**May 15, 2026**

Robert E. Macdonald, III, Executive Director
SC Housing
300-C Outlet Pointe Boulevard
Columbia, SC 29210

**RE: City of Columbia Community Revitalization Plan Certification**
**Harmony at Horizon Village Multifamily**

Dear Mr. Macdonald:

This letter confirms that the City of Columbia ("City") has formally **adopted Columbia Compass: Envision 2036**, the City's comprehensive plan that establishes a long-term vision for how Columbia will grow and develop through its 250th anniversary and beyond.

**Harmony at Horizon Village**, located at 1810 Allen Benedict Court, Columbia, South Carolina 29204, is located within the City of Columbia and is consistent with Columbia Compass: Envision 2036 and the City's broader revitalization, housing, neighborhood enhancement, infrastructure, and equitable growth objectives. The development will support the redevelopment of the former Allen Benedict Court public housing site and will further the City's goals of reinvestment, neighborhood stabilization, and preservation of long-term affordable housing.

In accordance with the requirements set forth in the South Carolina Housing Tax Credit Qualified Allocation Plan ("QAP"), the City hereby certifies that no Principal of the Harmony at Horizon Village Multifamily project initiated or directly influenced the adoption of Columbia Compass: Envision 2036 or contributed to its development, with the sole exception of participation by a public housing authority, where applicable.

Columbia Compass: Envision 2036 reflects broad public engagement and outlines strategies to support equitable growth, neighborhood enhancement, infrastructure modernization, housing, transportation, land use, and capital investment. The plan serves as a policy foundation and planning tool for shaping Columbia's future and guiding public and private investment decisions throughout the City.

Please feel free to contact our office for any further information or supporting documentation.

Teresa Wilson

Sincerely,
Teresa Wilson
City Manager

**Teresa Wilson • City Manager**
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# Columbia
## COMPASS

Envision 2036




We Are Columbia

CITY OF COLUMBIA

# Comprehensive Plan
## Envision 2036

Adopted
August 4, 2020, Ordinance 2020-028

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Photo to left iStock.com/Kruck20

# Acknowledgments

The completion of Columbia Compass: Envision 2036 would not have been possible without the participation of the many citizens of Columbia and the Midlands who took the time to participate in public meetings, focus groups, and to provide critical feedback through surveys. Recognizing that we cannot hope to provide a comprehensive listing of those many individuals whose support and feedback was crucial to the process, we do wish to specifically recognize the efforts of the following individuals:

## City Council (2018-2020)

Mayor Stephen K. Benjamin
Councilman Sam Davis
Councilwoman Tameika Isