal business hours. Applications must be filled out completely in order to be accepted by the PHA for processing. If an application is incomplete, the PHA will notify the family of the additional information required.

4-I.C. ACCESSIBILITY OF THE APPLICATION PROCESS

The PHA must take a variety of steps to ensure that the application process is accessible to those people who might have difficulty complying with the standard PHA application process.

Disabled Populations [24 CFR 8; PH Occ GB, p. 68]

The PHA must provide reasonable accommodation as needed for persons with disabilities to make the application process fully accessible.. The facility where applications are accepted and the application process must be fully accessible, or the PHA must provide an alternate approach that provides equal access to the program. Chapter 2 provides a full discussion of the PHA's policies related to providing reasonable accommodations for people with disabilities.

Limited English Proficiency

PHAs are required to take reasonable steps to ensure meaningful access to their programs and activities by persons with limited English proficiency [24 CFR 1]. Chapter 2 provides a full discussion on the PHA's policies related to ensuring access to people with limited English proficiency (LEP).

4-I.D. PLACEMENT ON THE WAITING LIST

The PHA must review each completed application received and make a preliminary assessment of the family's eligibility. Applicants for whom the waiting list is open must be placed on the waiting list unless the PHA determines the family to be ineligible. Where the family is determined to be ineligible, the PHA must notify the family in writing [24 CFR 960.208(a); PH Occ GB, p. 41].

No applicant has a right or entitlement to be listed on the waiting list, or to any particular position on the waiting list.

Ineligible for Placement on the Waiting List

PHA Policy

If the PHA can determine from the information provided that a family is ineligible, the family will not be placed on the waiting list. When a family is determined to be ineligible, the PHA will send written notification of the ineligibility determination within 10 days of receipt of the completed application. The notice will specify the reasons for ineligibility, and will inform the family of its right to request an informal hearing and explain the process for doing so (see Chapter 14).

In those circumstances where a family receives an informal hearing and the hearing officer determines the family to be ineligible, further applications for housing from that family will not be considered for 12 months. Notification of the restriction will be included in the written decision of the PH denial hearing sent to the family. Such families submitting applications before the 12 months have expired will be notified in writing of the reason the application will not receive processing.

Eligible for Placement on the Waiting List

PHA Policy

The PHA will send written notification of the preliminary eligibility determination within 10 days of receiving a completed application. If applicable, the notice will also indicate the waiting list preference(s) for which the family appears to qualify.

Applicants will be placed on the waiting list according to PHA preference(s) and the date and time their complete application is received by the PHA.

The PHA will assign families on the waiting list according to the bedroom size for which a family qualifies as established in its occupancy standards (see Chapter 5). Families may request to be placed on the waiting list for a unit size smaller than designated by the occupancy guidelines (as long as the unit is not overcrowded according to PHA standards and local codes). However, in these cases, the family must agree not to request a transfer for two years after admission, unless they have a change in family size or composition.

Placement on the waiting list does not indicate that the family is, in fact, eligible for admission. When the family is selected from the waiting list, the PHA will verify any preference(s) claimed and determine eligibility and suitability for admission to the program.

PART II: MANAGING THE WAITING LIST

4-II.A. OVERVIEW

The PHA must have policies regarding the type of waiting list it will utilize as well as how the waiting list will be organized and managed. This includes policies on notifying the public on the opening and closing of the waiting list to new applicants, updating family information, purging the list of families that are no longer interested in or eligible for public housing, and conducting outreach to ensure a sufficient number of applicants.

In addition, HUD imposes requirements on how the PHA may structure its waiting list and how families must be treated if they apply for public housing at a PHA that administers more than one assisted housing program.

4-II.B. ORGANIZATION OF THE WAITING LIST

The PHA's public housing waiting list must be organized in such a manner to allow the PHA to accurately identify and select families in the proper order, according to the admissions policies described in this ACOP.

PHA Policy

The waiting list will contain the following information for each applicant listed:

Name and social security number of head of household

Unit size required (number of family members)

Amount and source of annual income

Accessibility requirement, if any

Date and time of application or application number

Household type (family, elderly, disabled)

Admission preference, if any

Race and ethnicity of the head of household

The specific site(s) selected (only if PHA offers site-based waiting lists)

The PHA may adopt one community-wide waiting list or site-based waiting lists. The PHA must obtain approval from HUD through submission of its Annual Plan before it may offer site-based waiting lists. Site-based waiting lists allow families to select the development where they wish to reside and must be consistent with all applicable civil rights and fair housing laws and regulations [24 CFR 903.7(b)(2)].

PHA Policy

The PHA will maintain one single community-wide waiting list for its developments. Within the list, the PHA will designate subparts to easily identify who should be offered the next available unit (i.e. mixed populations, general occupancy, unit size, and accessible units).

The PHA will not adopt site-based waiting lists.

HUD requires that public housing applicants be offered the opportunity to be placed on the waiting list for any tenant-based or project-based voucher or moderate rehabilitation program that the PHA operates if 1) the other programs' waiting lists are open, and 2) the family is qualified for the other programs [24 CFR 982.205(a)(2)(i)].

HUD permits, but does not require, that PHAs maintain a single merged waiting list for their public housing, Section 8, and other subsidized housing programs [24 CFR 982.205(a)(1)].

PHA Policy

The PHA will not merge the public housing waiting list with the waiting list for any other program the PHA operates.

4-II.C. OPENING AND CLOSING THE WAITING LIST

Closing the Waiting List

The PHA is permitted to close the waiting list, in whole or in part, if it has an adequate pool of families to fully lease units in all of its developments. The PHA may close the waiting list completely, or restrict intake by preference, type of project, or by size and type of dwelling unit. [PH Occ GB, p. 31].

PHA Policy

The PHA will close the waiting list when the estimated waiting period for housing applicants on the list reaches 12 months for the most current applicants. Where the PHA has particular preferences or other criteria that require a specific category of family, the PHA may elect to continue to accept applications from these applicants while closing the waiting list to others.

Reopening the Waiting List

If the waiting list has been closed, it may be reopened at any time. The PHA should publish a notice announcing the opening of the waiting list in local newspapers of general circulation, minority media, and other suitable media outlets. Such notice must comply with HUD fair housing requirements. The PHA should specify who may apply, and where and when applications will be received.

PHA Policy

The PHA will announce the reopening of the waiting list at least 10 days prior to the date applications will first be accepted. If the list is only being reopened for certain categories of families, this information will be contained in the notice. The notice will specify where, when, and how applications are to be received.

The PHA will give public notice by publishing the relevant information in suitable media outlets including, but not limited to:

Columbia Daily Tribune

The Columbia Housing Authority Web Site: www.columbiaha.com

4-II.D. FAMILY OUTREACH [24 CFR 903.2(d); 24 CFR 903.7(a) and (b)]

The PHA should conduct outreach as necessary to ensure that the PHA has a sufficient number of applicants on the waiting list to fill anticipated vacancies and to assure that the PHA is affirmatively furthering fair housing and complying with the Fair Housing Act.

Because HUD requires the PHA to admit a specified percentage of extremely low income families, the PHA may need to conduct special outreach to ensure that an adequate number of such families apply for public housing.

PHA outreach efforts must comply with fair housing requirements. This includes:

- Analyzing the housing market area and the populations currently being served to identify underserved populations
- Ensuring that outreach efforts are targeted to media outlets that reach eligible populations that are underrepresented in the program
- Avoiding outreach efforts that prefer or exclude people who are members of a protected class

PHA outreach efforts must be designed to inform qualified families about the availability of units under the program. These efforts may include, as needed, any of the following activities:

- Submitting press releases to local newspapers, including minority newspapers
- Developing informational materials and flyers to distribute to other agencies
- Providing application forms to other public and private agencies that serve the low income population
- Developing partnerships with other organizations that serve similar populations, including agencies that provide services for persons with disabilities

PHA Policy

The PHA will monitor the characteristics of the population being served and the characteristics of the population as a whole in the PHA's jurisdiction. Targeted outreach efforts will be undertaken if a comparison suggests that certain populations are being underserved.

4-II.E. REPORTING CHANGES IN FAMILY CIRCUMSTANCES

PHA Policy

While the family is on the waiting list, the family must inform the PHA, within 10 days, of changes in family size or composition, preference status, or contact information, including current residence, mailing address, and phone number. The changes must be submitted in writing.

Changes in an applicant's circumstances while on the waiting list may affect the family's qualification for a particular bedroom size or entitlement to a preference. When an applicant reports a change that affects their placement on the waiting list, the waiting list will be updated accordingly.

4-II.F. UPDATING THE WAITING LIST

HUD requires the PHA to establish policies that describe the circumstances under which applicants will be removed from the waiting list [24 CFR 960.202(a)(2)(iv)].

Purging the Waiting List

The decision to remove an applicant family that includes a person with disabilities from the waiting list is subject to reasonable accommodation. If the applicant did not respond to the PHA's request for information or updates because of the family member's disability, the PHA must, upon the family's request, reinstate the applicant family to their former position on the waiting list as a reasonable accommodation [24 CFR 8.4(a), 24 CFR 100.204(a), and PH Occ GB, p. 39 and 40]. See Chapter 2 for further information regarding reasonable accommodations.

PHA Policy

The waiting list will be updated as needed to ensure that all applicant information is current and timely.

To update the waiting list, the PHA will send an update request via first class mail to each family on the waiting list to determine whether the family continues to be interested in, and to qualify for, the program. This update request will be sent to the last address that the PHA has on record for the family. The update request will provide a deadline by which the family must respond and will state that failure to respond will result in the applicant's name being removed from the waiting list.

The family's response must be in writing and may be delivered in person, by mail, or by fax. Responses should be postmarked or received by the PHA not later than 15 days from the date of the PHA letter.

If the family fails to respond within 15 days, the family will be removed from the waiting list without further notice.

If the notice is returned by the post office with no forwarding address, the applicant will be removed from the waiting list without further notice.

If the notice is returned by the post office with a forwarding address, the notice will be re-sent to the address indicated. The family will have 15 days to respond from the date the letter was re-sent. If the family fails to respond within this time frame, the family will be removed from the waiting list without further notice.

When a family is removed from the waiting list during the update process for failure to respond, no informal hearing will be offered. Such failures to act on the part of the applicant prevent the PHA from making an eligibility determination; therefore no informal hearing is required.

If a family is removed from the waiting list for failure to respond, the PHA may reinstate the family if the lack of response was due to PHA error, or to circumstances beyond the family's control.

Removal from the Waiting List

PHA Policy

The PHA will remove applicants from the waiting list upon request by the applicant family. In such cases no informal hearing is required.

If the PHA determines that the family is not eligible for admission (see Chapter 3) at any time while the family is on the waiting list the family will be removed from the waiting list.

If a family is removed from the waiting list because the PHA has determined the family is not eligible for admission, a notice will be sent to the family's address of record as well as to any alternate address provided on the initial application. The notice will state the reasons the family was removed from the waiting list and will inform the family how to request an informal hearing regarding the PHA's decision (see Chapter 14) [24 CFR 960.208(a)].

In those circumstances where a family receives an informal hearing and the hearing officer determines the family to be ineligible, further applications for housing from that family will not be considered for 12 months. Notification of the restriction will be included in the written decision of the PH denial hearing sent to the family. Such families submitting applications before the 12 months have expired will be notified in writing of the reason the application will not receive processing.

PART III: TENANT SELECTION

4-III.A. OVERVIEW

The PHA must establish tenant selection policies for families being admitted to public housing [24 CFR 960.201(a)]. The PHA must not require any specific income or racial quotas for any developments [24 CFR 903.2(d)]. The PHA must not assign persons to a particular section of a community or to a development or building based on race, color, religion, sex, disability, familial status or national origin for purposes of segregating populations [24 CFR 1.4(b)(1)(iii) and 24 CFR 903.2(d)(1)].

The order in which families will be selected from the waiting list depends on the selection method chosen by the PHA and is impacted in part by any selection preferences that the family qualifies for. The availability of units also may affect the order in which families are selected from the waiting list.

The PHA must maintain a clear record of all information required to verify that the family is selected from the waiting list according to the PHA's selection policies [24 CFR 960.206(e)(2)]. The PHA's policies must be posted any place where the PHA receives applications. The PHA must provide a copy of its tenant selection policies upon request to any applicant or tenant. The PHA may charge the family for providing a copy of its tenant selection policies [24 CFR 960.202(c)(2)].

PHA Policy

When an applicant or resident family requests a copy of the PHA's tenant selection policies, the PHA will provide copies to them free of charge.

4-III.B. SELECTION METHOD

PHAs must describe the method for selecting applicant families from the waiting list, including the system of admission preferences that the PHA will use.

Local Preferences [24 CFR 960.206]

PHAs are permitted to establish local preferences and to give priority to serving families that meet those criteria. HUD specifically authorizes and places restrictions on certain types of local preferences. HUD also permits the PHA to establish other local preferences, at its discretion. Any local preferences established must be consistent with the PHA plan and the consolidated plan, and must be based on local housing needs and priorities that can be documented by generally accepted data sources [24 CFR 960.206(a)].

PHA Policy

The PHA will use the following local preference:

In order to bring higher income families into public housing, the PHA will establish a preference for “working” families, where the head, spouse, cohead, or sole member is employed at least 20 hours per week. As required by HUD, families where the head and spouse, or sole member is a person age 62 or older, or is a person with disabilities, will also be given the benefit of the working preference [24 CFR 960.206(b)(2)].

Income Targeting Requirement [24 CFR 960.202(b)]

HUD requires that extremely low-income (ELI) families make up at least 40 percent of the families admitted to public housing during the PHA’s fiscal year. ELI families are those with annual incomes at or below the federal poverty level or 30 percent of the area median income, whichever number is higher [*Federal Register* notice 6/25/14]. To ensure this requirement is met, the PHA may skip non-ELI families on the waiting list in order to select an ELI family.

If a PHA also operates a housing choice voucher (HCV) program, admissions of extremely low-income families to the PHA’s HCV program during a PHA fiscal year that exceed the 75 percent minimum target requirement for the voucher program, shall be credited against the PHA’s basic targeting requirement in the public housing program for the same fiscal year. However, under these circumstances the fiscal year credit to the public housing program must not exceed the lower of: (1) ten percent of public housing waiting list admissions during the PHA fiscal year; (2) ten percent of waiting list admissions to the PHA’s housing choice voucher program during the PHA fiscal year; or (3) the number of qualifying low-income families who commence occupancy during the fiscal year of PHA public housing units located in census tracts with a poverty rate of 30 percent or more. For this purpose, qualifying low-income family means a low-income family other than an extremely low-income family.

PHA Policy

The PHA will monitor progress in meeting the ELI requirement throughout the fiscal year. ELI families will be selected ahead of other eligible families on an as-needed basis to ensure that the income targeting requirement is met.

Mixed Population Developments [24 CFR 960.407]

A mixed population development is a public housing development or portion of a development that was reserved for elderly families and disabled families at its inception (and has retained that character) or the PHA at some point after its inception obtained HUD approval to give preference in tenant selection for all units in the development (or portion of a development) to elderly and disabled families [24 CFR 960.102]. Elderly family means a family whose head, spouse, cohead, or sole member is a person who is at least 62 years of age. Disabled family means a family whose head, spouse, cohead, or sole member is a person with disabilities [24 CFR 5.403]. The PHA must give elderly and disabled families equal preference in selecting these families for admission to mixed population developments. The PHA may not establish a limit on the number of elderly or disabled families that may occupy a mixed population development. In selecting elderly and disabled families to fill these units, the PHA must first offer the units that have accessibility features for families that include a person with a disability and require the accessibility features of such units. The PHA may not discriminate against elderly or disabled families that include children (Fair Housing Amendments Act of 1988).

Units Designated for Elderly or Disabled Families [24 CFR 945]

The PHA may designate projects or portions of a public housing project specifically for elderly or disabled families. The PHA must have a HUD-approved allocation plan before the designation may take place.

Among the designated developments, the PHA must also apply any preferences that it has established. If there are not enough elderly families to occupy the units in a designated elderly development, the PHA may allow near-elderly families to occupy the units [24 CFR 945.303(c)(1)]. Near-elderly family means a family whose head, spouse, or cohead is at least 50 years old, but is less than 62 [24 CFR 5.403].

If there are an insufficient number of elderly families and near-elderly families for the units in a development designated for elderly families, the PHA must make available to all other families any unit that is ready for re-rental and has been vacant for more than 60 consecutive days [24 CFR 945.303(c)(2)].

The decision of any disabled family or elderly family not to occupy or accept occupancy in designated housing shall not have an adverse affect on their admission or continued occupancy in public housing or their position on or placement on the waiting list. However, this protection does not apply to any family who refuses to occupy or accept occupancy in designated housing because of the race, color, religion, sex, disability, familial status, or national origin of the occupants of the designated housing or the surrounding area [24 CFR 945.303(d)(1) and (2)].

This protection does apply to an elderly family or disabled family that declines to accept occupancy, respectively, in a designated project for elderly families or for disabled families, and requests occupancy in a general occupancy project or in a mixed population project [24 CFR 945.303(d)(3)].

PHA Policy

The PHA has designated housing. The PHA developments with designated housing are as follows:

Paquin Tower at 1201 Paquin Street, Columbia, Missouri – Mixed Population (Elderly and Persons with Disabilities).

Oak Towers at 700 N Garth Avenue, Columbia, Missouri – Elderly & Near Elderly

Deconcentration of Poverty and Income-Mixing [24 CFR 903.1 and 903.2]

The PHA's admission policy must be designed to provide for deconcentration of poverty and income-mixing by bringing higher income tenants into lower income projects and lower income tenants into higher income projects. A statement of the PHA's deconcentration policies must be included in its annual plan [24 CFR 903.7(b)].

The PHA's deconcentration policy must comply with its obligation to meet the income targeting requirement [24 CFR 903.2(c)(5)].

Developments subject to the deconcentration requirement are referred to as 'covered developments' and include general occupancy (family) public housing developments. The following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

Steps for Implementation [24 CFR 903.2(c)(1)]

To implement the statutory requirement to deconcentrate poverty and provide for income mixing in covered developments, the PHA must comply with the following steps:

Step 1. The PHA must determine the average income of all families residing in all the PHA's covered developments. The PHA may use the median income, instead of average income, provided that the PHA includes a written explanation in its annual plan justifying the use of median income.

PHA Policy

The PHA will determine the average income of all families in all covered developments on an annual basis.

Step 2. The PHA must determine the average income (or median income, if median income was used in Step 1) of all families residing in each covered development. In determining average income for each development, the PHA has the option of adjusting its income analysis for unit size in accordance with procedures prescribed by HUD.

PHA Policy

The PHA will determine the average income of all families residing in each covered development (not adjusting for unit size) on an annual basis.

Step 3. The PHA must then determine whether each of its covered developments falls above, within, or below the established income range (EIR), which is from 85% to 115% of the average family income determined in Step 1. However, the upper limit must never be less than the income at which a family would be defined as an extremely low income family (30% of median income).

Step 4. The PHA with covered developments having average incomes outside the EIR must then determine whether or not these developments are consistent with its local goals and annual plan.

Step 5. Where the income profile for a covered development is not explained or justified in the annual plan submission, the PHA must include in its admission policy its specific policy to provide for deconcentration of poverty and income mixing.

Depending on local circumstances the PHA's deconcentration policy may include, but is not limited to the following:

- Providing incentives to encourage families to accept units in developments where their income level is needed, including rent incentives, affirmative marketing plans, or added amenities
- Targeting investment and capital improvements toward developments with an average income below the EIR to encourage families with incomes above the EIR to accept units in those developments
- Establishing a preference for admission of working families in developments below the EIR
- Skipping a family on the waiting list to reach another family in an effort to further the goals of deconcentration
- Providing other strategies permitted by statute and determined by the PHA in consultation with the residents and the community through the annual plan process to be responsive to local needs and PHA strategic objectives

A family has the sole discretion whether to accept an offer of a unit made under the PHA's deconcentration policy. The PHA must not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under the PHA's deconcentration policy [24 CFR 903.2(c)(4)].

If, at annual review, the average incomes at all general occupancy developments are within the EIR, the PHA will be considered to be in compliance with the deconcentration requirement and no further action is required.

PHA Policy

For developments outside the EIR the PHA will take the following actions to provide for deconcentration of poverty and income mixing:

Increase advertising in local media

Monitor waiting list closely

Conduct outreach through area social service agencies by in-services and communication through PHA staff

Promote marketing of PHA's public housing developments

Order of Selection [24 CFR 960.206(e)]

The PHA system of preferences may select families either according to the date and time of application or by a random selection process.

PHA Policy

Families will be selected from the waiting list based on preference. Among applicants with the same preference, families will be selected on a first-come, first-served basis according to the date and time their complete application is received by the PHA.

When selecting applicants from the waiting list, the PHA will match the characteristics of the available unit (unit size, accessibility features, unit type) to the applicants on the waiting lists. The PHA will offer the unit to the highest ranking applicant who qualifies for that unit size or type, or that requires the accessibility features.

By matching unit and family characteristics, it is possible that families who are lower on the waiting list may receive an offer of housing ahead of families with an earlier date and time of application or higher preference status.

Factors such as deconcentration or income mixing and income targeting will also be considered in accordance with HUD requirements and PHA policy.

4-III.C. NOTIFICATION OF SELECTION

When the family has been selected from the waiting list, the PHA must notify the family.

PHA Policy

The PHA will notify the family by first class mail when it is selected from the waiting list.

The notice will inform the family of the following:

- Date, time, and location of the scheduled application interview, including any procedures for rescheduling the interview

- Who is required to attend the interview

- Documents that must be provided at the interview to document the legal identity of household members, including information about what constitutes acceptable documentation

- Documents that must be provided at the interview to document eligibility for a preference, if applicable

- Other documents and information that should be brought to the interview

If a notification letter is returned to the PHA with no forwarding address, the family will be removed from the waiting list without further notice. Such failure to act on the part of the applicant prevents the PHA from making an eligibility determination; therefore no informal hearing will be offered.

4-III.D. THE APPLICATION INTERVIEW

HUD recommends that the PHA obtain the information and documentation needed to make an eligibility determination through a private interview. Being invited to attend an interview does not constitute admission to the program.

Assistance cannot be provided to the family until all SSN documentation requirements are met. However, if the PHA determines that an applicant family is otherwise eligible to participate in the program, the family may retain its place on the waiting list for a period of time determined by the PHA [Notice PIH 2012-10].

Reasonable accommodation must be made for persons with disabilities who are unable to attend an interview due to their disability [24 CFR 8.4(a) and 24 CFR 100.204(a)].

PHA Policy

Families selected from the waiting list are required to participate in an eligibility interview.

All adult family members are required to attend the interview.

The interview will be conducted only if the head of household or spouse/cohead provides appropriate documentation of legal identity (Chapter 7 provides a discussion of proper documentation of legal identity). If the family representative does not provide the required documentation, the appointment may be rescheduled when the proper documents have been obtained.

Pending disclosure and documentation of social security numbers, the PHA will allow the family to retain its place on the waiting list for 10 days. If not all household members have disclosed their

SSNs at the next time a unit becomes available, the PHA will offer a unit to the next eligible applicant family on the waiting list.

If the family is claiming a waiting list preference, the family must provide documentation to verify their eligibility for a preference (see Chapter 7). If the family is verified as eligible for the preference, the PHA will proceed with the interview. If the PHA determines the family is not eligible for the preference, the interview will not proceed and the family will be placed back on the waiting list according to the date and time of their application.

The family must provide the information necessary to establish the family's eligibility, including suitability, and to determine the appropriate amount of rent the family will pay. The family must also complete required forms, provide required signatures, and submit required documentation. If any materials are missing, the PHA will provide the family with a written list of items that must be submitted.

Any required documents or information that the family is unable to provide at the interview must be provided within 10 days of the interview (Chapter 7 provides details about longer submission deadlines for particular items, including documentation of Social Security numbers and eligible noncitizen status). If the family is unable to obtain the information or materials within the required time frame, the family may request an extension. If the required documents and information are not provided within the required time frame (plus any extensions), the family will be sent a notice of denial (see Chapter 3).

An advocate, interpreter, or other assistant may assist the family with the application and the interview process.

Interviews will be conducted in English. For limited English proficient (LEP) applicants, the PHA will provide translation services in accordance with the PHA's LEP plan.

If the family is unable to attend a scheduled interview, the family should contact the PHA in advance of the interview to schedule a new appointment. In all circumstances, if a family does not attend a scheduled interview, the PHA will send another notification letter with a new interview appointment time. Applicants who fail to attend two scheduled interviews without PHA approval will have their applications made inactive based on the family's failure to supply information needed to determine eligibility. The second appointment letter will state that failure to appear for the appointment without a request to reschedule will be interpreted to mean that the family is no longer interested and their application will be made inactive. Such failure to act on the part of the applicant prevents the PHA from making an eligibility determination, therefore the PHA will not offer an informal hearing.

4-III.E. FINAL ELIGIBILITY DETERMINATION [24 CFR 960.208]

The PHA must verify all information provided by the family (see Chapter 7). Based on verified information related to the eligibility requirements, including PHA suitability standards, the PHA must make a final determination of eligibility (see Chapter 3).

When a determination is made that a family is eligible and satisfies all requirements for admission, including tenant selection criteria, the applicant must be notified of the approximate date of occupancy insofar as that date can be reasonably determined [24 CFR 960.208(b)].

PHA Policy

The PHA will notify a family in writing of their eligibility within 10 days of the determination and will provide the approximate date of occupancy insofar as that date can be reasonably determined.

The PHA must promptly notify any family determined to be ineligible for admission of the basis for such determination, and must provide the applicant upon request, within a reasonable time after the determination is made, with an opportunity for an informal hearing on such determination [24 CFR 960.208(a)].

PHA Policy

If the PHA determines that the family is ineligible, the PHA will send written notification of the ineligibility determination within 10 days of the determination. The notice will specify the reasons for ineligibility, and will inform the family of its right to request an informal hearing (see Chapter 14).

If the PHA uses a criminal record or sex offender registration information obtained under 24 CFR 5, Subpart J, as the basis of a denial, a copy of the record must precede the notice to deny, with an opportunity for the applicant to dispute the accuracy and relevance of the information before the PHA can move to deny the application. See Section 3-III.G for the PHA's policy regarding such circumstances.

Attachment R – Rental Assistance Demonstration (RAD)

CHA Plan Amendment (adopted October 16, 2018)

The Housing Authority of the City of Columbia, Missouri (CHA) is amending its 5-Year and Annual PHA Plan because we have been successful applicants in HUD’s Rental Assistance Demonstration (RAD) program. As a result, the CHA will be converting to Project Based Vouchers under the guidelines of PIH Notice 2012-32, REV-1 (July 7, 2012) and any successor Notices. Upon conversion to Project Based Vouchers, the Authority will adopt the resident rights, participation, waiting list and grievance procedures listed in Section 1.6.C & 1.6.D of PIH Notice 2012-32, REV-3 (January 12, 2017). These resident rights, participation, waiting list and grievance procedures are appended to this Attachment. Additionally, CHA is currently compliant with all fair housing and civil rights requirements and is not under a Voluntary Compliance Agreement.

RAD was designed by HUD to assist in addressing the capital needs of public housing by providing PHAs with access to private sources of capital to repair and preserve its affordable housing assets. Please be aware that upon conversion, CHA’s Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of the Demonstration, and that CHA may also borrow funds to address their capital needs. CHA has contributed and/or will be contributing Capital Funds in the amount of \$2,417,638 and Operating Reserves in the amount of \$1,573,231 towards the conversions. The CHA currently has debt under an Energy Performance Contract for the remaining Public Housing properties and will be working with Ameresco, our Energy Performance Contracting provider, to address outstanding debt ratios, which will be paid off prior to or upon the closings of each remaining project.

Below, please find specific information related to the Public Housing Developments selected for RAD:

Development #1a

<u>Name of Development:</u>	<u>PIC Development ID:</u>	<u>Conversion Type:</u>	<u>Transfer of Assistance:</u>
Stuart Parker Apartments	MO007000001	Project-Based Vouchers	N/A
<u>Number of Units:</u>	<u>Pre-RAD Unit Type:</u>	<u>Post-RAD Unit Type:</u>	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u>
84	Family Housing	Family Housing	\$1,382,789
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
One Bedroom	32	32	0
Two Bedroom	36	36	0
Three Bedroom	16	16	0

Development #1b

<u>Name of Development:</u> Paquin Tower Apartments	<u>PIC Development ID:</u> MO007000004	<u>Conversion Type:</u> Project-Based Vouchers	<u>Transfer of Assistance:</u> N/A
<u>Number of Units:</u> 200	<u>Pre-RAD Unit Type:</u> Mixed Population	<u>Post-RAD Unit Type:</u> Mixed Population	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u> See Stuart Parker
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
Efficiency	141	141	0
One Bedroom	57	57	0
Two Bedroom	2	2	0

Development #2

<u>Name of Development:</u> Bear Creek Apartments	<u>PIC Development ID:</u> MO007000002	<u>Conversion Type:</u> Project-Based Vouchers	<u>Transfer of Assistance:</u> N/A
<u>Number of Units:</u> 76	<u>Pre-RAD Unit Type:</u> Family Housing	<u>Post-RAD Unit Type:</u> Family Housing	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u> \$710,000
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
One Bedroom	12	12	0
Two Bedroom	20	18	-2
Three Bedroom	36	36	0
Four Bedroom	10	10	0

Development #3

<u>Name of Development:</u> Oak Tower Apartments	<u>PIC Development ID:</u> MO007000003	<u>Conversion Type:</u> Project-Based Vouchers	<u>Transfer of Assistance:</u> N/A
<u>Number of Units:</u> 147	<u>Pre-RAD Unit Type:</u> Elderly & Near Elderly	<u>Post-RAD Unit Type:</u> Elderly	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u> \$130,000
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
Efficiency	84	77	0
One Bedroom	63	70	0

Development #4

<u>Name of Development:</u> Bryant Walkway Apartments	<u>PIC Development ID:</u> MO007000001	<u>Conversion Type:</u> Project-Based Vouchers	<u>Transfer of Assistance:</u> Yes Only the 2 Four-Bedroom Units (New Construction of 2 Four-Bedroom Units)
<u>Number of Units:</u> 54	<u>Pre-RAD Unit Type:</u> Family Housing	<u>Post-RAD Unit Type:</u> Family Housing	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u> \$600,000
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
One Bedroom	11	11	0
Two Bedroom	27	27	0
Three Bedroom	14	14	0
Four Bedroom	2	2	0

Development #5

<u>Name of Development:</u> Bryant Walkway Apartments II	<u>PIC Development ID:</u> MO007000001	<u>Conversion Type:</u> Project-Based Vouchers	<u>Transfer of Assistance:</u> N/A
<u>Number of Units:</u> 36	<u>Pre-RAD Unit Type:</u> Family Housing	<u>Post-RAD Unit Type:</u> Family Housing	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u> \$690,000
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
One Bedroom	26	26	0
Two Bedroom	6	6	0
Three Bedroom	4	4	0
Four Bedroom	0	0	0

Development #6 (applied for, but not yet awarded a HUD RAD CHAP)

<u>Name of Development:</u> Providence Walkway Apartments	<u>PIC Development ID:</u> MO007000001	<u>Conversion Type:</u> Project-Based Vouchers	<u>Transfer of Assistance:</u> N/A
<u>Number of Units:</u> 50	<u>Pre-RAD Unit Type:</u> Family Housing	<u>Post-RAD Unit Type:</u> Family Housing	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u> \$183,104
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
One Bedroom	7	7	0
Two Bedroom	19	19	0
Three Bedroom	14	14	0
Four Bedroom	10	10	0

Development #7 (awarded a HUD RAD Multi-Phase Reservation)

<u>Name of Development:</u> Park Avenue Apartments	<u>PIC Development ID:</u> MO007000001	<u>Conversion Type:</u> Project-Based Vouchers	<u>Transfer of Assistance:</u> Probably (In planning stage - TOAs not yet determined)
<u>Number of Units:</u> 70	<u>Pre-RAD Unit Type:</u> Family Housing	<u>Post-RAD Unit Type:</u> Family Housing	<u>Capital Fund/Operating Reserve Allotment Towards Development:</u> \$294,976
<u>Bedroom Type</u>	<u>Number of Units Pre-Conversion</u>	<u>Number of Units Post-Conversion</u>	<u>Change in Number of Units</u>
One Bedroom	20	20	0
Two Bedroom	34	34	0
Three Bedroom	12	12	0
Four Bedroom	4	4	0

CHA Funding Contributions

Funding Source	PROJECT								Totals
	SP/PT	BC	OT	BWW	BWWII	PWW	Park	Un-Allocated	
Capital Fund Program (CFP)	Allocation	Allocation	Allocation	Allocation	Allocation	Allocation	Allocation	Un-Allocated	Allocation
MO36P007501-12	\$ 558,195.12	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ 558,195.12
MO36P007501-13	\$ 423,811.34	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ 423,811.34
MO36P007501-14	\$ 150,782.54	\$ 422,786.36	\$ 24,285.00	\$ -	\$ -	\$ -		\$ -	\$ 597,853.90
MO36P007501-15	\$ -	\$ 167,213.64	\$ 105,715.00	\$ -	\$ -	\$ -		\$ -	\$ 272,928.64
MO36P007501-16	\$ -	\$ -	\$ -	\$ 50,000.00	\$ 52,526.73	\$ -		\$ -	\$ 102,526.73
MO36P007501-17	\$ -	\$ -	\$ -	\$ 100,000.00	\$ 184,242.00	\$ -		\$ -	\$ 284,242.00
MO36P007501-18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 83,104.35		\$ -	\$ 83,104.35
MO36P007501-19	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 47,488.20	\$ -	\$ 47,488.20
MO36P007501-20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 47,488.20	\$ -	\$ 47,488.20
Total CFP Funding:	\$ 1,132,789.00	\$ 590,000.00	\$ 130,000.00	\$ 150,000.00	\$ 236,768.73	\$ 83,104.35	\$ 94,976.40	\$ -	\$ 2,417,638.48
Operating Reserves (OR)	Allocation	Allocation	Allocation	Allocation	Allocation	Allocation	Allocation	Un-Allocated	Allocation
MO007000001	\$ -	\$ -	\$ -	\$ 450,000.00	\$ 453,231.27	\$ 100,000.00	\$ 200,000.00	\$ -	\$ 1,203,231.27
MO007000002	\$ -	\$ 120,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 120,000.00
MO007000003	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
MO007000004	\$ 250,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250,000.00
Total OR Funding:	\$ 250,000.00	\$ 120,000.00	\$ -	\$ 450,000.00	\$ 453,231.27	\$ 100,000.00	\$ 200,000.00	\$ -	\$ 1,573,231.27
Total CHA Contribution:	\$ 1,382,789.00	\$ 710,000.00	\$ 130,000.00	\$ 600,000.00	\$ 690,000.00	\$ 183,104.35	\$ 294,976.40	\$ -	\$ 3,990,869.75
<i>LIHTC Proforma Sources and Uses:</i>	<i>\$ 1,382,789.00</i>	<i>\$ 710,000.00</i>	<i>\$ 130,000.00</i>	<i>\$ 600,000.00</i>	<i>\$ 690,000.00</i>	<i>\$ -</i>	<i>\$ -</i>		<i>\$ 3,512,789.00</i>
<i>Test - Must = \$ 0.00:</i>	<i>\$ -</i>	<i>\$ -</i>	<i>\$ -</i>	<i>\$ -</i>	<i>\$ -</i>	<i>\$ (183,104.35)</i>	<i>\$ (294,976.40)</i>	<i>\$ -</i>	<i>\$ (478,080.75)</i>

SP/PT = Stuart Parker / Paquin Tower Apartments (284 units)

BC = Bear Creek Apartments (76 units)

OT = Oak Towers Apartments (147 units)

BWW = Bryant Walkway Apartments (54 units)

BWWII = Bryant Walkway Apartments II (36 units)

PWW = Providence Walkway Apartments (50 units)

Park = Park Avenue Apartments II (70 units)



Housing Authority of the City of Columbia, Missouri

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PHA Plan

FY January 1, 2019 – December 31, 2019

Certifications

C.1/2 Form HUD-50077-ST-HCV-HP, PHA Certification of Compliance with Plans and Regulations

C.3 Resident Advisory Board (RAB) Comments

C.4 Form HUD-5007-SL, Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan

CF.1 Form HUD-50070, Certification for a Drug-Free Workplace

CF.2 Form HUD-50071, Certification of Payments to Influence Federal Transactions

CF.3 Form SF-LLL, Disclosure of Lobbying Activities

CF.4 Form SF-LLL-A, Disclosure of Lobbying Activities Continuation Sheet

CF.5 Challenged Elements



Housing Authority of the City of Columbia, Missouri

Budget Report - Staff Memo

To: Board of Commissioners

From: Phil Steinhaus

Date: October 16, 2018

RE: Final Draft of Budget for Fiscal Year of January 1, 2019 – December 31, 2019

Acronyms in this Report

RAD – Rental Assistance Demonstration Program

LIHTC – Low-Income Housing Tax Credit Program

HAP – Housing Assistance Payments

HCV – Housing Choice Voucher Program (Section 8)

PBV – Project-Based Voucher Program

COCC – CHA Central Office Cost Center

CHA BA – CHA Business Activities

CHA AHD – CHA Affordable Housing Development

MHDC – Missouri Housing Development Commission

FSS – Family Self-Sufficiency

Changes since the first draft are highlighted in the budget summary below.

There are a number of assumptions built into this budget that may change as we receive additional information. For all programs the basic assumptions are as follows:

- A 2% COLA effective January 1, 2019. This does not include grant employees. Grant employee salaries are based on their individual grant award.
- On the first draft, employee health insurance January 1, 2019 renewal was estimated with an 8.8 increase. Based on the options proposed for 2019's renewal the increase has been reduced to 2.8%.
- Retirement expenses are calculated at 6% of salaries.
- On the first draft, Workers Comp Insurance was based on a rate of 2.2% of salaries. CHA's MOD rate has dropped from .91 to .72 reducing our rate from 2.2% to 1.9% of salaries.
- 2% inflation factor for expenses.

Housing Choice Voucher Rental Assistance Programs

Revenues

- Revenue and HAP expenses have been increased due to the award of 14 Mainstream vouchers for 2019 and 7 more VASH vouchers.
- Administrative Fees earned are budgeted for an average of 1,009 HCV vouchers; 100 VASH vouchers and 622 Project Based Vouchers (PBV) prorated at 77%.
- Housing Assistance Payment revenue is based on 2018 estimated expenditures with a 2% inflation factor, prorated to 99%. HAP revenue was increased by \$43,789 due to the additional vouchers noted above.

Housing Choice Voucher Rental Assistance Programs

Expenditures

- Administrative salaries are based on 7.2 employees. This includes a portion of the Intake Coordinator and the LIHTC property managers that are managing the PBV vouchers for their projects.
- Administrative expenses are based on historical costs. Inspections costs were increased due to the increase in vouchers.

Continuum of Care Rental Assistance Program

A Voucher Specialist is budgeted for 10 hours/week for the Continuum of Care caseload. The monthly average assistance per voucher is budgeted for \$541.86 and the average vouchers leased is budgeted at 64 vouchers per month. All direct program expenses are reimbursed by the grant.

Public Housing - Downtown

Revenue

Gross Potential Rent

- For Public Housing's 120 Units the Gross Potential Rent is based on the current average rents of each unit size with 100% occupancy. Public Housing tenants' rents are based on 30% of their eligible income. The remaining cost of operating public housing units is subsidized from a HUD Operating Subsidy grant.

Vacancy Loss

- Downtown's Vacancy Loss is budgeted at 10%.

Non-Dwelling Rental Income

- Rent for use of the Blind Boone Community Center
- Rent for the Head Start program use of the Park Avenue Community Building. With the anticipation that the school district will be taking over this building, the \$3,000/year rent for the facility has been removed from the 2019 budget.
- Two dwelling units taken off-line during the Bryant Walkway RAD conversion that are being rented without HUD subsidies.

Laundry & Work Order income are estimated based on historical data.

The Public Housing Operating Subsidy funding is based on the 2018 subsidy eligibility estimated with a 2% inflation factor and pro-rated at 85%.

The Capital Fund grant income is based on 10% of estimated 2019 Capital Fund grant used to pay the COCC's Capital Fund Management fees.

Administrative Expenses

- Administrative salaries:
Downtown has one Public Housing Manager to manage the 120 Public Housing units.
8% of the full-time Intake Specialist charged to public housing.

- Management Fees are based on 90% occupancy:
Management fees are \$45.49 per month per unit leased.
Bookkeeping fees are \$7.50 per month per unit leased.
- Computer IT expense includes an additional \$1,000 to replace computers if needed.
- All other administrative expenses are based on the year to date expenses.
- Office Supplies were increased 5% due to expected increases in materials.

Resident Services Expenses

- Resident services salaries are based on:
A part-time employee that works 20 hours per week at the Downtown Food Bank is split between Downtown; the Bryant Walkway projects; and the family units of Stuart Parker.
- Computer labs expenses are based on historical cost of providing a computer labs at the Blind Boone Center. This cost is split between Downtown; the Bryant Walkway projects; and the family units of Stuart Parker
- Resident participation funds are budgeted at \$21.25 x 120 units.

Utility Expenses

- Utility Expenses are based on the year to date expenses.

Maintenance Expenses

- Downtown has four maintenance staff.
- Maintenance materials have been increased 10%, due to expected increases in building materials.
- Maintenance expenses are based on the year to date expenses.

Protective Services

Protective service expenses are split between the seven properties.

- Protective Services has 1 Safety Director; 2 full-time and 1 part-time Safety Officer.

Insurance Expenses

- The Property and Liability insurance are based on Downtown's assets with a 2% increase in property values and 4% increase in rates.

Other Operating Expenses

- Public Housing's P.I.L.O.T. (Payment In Lieu Of Taxes) is calculated by subtracting the utility expenses from the rental income and then multiplying by 10%.

Low-Income Tax Credit Properties

Revenue

Gross Potential Rent is based on an estimated rent increase of 1.8% from the properties 2018 rents. The rent increases are budgeted to be effective:

- January 2019 for Stuart Parker/Paquin and Oak Towers
- June 2019 for Bear Creek and Patriot Place
- December 2019 for Bryant Walkway and Bryant Walkway II.

The HAP contracts for the project based vouchers will pay the full rent on vacant units for up to 60 days.

Loss to Lease is the difference of the increased rents from their effective date until the tenants' leases are renewed.

Non-Dwelling Rentals are based on the leases between the properties and the Housing Authority.

Basic cable services are available at Oak Towers and Paquin Towers for \$15/month.

All other revenue is based on historical data.

Administrative Staff

- One full-time Tax Credit Certification Specialist is shared across the six LIHTC properties.
- Stuart Parker w/Paquin Tower has:
A Housing Manager II that is split 85% to Paquin Tower and 15% to Section 8's PBV program;
A full-time Assistant Housing Manager that works at Paquin Tower
A full-time Housing Manager II that works two days a week at Stuart Parker family site.
- Bear Creek has a full-time Housing Manager II that works three days a week at Bear Creek.
- Oak Towers has:
A full-time Housing Manager II that is split 74% to Oak Towers and 11% to Section 8's PBV program.
A full-time Assistant Housing Manager.
- Patriot Place
The full-time Housing Manager II from Oak Towers is split 15% to Patriot Place.
- The two Bryant Walkway projects share one Housing Manager II. She is split 75% to Bryant Walkway and 25% to Bryant Walkway II.

Resident Service Staff

- A Resident Services Coordinator works three days a week at Paquin Towers and two days a week at Oak Towers.
- A full-time Family Resident Services Coordinator works part-time with families at Stuart Parker and Bear Creek. She also serves the families Downtown and the two Bryant Walkway projects under a HUD ROSS Resident Services grant.

Maintenance Staff

- Stuart Parker w/Paquin Tower has four maintenance staff. Three work at Paquin Towers and the fourth works at the 84 family units of Stuart Parker.
- Bear Creek and Patriot Place share two maintenance staff. This staff averages 1 day a week at Patriot Place.
- Oak Towers has two full-time maintenance staff and a part-time janitor.

- The two Bryant Walkway projects share one maintenance staff person. They are split 75% to Bryant Walkway and 25% to Bryant Walkway II.

Administrative Expenses

- Computer IT expense includes additional funds to replace computers if needed.
- All other administrative expenses are based on the year to date expenses.
- Office Supplies were increased 5% due to expected increases in materials.

Resident Services

The following services are provided to residents and paid from the Resident Services budget.

- Computer Labs are available for residents use at Oak Towers, Paquin Tower and the Blind Boone Community Center.
- Basic Cable services at Oak Towers and Paquin Tower.
- Resident Participation and Resident Association programs.
- Transportation services are provided by Services for Independent Living at Oak Towers and Paquin Tower. The cost of transportation is included with Tenant Services – Programs along with other tenant services.

Maintenance Expenses

- Maintenance materials have been increased 10%, due to expected increases in building materials.
- Maintenance expenses are based on the year to date expenses with the exception of the Bryant Walkway projects that are in construction. The average cost per unit for Bear Creek was used to estimate the cost per unit for these two projects.

Collection Losses

The estimate of collection losses includes the projects year to date losses of vacated tenants plus the over 60 days past due balance of active tenants.

Replacement Reserves

All LIHTC projects are required annually to transfer funds to a Replacement Reserve account. The use of funds in the Reserve Accounts have to be approved by MHDC and the Limited Partners prior to their release.

Cash Flow after Debt Service

Any remaining cash flow after debt service will be used to pay for Deferred Protective Services, Deferred Developer Fees, Seller Financing due to CHA or other loans.

CHA Low-Income Services (CHALIS)

A summary of CHALIS's budget's social service programs has been provided below.

Federal Grants (Medicaid, Title III, etc.)

21st Century Community Learning Center (CCLC) –CFDA#84.287C

This 5-year capacity building grant strives to enrich the quality of the Moving Ahead After School and Summer Program. This additional funding facilitates the expansion of Moving Ahead from k – 8 to include grades k – 12, and from a capacity of 60 to a capacity of 100. 21st CCLC programs must undergo twice annual Program Quality Assessments, and annual evaluations.

Child and Adult Care Food Program – CFDA #10.558

Provides funding for nutritional meals for at-risk students in our Moving Ahead Program. Guidelines are given to monitor that various food groups are offered to the children.

Summer Food Service Program – CFDA #10.559

Provides funding for nutritional meals for students in our Moving Ahead Summer Program. Guidelines are given to monitor that various food groups are offered to the children.

GOVERNMENT CONTRACTS/SUPPORT**Boone County – Social Service Funding****Teen Outreach Program (TOP)**

This program funds the cost of CHALIS facilitators and supplies for several middle school and high school Columbia school campus afterschool teen outreach groups. Training is also provided for the facilitators. Funding is provided by the Columbia/Boone County Health Department in conjunction with the City of Columbia. This program had expanded in 2016 as a result of additional county funding by adding several middle school and high school clubs in the surrounding communities of Centralia, Ashland, Sturgeon and Hallsville Missouri.

HHC

The Healthy Home Connections Program (HHC) helps families enrolled in CHA programs by low-income connecting them to services in the community; bringing services on site for high-priority needs; and monitoring the performance of providers and the outcomes of services.

Trauma informed therapeutic Art Making In after School Summer program

This program supports students in the Moving Ahead program who have been to childhood trauma of one or more of the following forms: poverty, domestic violence, crime, hunger, mental illness, and/or substance use. Children learn coping skills and deeper self-control through expressive arts.

Youth Community Coalition Communities that Care Project

This program develops the capacity of surrounding cities in Boone County to create coalitions focused on positive youth development similar to the Youth Community Coalition. YC2 staff provide guidance and training to stakeholders in Hallsville, Sturgeon, Centralia, Harrisburg, and Ashland who want youth to succeed in school and in life. There is also funding in this program for evaluation of data collected to measure the effectiveness of the services provided.

City of Columbia – Social Service Funding**Moving Ahead Program (MAP)**

The Moving Ahead Program's (MAP) is an afterschool and summer program dedicated "To improve the commitment to school (attendance, conduct, effort, and parental involvement) and academic performance of Columbia's 'inner-city' youth."

MAP is FREE to children living in low-income households. The program serves up to 100 students between kindergarten and 12th grade from the Columbia school district. This program also provides additional family-oriented events to promote the involvement of the children's parents or guardians in the children's success.

City Independent Living

The City Independent Living Program funding supports a case manager for Paquin Tower to build community among residents, advocate for their needs, and increase access to supportive services, to enable them to live independently as long as possible and to prevent premature and unnecessary institutionalization.”

City Money Smart Program

The Federal Deposit Insurance Corporation (FDIC) created the Money Smart training program in 2002 to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. Money Smart is a full-fledged homeownership educational and counseling program. Money Smart helps participants clean up their bad credit and work towards saving a down payment for homeownership. Its ultimate goals are self-sufficiency and homeownership. Instructors provide one-on-one counseling to class participants helping with everything from credit counseling to meeting with lenders and evaluating homeownership options. It is offered free of charge and is open to all residents of Columbia and Boone County.

Heart of Missouri United Way

Independent Living Program

The HMUW Independent Living Program funding supports a part-time case manager for Oak Towers to build community among residents, advocate for their needs, and increase access to supportive services, to enable them to live independently as long as possible and to prevent premature and unnecessary institutionalization.

Fund Raising & Other Direct Support

Veterans United

The Veterans United Foundation provides additional funds to some activities of the Moving Ahead Program (MAP). These contributions are used to help cover the costs of the Moving Ahead program are accounted for separately from federal, county or city grant revenue and expenditures that support these programs.

MAP Miscellaneous

The Optimist donations and various local organizations periodically provide grants to fund various aspects of the Moving Ahead Program (MAP), the organization’s after-school program for at-risk students in grades K-12.

The COMO Gives campaign has also been a successful fund raising project for the MAP program.

Also includes Youth Community Coalition (YC2), The Youth Community Coalition operates under the umbrella of the CHALIS organization and builds relationships with community partners to extend services which provide positive influences to area youth.

McBaine Townhomes

McBaine Townhomes is a five unit affordable housing project completed spring of 2009. The project received federal Home Funds passed through the City of Columbia along with a loan from Missouri Housing Development Corp (MHDC). These rental units become eligible for purchase by the low-income families after a four year rental period. With the age of the building,

painting and appliance replacements have been included in the 2019 budget. A request has been submitted to MHDC for the property's first rent increase since inception.

General

General expenses are overhead that is not covered directly by a grant. In the past AMP 1 supported some of CHALIS overhead by providing use of the Blind Boone Community Center and its vehicles. With the RAD conversions, AMP 1's revenue has decreased 50%. Expenses for the Blind Boone Community Center are now being shared with CHALIS who is one of the primary users of the facility. The costs of insurance and gasoline for the three vans that CHALIS uses are also being billed to CHALIS. With CHALIS's staff being approximately one third of CHA's staff, a portion of CHA's HR manager is also being shared with CHALIS.

In the past McBaine Townhomes' revenue has supported CHALIS's general expenses. With increased maintenance costs, CHALIS will need to raise an additional \$12,544 to cover its general operating expenses.

ROSS GRANTS

CHA currently has a ROSS Resident Services Coordinator grant that provides funding for a Resident Services Coordinator for the Downtown and the Bryant Walkway tenants.

A FSS Coordinator grant provides funding for two FSS Coordinators that serve Public Housing; PBV; and HCV participants.

Columbia Community Housing Trust (CCHT)

The Columbia Community Housing Trust (CCHT) has two rental properties which have maintained full occupancy.

Housing Authority Administration

The Housing Authority's administration office has been split into the following three programs.

- CHA Affordable Housing Development
- CHA Business Activities
- Central Office Cost Center (COCC)

Revenue is allocated based on which program the services have been provided to.

- CHA Affordable Housing Development
 - Based on construction schedules, the CHA Affordable Housing Development is projected to earn \$372,078 in developer fees in 2019.
- CHA Business Activities
 - LIHTC management fees are estimated to be \$372,078.
 - The Housing Authority has guaranteed non-dwelling leases with the LIHTC properties, which are then sub-leased by the Housing Authority. The non-dwelling sub-leases total \$107,981 of which \$67,872 is paid to the LIHTC projects.

- Central Office Cost Center (COCC)
 - The COCC earns it from the Public Housing and HCV programs. Management and Bookkeeping Fees from Downtown and the HCV programs are estimated to be \$243,222.

Housing Authority Administration

Expenses

Expenses for all three Housing Authority Administration programs are based on the salaries and employee benefits of the staff working for each program.

Other operating costs are based on the historical COCC expenses have been split between the COCC, CHA Business Activities and CHA Affordable Housing Development based on the staff working for each program.

Housing Authority of the City of Columbia, Missouri
Housing Voucher Program Budgets
Fiscal Year January 1, 2019 - December 31, 2019
Final Draft - 10/16/2018

	Housing Choice Vouchers Administration	HCV Housing Assistance Payments	Continuum of Care	Total Housing Assistance Programs
Grant Revenue				
Housing Assistance Revenue		9,123,789	416,148	9,539,937
FSS Escrow Forfeitures		6,000		6,000
Administrative Fees Earned	944,441		21,104	965,545
Total Grant Revenue	944,441	9,129,789	437,252	10,511,482
Other Revenue				
Investment income - unrestricted	4,000			4,000
Fraud recovery-unrestricted	1,200			1,200
Fraud recovery-restricted		1,200		1,200
Total Revenue	949,641	9,130,989	437,252	10,517,882
Administrative Expenditures				
Administrative Salaries	244,460		10,659	255,119
FICA/MEDICARE	18,702		816	19,518
Employee-Health Ins.	58,322		1,706	426
Employee-Retirement	14,668		640	15,308
Auditing fees	20,000			20,000
Management Fee	243,384			243,384
Bookkeeping Fees	152,115			152,115
Advertising and Marketing	2,400			2,400
Office Supplies	5,400		600	6,000
Telephone	4,140			4,140
Postage	7,500		240	7,740
Computer/IT Expense	25,000			25,000
Memberships & Dues	600			600
Office Equipment Maintenance	1,350			1,350
Sundry, Miscellaneous	28,179		120	28,299
Legal Expense				-
Staff Training	4,000			4,000
Travel			120	120
Port-Out Admin Fees	8,000			8,000
Inspections & Utility Updates	90,156		6,000	96,156
Total Administrative Expenditures	928,376	-	20,901	949,277
Total Utilities	3,450			
Total Maintenance	8,170			
Insurance				
Liability Insurance	700			700
Workmen's Compensation	4,645		203	4,848
All other Insurance	4,300			4,300
Total Insurance Premium	9,645	-	203	9,848
Total Operating Expenditures	\$ 949,641	\$ -	\$ 21,104	\$ 970,745
Excess Revenue Over Operating Expenditures	\$ -	\$ 9,130,989	\$ 416,148	\$ 9,547,137
Housing Assistance Payments		9,010,989	416,148	9,427,137
FSS Escrow Deposits		120,000		120,000
Depreciation expense		-		-
Total Expenditures	\$ 949,641	\$ 9,130,989	\$ 437,252	\$ 10,517,882
Excess (Deficiency) of Revenue Over (Under) Expenditures	-	-	-	-

Housing Authority of the City of Columbia, Missouri

Project Budgets January 1, 2019 - December 31, 2019

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Public Housing Properties

Description	Downtown
Gross Potential Rent	380,417
Vacancy Loss- Rent	(38,042)
FSS Loss - Rent	(9,451)
Other Income - Cable	
Non-Dwelling Rentals	25,980
Other Income	600
Laundry Income	9,984
Other Income-Work Orders	8,323
Total Tenant Revenue	377,811
HUD PHA operating grant	415,676
Capital grants	13,568
Net Operating & Capital Grants	429,244

Investment Income	8,841
Other revenue (Fees for Service)	4,006
Total Other Revenue	12,847

TOTAL REVENUE **\$ 819,902**

Administrative salaries	38,437
FICA/MEDICARE	2,941
Employee-Health Ins.	7,526
Employee-Retirement	2,306
Auditing fees	7,000
Management Fees	62,804
Management Fees CFP	13,568
Book-Keeping Fee	9,720
Advertising and Marketing	300
Office Supplies	1,331
Telephone	4,277
Postage	936
Computer/IT Expense	4,862
Memberships & Dues	250
Legal Expense	356
Staff Training	2,300
Travel	
Sundry, Miscellaneous	4,250
Total Operating-Administrative	163,164

Low-Income Housing Tax Credit Properties

Description	Bryant Walkway	Bryant Walkway II	Bear Creek	Oak Towers	Stuart Parker / Paquin	Patriots Place
Gross Potential Rent	346,668	213,072	523,630	996,156	1,780,644	184,800
Vacancy Loss- Rent	(1,733)	(1,065)	(2,618)	(996)	(8,903)	(3,696)
Loss to Lease	(6,933)	(4,261)	(10,473)	(14,942)	(35,613)	(3,696)
Other Income - Cable				19,200	26,803	
Non-Dwelling Rentals			19,200		48,672	
Other Income			-	2,400	4,800	100
Laundry Income			3,063	16,572	32,191	1,971
Other Income-Work Orders			300	1,200	10,000	800
Total Tenant Revenue	338,002	207,746	533,102	1,019,590	1,858,594	180,279
HUD PHA operating grant						
Capital grants						
Net Operating & Capital Grants	-	\$ -	-	\$ -	\$ -	\$ -

Investment Income	1,200	2,400	3,600	4,800	6,000	2,400
Other revenue (Fees for Service)	2,400	-	8,000	1,370	1,440	-
Total Other Revenue	3,600	2,400	11,600	6,170	7,440	2,400

TOTAL REVENUE **341,602 \$ 210,146 \$ 544,702 \$ 1,025,760 \$ 1,866,034 \$ 182,679**

Administrative salaries	30,771	11,418	33,658	71,274	92,999	7,749
FICA/MEDICARE	2,354	874	2,575	5,453	7,115	593
Employee-Health Ins.	6,572	2,596	6,986	20,710	21,196	2,138
Employee-Retirement	1,846	685	2,019	4,276	5,580	465
Auditing fees	8,000	8,000	8,500	12,875	12,500	7,895
Management Fees-COCC	20,250	12,453	26,358	61,011	110,686	8,654
Management Fees-Other	7,725	7,725	7,957	7,957	8,196	8,196
Trustee Fee	-	3,000	3,300	3,500	4,240	3,180
Advertising and Marketing	225	75	120	700	804	57
Office Supplies	287	185	390	2,553	2,252	99
Telephone	1,993	866	1,799	2,917	6,377	2,129
Postage	298	192	405	504	1,030	166
Computer/IT Expense	2,508	1,029	4,628	8,568	12,597	594
Memberships & Dues	40	25	120	225	420	82
Legal Expense	500	250	547	500	1,000	551
Staff Training	1,135	415	2,285	4,150	4,850	460
Travel						
Sundry, Miscellaneous	1,412	908	4,044	2,291	4,771	322
Total Operating-Administrative	85,916	50,696	105,691	209,464	296,613	43,330

Housing Authority of the City of Columbia, Missouri

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Description	Downtown	Description	Bryant Walkway	Bryant Walkway II	Bear Creek	Oak Towers	Stuart Parker / Paquin	Patriots Place
Asset Management Fee	14,400							
Tenant services - salaries	3,595	Tenant services - salaries	2,276	1,441	832	15,981	27,369	
FICA/MEDICARE	276	FICA/MEDICARE	175	111	64	1,223	2,094	
Employee-Health Ins.	-	Employee-Health Ins.	1,593	1,014	2,172	2,964	6,908	
Employee-Retirement	216	Employee-Retirement	137	86	50	959	1,642	
TV Cable Services & Computer Labs	2,573	TV Cable Services & Computer Labs	1,158	772		20,794	29,546	
Resident Participation Funds	2,550	Resident Participation Funds	1,148	765	1,615	3,124	6,035	
Tenant Services - Programs		Tenant Services - Programs			1,900	9,573	15,125	
Total Tenant Services	9,210	Total Tenant Services	6,487	4,189	6,633	54,618	88,719	-
Water	24,137	Water	9,052	3,492	19,397	11,220	39,694	2,425
Sewer	25,057	Sewer	8,457	2,887	16,276	12,240	37,428	2,005
Electricity	16,709	Electricity	1,350	900	9,336	100,347	154,255	15,880
Gas	8,796	Gas	1,240	825	4,710	6,715	15,744	4,226
Total Utilities	74,699	Total Utilities	20,099	8,104	49,719	130,522	247,121	24,536
Maintenance - Labor	154,390	Maintenance - Labor	29,740	9,914	62,717	85,859	142,017	15,680
FICA/MEDICARE	11,811	FICA/MEDICARE	2,276	759	4,798	6,569	10,865	1,200
Employee-Health Ins.	29,081	Employee-Health Ins.	7,298	2,433	13,667	14,270	31,823	3,417
Employee-Retirement	9,264	Employee-Retirement	1,785	595	3,764	5,152	8,522	941
Maintenance - Materials	37,260	Maintenance - Materials	10,827	7,218	15,238	14,000	42,940	918
Maint.-Tools & Equipment	1,200	Maint.-Tools & Equipment	178	118	250	600	2,919	100
Maint.-Gasoline	5,345	Maint.-Gasoline	716	477	1,007	300	467	158
Maint. - Misc Contracts	14,844	Maint. - Misc Contracts	2,736	1,824	3,850	12,436	14,452	2,445
Maint.-Trash Removal Contracts	24,479	Maint.-Trash Removal Contracts	10,881	7,254	15,314	25,704	37,367	4,590
Maint.-Heating & Cooling Contracts	1,500	Maint.-Heating & Cooling Contracts	1,039	693	1,462	3,963	6,592	235
Maint.-Snow Removal Contracts		Maint.-Snow Removal Contracts						1,085
Maint.-Elevator Maintenance Contracts		Maint.-Elevator Maintenance Contracts				6,382	6,382	
Maint.-Landscape/Grounds Contracts	24,000	Maint.-Landscape/Grounds Contracts	8,526	5,684	12,000	1,316	12,087	1,210
Maint.- Unit Turnaround / Restoration	12,000	Maint.- Unit Turnaround / Restoration Contracts					12,000	
Maint.- Electrical Contracts	1,200	Maint.- Electrical Contracts	426	284	600	600	3,450	1,000
Maint.- Plumbing Contracts	2,400	Maint.- Plumbing Contracts	1,544	2,058	4,345	600	2,000	
Maint.- Extermination Contracts	17,510	Maint.- Extermination Contracts	9,196	6,131	12,943	11,995	31,758	900
Maint. - Janitorial Contracts	4,200	Maint. - Janitorial Contracts						
Maint.-Vehicles & Equipment	10,526	Maint.-Vehicles & Equipment	2,126	1,417	2,992	972	6,859	100
Total Maintenance	361,010	Total Maintenance	89,294	46,859	154,947	190,718	372,500	33,979

Housing Authority of the City of Columbia, Missouri

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Description	Downtown	Description	Bryant Walkway	Bryant Walkway II	Bear Creek	Oak Towers	Stuart Parker / Paquin	Patriots Place
Protective services - Labor	24,480	Protective services - Labor						5,170
FICA/MEDICARE	1,873	FICA/MEDICARE						396
Employee-Health Ins.	3,479	Employee-Health Ins.						735
Employee-Retirement	1,469	Employee-Retirement						311
Protective services supplies	600	Protective services supplies						100
Total Protective Services	31,901	Total Protective Services	-	-	-	-	-	6,712
Property Insurance	35,225	Property Insurance	16,116	10,759	29,641	48,043	47,445	7,786
Liability Insurance	3,542	Liability Insurance	2,461	1,640	3,463	6,322	9,500	2,613
Workmen's Compensation	4,198	Workmen's Compensation	1,193	433	1,847	3,290	4,986	544
All other Insurance	4,865	All other Insurance	1,097	731	1,544	5,930	2,436	294
Total Insurance Premiums	47,830	Total Insurance Premiums	20,867	13,563	36,495	63,585	64,367	11,237
Other general expenses	45,000	Other general expenses	20,000	5,000				
Amortized Loan Cost		Amortized Loan Cost			6,805	8,365	11,404	6,323
Payments in lieu of taxes	26,768	Taxes	15,402	7,242	31,200	29,355	65,231	8,278
Bad debt - tenant rents	5,246	Bad debt - tenant rents	500	200	5,933	2,744	13,821	7,191
Extra Ordinary Maintenance	7,926							
Interest Expense	8,962	Interest Expense	8,051	20,515	45,605	70,322	205,236	9,932
Total Other General Expenses	93,902	Total Other General Expenses	43,953	32,957	89,543	110,786	295,692	31,724
Total Operating Expenses	\$ 796,116	Total Operating Expenses	266,616	\$ 156,368	\$ 443,028	\$ 759,693	\$ 1,365,012	\$ 151,518
Excess Revenue Over Operating Expenditures	23,786	Excess Revenue Over Operating Expenditures	74,986	\$ 53,778	101,674	\$ 266,067	\$ 501,022	\$ 31,161
Housing Assistance Payments		Amortization of Tax Credit Fees	4,006	1,644	5,321	8,645	15,698	1,845
Depreciation expense	158,976	Depreciation expense	26,250	26,250	221,099	160,797	697,403	123,324
Total Other	158,976	Total Other	30,256	27,894	226,420	169,442	713,101	125,169
Principal payments on EPC Loan	23,786	Principal Payments	5,005	-	34,630	57,460	65,000	9,801
Excess (Deficiency) of Revenue Over (Under) Expenditures	-	Excess (Deficiency) of Revenue Over (Under) Expenditures	69,981	\$ 53,778	67,044	\$ 208,607	\$ 436,022	\$ 21,360
CFP transfer into Operating		Replacement Reserves	23,490	15,300	34,575	61,005	88,415	8,195
CFP transfer out to Operating								
Total other financing sources (uses)	-	Total other financing sources (uses)	23,490	15,300	34,575	61,005	88,415	8,195
Cash Flow After Debt Service	-	Cash Flow After Debt Service	46,491	38,478	32,469	147,602	347,607	13,165

Housing Authority of the City of Columbia, Missouri

Project Budgets January 1, 2019 - December 31, 2019

Final Draft - 10/16/2018

Description	Downtown	Description	Bryant Walkway	Bryant Walkway II	Bear Creek	Oak Towers	Stuart Parker / Paquin	Patriots Place
		Security Services paid from cash flow						
		Salaries	11,404	7,298	15,509	30,106	58,083	
		FICA/MEDICARE	873	559	1,187	2,304	4,444	
		Employee-Health Ins.	1,621	1,038	2,204	4,279	8,255	
		Employee-Retirement	685	438	931	1,807	3,485	
		W/C	217	139	295	573	1,104	
		Protective services supplies	108	72	152	294	568	
			14,908	9,544	20,278	39,363	75,939	
		Cash Flow After Security Services	31,583	28,934	12,191	108,239	271,668	13,165

Housing Authority of the City of Columbia, Missouri
CHA Low-Income Services Budget / Fiscal Year January 1 - December 31, 2019
Final Draft - 10/16/2018

Account Description	21st Century CCLC	Child Care Food Program	Summer Food Service Program	Teen Outreach Program	HHC	Trauma Informed Art Making	YC2 Communities that Care	CITY Moving Ahead	CITY Summer Moving Ahead	CITY Independent Living	CITY Money Smart	United Way	Veterans United	MAP Misc	McBaine	General	Elimination Column	TOTAL
Federal Grants	280,251	39,300	11,000															330,551
City Grants								40,660	18,000	7,000	5,000							70,660
Other Governmental Grants				31,192	399,754	72,000	94,596											597,542
Rental Income															27,054			27,054
Contributions														23,000		12,544		35,544
Other Income				-								21,952	30,000	-		45,212	(45,212)	51,952
Total Revenues	280,251	39,300	\$ 11,000	\$ 31,192	\$399,754	\$ 72,000	\$ 94,596	\$40,660	\$18,000	\$ 7,000	\$5,000	\$21,952	\$ 30,000	\$23,000	\$ 27,054	\$ 57,756	\$ (45,212)	\$1,113,303

Salaries, Director	10,836				3,747	1,585										6,749		22,918
Salaries, HR																3,988		3,988
Salaries, Prog. Coordinator	39,224	2,736	2,160		115,840	14,400	38,129	5,900	233		1,760			388				220,770
Salaries, Assist. Prog. Coordinators										5,975		17,399						47,424
Salaries, Program Assistants	78,984	8,690	2,503					27,276	14,896				17,750	19,919				170,016
Salaries, Administrative	10,760	1,244	200	3,494				1,500	500				7,434			18,548		43,680
FICA -Director	829	-	-	-	287	121	-	-	-	-	-	-	-	-	-	516	-	1,753
FICA- HR																305		305
FICA/MEDICARE	9,043	874	357	-	8,857	2,941	2,917	2,538	1,157	457	135	1,331	1,358	1,553	-	-	-	33,518
FICA/MEDICARE-Admin	823	95	15	267	-	-	-	115	38	-	-	-	569	-	-	1,419	-	3,342
Health Insurance - Director	3,552	-	-	-	1,228	520	-	-	-	-	-	-	-	-	-	2,212	-	7,512
Health Insurance - HR																45		45
Health Insurance	10,000	683	539	-	27,267	1,359	9,520	1,473	58	-	439	-	-	97	-	-	-	51,435
Health Insurance-Admin	1,852	214	34	601	-	-	-	258	86	-	-	-	1,280	-	-	2,801	-	7,127
Retirement Benefits- Director	650	-	-	-	225	95	-	-	-	-	-	-	-	-	-	405	-	1,375
Retirement Benefits- HR																239		239
Retirement Benefits	2,669	16	4	-	6,950	2,307	2,288	22	6	359	106	-	-	23	-	-	-	14,750
Retirement Benefits-Admin	646	75	12	210	-	-	-	90	30	-	-	-	446	-	-	1,113	-	2,621
Workers Comp Insurance-Director	412	-	-	-	142	60	-	-	-	-	-	-	-	-	-	128	-	743
Workers Comp Insurance-HR																76		76
Workers Comp Insurance	2,246	217	89	-	2,201	731	724	629	287	114	33	331	337	386	-	-	-	8,325
Workers Comp Insurance-Admin	204	24	4	66	-	-	-	29	10	-	-	-	141	-	-	352	-	830
Property Mgmt Fees to CHA Bus. Act.															1,500			1,500
Audit Fees																2,500		2,500
Sundries																3,941		3,941
Office Supplies	1,300						800											2,100
Telephone						120												120
Computer/IT Expenses					4,906	2,241										800		7,947
Copier/Office Equipment Repair																500		500
Advertising / Marketing																250		250

Housing Authority of the City of Columbia, Missouri
CHA Low-Income Services Budget / Fiscal Year January 1 - December 31, 2019
Final Draft - 10/16/2018

Account Description	21st Century CCLC	Child Care Food Program	Summer Food Service Program	Teen Outreach Program	HHC	Trauma Informed Art Making	YC2 Communities that Care	CITY Moving Ahead	CITY Summer Moving Ahead	CITY Independent Living	CITY Money Smart	United Way	Veterans United	MAP Misc	McBaine	General	Elimination Column	TOTAL
Travel Expense	8,292				2,128	1,296												11,716
Staff Training	2,360				4,500		6,000											12,860
Media Campaigns/FUNDRAISING																118		118
Contracted Services for Individuals	69,724				161,351		16,615											247,690
Program Activities/Supplies	12,500	24,433	5,083	26,553	39,778	14,188	11,975	831	698		2,527	2,891	685	634		2,730		145,506
Memberships & Dues																60		60
Property & Liability Insurance						94									1,700	3,000		4,794
Unemployment Insurance																500		500
Vehicle Insurance																3,000		3,000
Vehicle Maintenance																815		815
Vehicle Fuel																885		885
McBaine - Maint. Materials															8,584			8,584
McBaine - Snow Removal															460			460
McBaine - Grounds Maint.															4,000			4,000
McBaine - Misc. Maint. Contracts															5,500			5,500
McBaine - PILOT															2,706			2,706
Admin Fees / Chalis Expenses	13,345				20,347	5,892	5,628									-	(45,212)	0
Total Expenditures	280,251	39,300	11,000	31,192	399,754	72,000	94,596	40,660	18,000	6,904	5,000	21,952	30,000	23,000	24,450	57,995	(45,212)	1,110,842
Excess (Deficiency) of Revenue Over (Under) Expenditures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 96	\$ -	\$ -	\$ -	\$ -	\$ 2,604	\$ (239)	\$ -	\$ 2,461

Housing Authority of the City of Columbia, Missouri

Agency Wide Budgets - Final Draft

Fiscal Year January 1, 2019 - December 31, 2019

Description	Downtown Public Housing	Total LIHTC Properties	LIHTC General Partners	Housing Choice Vouchers	Continuum of Care	ROSS Grants	CHALIS	Columbia Community Housing Trust	CHA Affordable Housing Development	CHA Business Activities	Central Office Cost Center	Elimination	Total
Net tenant rental revenue	\$ 370,966	\$ 4,044,970					\$ 27,708	14,640				\$ (2,182,764)	\$ 2,275,520
Vacancy Loss- Rent	(38,042)	(19,011)					(654)						(57,707)
Other Income - Cable	-	46,003											46,003
Non-Dwelling Rentals	25,980	67,872						-		107,981		(67,872)	133,961
Other Income	600	7,300						-		6,125		(6,125)	7,900
Laundry Income	9,984	53,797						-					63,781
Other Income-Work Orders	8,323	12,300											20,623
Total tenant revenue	377,811	4,213,231		-	-	-	27,054	14,640	-	114,106	-	(2,256,761)	2,490,081
Housing assistance payments				9,129,789	416,148								9,545,937
Ongoing administrative fees earned				944,441	21,104								965,545
Other Federal Grants							330,551						330,551
HUD PHA operating grants	415,676					178,825							594,501
Capital grants	13,568												13,568
Total Federal Grants	429,244	-		10,074,230	437,252	178,825	330,551	-	-	-	-	-	11,450,102
Management Fees PHA											62,804	(62,804)	-
Management Fees CFP											13,568	(13,568)	-
Management Fees HCV											243,384	(243,384)	-
Mgmt Fees CHALIS & Component Units								-		242,083		(242,083)	-
Asset Management Fee											14,400	(14,400)	-
Book-Keeping Fees PHA											9,720	(9,720)	-
Book-Keeping Fees HCV											152,115	(152,115)	-
Fees for Service												-	-
Developer Fees								-	372,078			(372,078)	-
Total Fee Revenue	-	-		-	-	-	-	-	372,078	242,083	495,991	(1,110,152)	-
Other Grants/Income							755,698		-				755,698
Investment income - unrestricted	8,841	20,400		4,000				2,400	600	160	3,000		39,401
Investment income - restricted				-			94						94
Fraud recovery-unrestricted				1,200									1,200
Fraud recovery-restricted				1,200									1,200
Other revenue	4,006		187,401							1,200	15,000	(202,401)	5,206
Total Other Revenue	12,847	20,400	187,401	6,400	-	-	755,792	2,400	600	1,360	18,000	(202,401)	802,799
Total Revenue	\$ 819,902	\$ 4,233,631	\$ 187,401	\$ 10,080,630	\$ 437,252	178,825	\$ 1,113,397	17,040	372,678	357,549	513,991	\$ (3,569,314)	\$ 14,742,982
Administrative salaries	38,437	247,869		244,460	10,659		47,668	-	254,379	181,106	341,075		1,365,653
FICA/MEDICARE	2,941	18,964		18,702	816		3,647	-	19,460	13,855	26,093		104,478
Employee-Health Ins.	7,526	60,198		58,322	1,706		7,172	-	34,035	32,228	46,661		247,848
Employee-Retirement	2,306	14,871		14,668	640		2,860	-	15,263	10,867	20,465		81,940
Auditing Fees	7,000	57,770		20,000			2,500	-	2,500	5,000	5,000		99,770
Management Fees-COCC	76,372	239,412		243,384	-		1,500	1,171				(561,839)	-
Management Fees -Others		64,976					-	-				-	64,976
Accounting/Book-Keeping Fees	9,720	-		152,115	-		-	-				(161,835)	-
Advertising and Marketing	300	1,981		2,400			368	-	120	120	120		5,409
Office Supplies	1,331	5,766		5,400	600	5,000	2,100	-	1,000	1,000	2,200		24,397
Telephone	4,277	16,081		4,140		360	120	-	3,364	2,246	4,880		35,468
Publications	-	-		-				-			825		825

Housing Authority of the City of Columbia, Missouri
Agency Wide Budgets - Final Draft
 Fiscal Year January 1, 2019 - December 31, 2019

Description	Downtown Public Housing	Total LIHTC Properties	LIHTC General Partners	Housing Choice Vouchers	Continuum of Care	ROSS Grants	CHALIS	Columbia Community Housing Trust	CHA Affordable Housing Development	CHA Business Activities	Central Office Cost Center	Elimination	Total
Postage	936	2,595		7,500	240	-	-	12	250	250	2,124		13,907
Computer/IT Expense	4,862	29,924		25,000		660	7,947	-	2,150	9,535	21,020		101,098
Memberships & Dues	250	912		600			60	-	1,000	500	500		3,822
Office Equipment & Maintenance Contracts	-	-		1,350		-	500	-					1,850
Legal Expense	356	3,348		-				-	1,200				4,904
Staff Training	2,300	13,295		4,000	-	1,000	12,860	-	2,000	1,500	4,000		40,955
Travel	-	-		-	120	1,000	11,716	-	2,400		3,250		18,486
Sundry, Miscellaneous	4,250	13,748		118,335	6,120	3,980	3,941	130	11,523	10,033	12,705		184,765
Port-Out Admin Fees	-	-		8,000									8,000
Total Operating-Administrative	163,164	791,710		928,376	20,901	12,000	104,958	1,313	350,644	268,240	490,918	(723,674)	2,408,550
Asset Management Fee	14,400											(14,400)	-
Tenant services - salaries	3,595	47,899				126,356	461,128	-	-			-	638,978
FICA/MEDICARE	276	3,667				9,666	35,272	-	-			-	48,881
Employee-Health Ins.	-	14,651				20,821	58,947	-	-			-	94,419
Employee-Retirement	216	2,874				7,581	16,125	-	-			-	26,796
TV Cable Services & Computer Labs	2,573	52,270										-	54,843
Resident Participation Funds	2,550	12,687										-	15,237
Tenant Services - Other	-	26,598				-	393,196	-				-	419,794
Total Tenant Services	9,210	160,646		-	-	164,424	964,667	-	-	-	-	-	1,298,947
Water	24,137	85,280		700			-		700	700	700		112,217
Electricity	25,057	79,293		2,000			-		2,000	2,000	2,000		112,350
Gas	16,709	282,068		600					600	600	600		301,177
Sewer	8,796	33,460		150					150	150	150		42,856
Total Utilities	74,699	480,101		3,450	-	-	-	-	3,450	3,450	3,450	-	568,600
Maintenance - labor	154,390	345,927						-					500,317
FICA/MEDICARE	11,811	26,467						-					38,278
Employee-Health Ins.	29,081	72,908						-					101,989
Employee-Retirement	9,264	20,759						-					30,023
Maintenance - Materials	37,260	91,141		1,270			8,584	520	1,270	1,270	1,270		142,585
Maintenance - Tools & Equipment	1,200	4,165						-					5,365
Maintenance - Gasoline	5,345	3,125					885	-					9,355
Maintenance- Trash Removal Contracts	24,479	101,110		500			-	-	500	500	500		127,589
Maintenance- Heating & Cooling Contracts	1,500	13,984						-					15,484
Maintenance- Snow Removal Contracts	-	1,085					460	-					1,545
Maintenance- Elevator Maintenance Contracts	-	12,764						-					12,764
Maintenance- Landscape & Grounds Contracts	24,000	40,823		600			4,000	540	3,100	600	600		74,263
Maint.- Unit Turnaround/Restoration Contracts	12,000	12,000					-	-					24,000
Maintenance- Electrical Contracts	1,200	6,360						-					7,560
Maintenance- Plumbing Contracts	2,400	10,547						-					12,947
Maintenance- Extermination Contracts	17,510	72,923					-	210					90,643
Maintenance - Janitorial Contracts	4,200	-		3,400				-	3,400	3,400	3,400		17,800
Maintenance - Misc Contracts	14,844	37,743		2,400			5,500	600	2,400	2,400	2,400		68,287
Maintenance-Vehicles	10,526	14,466					815	-	600	600	600	(6,125)	21,482
Total Maintenance	361,010	888,297		8,170	-	-	20,244	1,870	11,270	8,770	8,770	(6,125)	1,302,276

Housing Authority of the City of Columbia, Missouri

Agency Wide Budgets - Final Draft

Fiscal Year January 1, 2019 - December 31, 2019

Description	Downtown Public Housing	Total LIHTC Properties	LIHTC General Partners	Housing Choice Vouchers	Continuum of Care	ROSS Grants	CHALIS	Columbia Community Housing Trust	CHA Affordable Housing Development	CHA Business Activities	Central Office Cost Center	Elimination	Total
Protective services - labor	24,480	5,170	122,400										152,050
FICA/MEDICARE	1,873	396	9,367										11,636
Employee-Health Ins.	3,479	735	17,397										21,611
Employee-Retirement	1,469	311	7,346										9,126
Protective services - other	600	100	1,194										1,894
Total Protective Services	31,901	6,712	157,704	-	-	-	-	-	-	-	-	-	194,423
Property Insurance	35,225	159,790		-				521		300	2,800		198,636
Liability Insurance	3,542	25,999		700			4,794	113	2,108	2,025	1,200		40,481
Workmen's Compensation	4,198	12,293	2,326	4,645	203	2,401	9,973	-	4,834	3,442	6,481		50,796
All other Insurance	4,865	12,032		4,300			3,500	45	372	1,122	372		26,608
Total Insurance Premiums	47,830	210,114	2,326	9,645	203	2,401	18,267	679	7,314	6,889	10,853	-	316,521
Other general expenses	45,000	25,000						-		67,872		(82,872)	55,000
Payments in lieu of taxes	26,768	32,897					2,706	1,464					63,835
Real Estate Taxes	-	156,708						-					156,708
Bad debt - tenant rents	5,246	30,389						-					35,635
Extraordinary Maintenance/Other	7,926	-						-					7,926
Interest Expense	8,962	359,661									-		368,623
Total Other General Expenses	93,902	604,655	-	-	-	-	2,706	1,464	-	67,872	-	(82,872)	687,727
Total Operating Expenses	\$ 796,116	\$ 3,142,235	\$ 160,030	\$ 949,641	\$ 21,104	\$ 178,825	\$ 1,110,842	\$ 5,326	\$ 372,678	\$ 355,221	\$ 513,991	\$ (827,071)	\$ 6,777,044
Excess Revenue Over Operating Expenses	\$ 23,786	\$ 1,091,396	\$ 27,371	\$ 9,130,989	\$ 416,148	-	\$ 2,555	11,714	-	2,328	-	\$ (2,742,243)	\$ 7,965,938
Housing Assistance Payments	-	-		9,010,989	416,148							(2,182,764)	7,244,373
FSS Escrow Deposits				120,000									120,000
Depreciation expense	158,976	1,255,123		-			17,412	850					1,432,361
Total Other	158,976	1,255,123	-	9,130,989	416,148	-	17,412	850	-	-	-	(2,182,764)	8,796,734
Total Expenses	\$ 955,092	\$ 4,397,358	\$ 160,030	\$ 10,080,630	\$ 437,252	\$ 178,825	\$ 1,128,254	\$ 6,176	\$ 372,678	\$ 355,221	\$ 513,991	\$ (3,009,835)	\$ 15,573,778
Net Operating Income/(Loss)	\$ (135,190)	\$ (163,727)	\$ 27,371	\$ -	\$ -	\$ -	\$ (14,857)	\$ 10,864	\$ -	\$ 2,328	\$ -	\$ (559,479)	\$ (830,796)
Operating/Replacement Reserves		230,980											230,980
Debt Payments & Replacement Reserves	23,786	171,896					2,050						197,732
Cash Flow After Debt Service	\$ -	\$ 919,500	\$ 27,371	\$ -	\$ -	-	\$ 505	11,714	-	2,328	-	\$ (559,479)	\$ 403,833



Housing Authority of the City of Columbia, Missouri

Board Resolution Staff Memo

To: Board of Commissioners

From: Phil Steinhaus, CEO

Date: October 16, 2018

RE: **Resolution 2800:** Revision of the Section 8 Housing Choice Voucher Program Administrative Plan To Implement the Alternative Mobility Policy for the Housing Choice Voucher Program

One of the key features of the Project-Based Voucher (PBV) program is the mobility component. If a family has elected to terminate their assisted lease any time after the first year of occupancy and in accordance with program requirements, the PHA must offer the family the opportunity for continued tenant-based rental assistance, in the form of either assistance under the Section 8 Housing Choice Voucher (HCV) Program or other comparable tenant-based rental assistance.

As a result of the CHA's participation in Rental Assistance Demonstration (RAD) program all of the renovated public housing units have now been converted to Project-Based Voucher (PBV) assisted units. As such, residents living in renovated public housing units, are now able to request a regular Tenant-Based Housing Choice Voucher after one year of residency. If these PBV residents request a Tenant-Based Voucher after one year, they automatically go to the top of the Tenant-Based Voucher waiting list and will be offered the next available voucher.

This will result in less families on the regular Tenant-Based Voucher waiting list being offered a Housing Choice Voucher each month. The CHA normally issues 7-10 Housing Choice Vouchers each month as a result of voucher turnover.

HUD recognizes the importance for Public Housing Authorities (PHA) to still be able to issue Tenant-Based Vouchers to address specific housing needs and priorities of the community. Therefore, HUD has established an alternative requirement for PHA's converting public housing units to Project-Based Voucher assisted units.

The Alternative Mobility policy provides that an eligible voucher agency would not be required to provide more than three-quarters (75%) of its turnover vouchers in any single year to a resident with a Project-Based Voucher in a RAD converted property.

The Columbia Housing Authority is recommending adopting this policy to allow for a better balance in the issuing of Tenant-Based Housing Choice Vouchers between residents in a Project-Based Voucher assisted unit and families on the Tenant-Based Housing Choice Voucher waiting list.

The proposed policy has been posted for the required 45 day comment period and presented to the Resident Advisory Board. The Resident Advisory Board voted unanimously to support the policy on September 6, 2018.

Proposed Policy

The Columbia Housing Authority will use the Alternative Mobility Policy that provides that an eligible voucher agency would not be required to provide more than three-quarters of its turnover vouchers in a single year to the resident of RAD converted covered projects.

CEO Recommendation: Adopt Resolution 2800 implementing the Alternative Mobility Policy for the Housing Choice Voucher Program.



Housing Authority of the City of Columbia, Missouri

Board Resolution

RESOLUTION #2800

Revision of the Section 8 Housing Choice Voucher Program Administrative Plan to Implement the Alternative Mobility Policy for the Housing Choice Voucher Program

WHEREAS, On March 21, 2017 the Columbia Housing Authority adopted Resolution 2748 approving revisions to Chapter 17 of the Housing Choice Voucher Administrative Plan by adding an absolute waitlist preference for Columbia Housing Authority public housing residents living in CHA public housing properties that have received low-income housing tax credit reservations through the Missouri Housing Development Commission; and

WHEREAS, the program operations of the CHA's Section 8 Housing Choice Voucher Program are governed by established, written policies codified in the Administrative Plan which ensures that the CHA is in compliance with HUD regulations while also detailing other specific policies adopted by CHA in order to provide safe, affordable housing in a fair manner to all persons; and

WHEREAS, these Administrative Plan revisions have been recommended by CHA staff in order to enhance effective program administration; and

WHEREAS, One of the key features of the Project-Based Voucher (PBV) program is the mobility component; and

WHEREAS, If a family has elected to terminate their PBV assisted lease any time after the first year of occupancy and in accordance with program requirements, the Public Housing Authority (PHA) must offer the family the opportunity for continued tenant-based rental assistance, in the form of either assistance under the Section 8 Housing Choice Voucher (HCV) Program or other comparable tenant-based rental assistance; and

WHEREAS, As a result of the CHA's participation in Rental Assistance Demonstration (RAD) program all of the renovated public housing units have now been converted to Project-Based Voucher (PBV) assisted units; and

WHEREAS, If PBV residents request a Tenant-Based Voucher after one year, they automatically go to the top of the Tenant-Based Voucher waiting list and will be offered the next available voucher; and

WHEREAS, HUD recognizes the importance for Public Housing Authorities (PHA) to still be able to issue Tenant-Based Vouchers to address specific housing needs and priorities of the community. Therefore, HUD has established an alternative requirement for PHA's converting public housing units to Project-Based Voucher assisted units; and

WHEREAS, The Alternative Mobility policy provides that an eligible voucher agency would not be required to provide more than three-quarters (75%) of its turnover vouchers in any single year to a resident with a Project-Based Voucher in a RAD converted property; and

WHEREAS, The proposed policy has been posted for the required 45 day comment period and presented to the Resident Advisory Board. The Resident Advisory Board voted unanimously to support the policy on September 6, 2018; and

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the City of Columbia, Missouri hereby adopts Resolution 2800 revising the Section 8 Housing Choice Voucher Program Administrative Plan and implementing the Alternative Mobility Policy for the Housing Choice Voucher Program.

Bob Hutton, Chair

Phil Steinhaus, Secretary

Adopted October 16, 2018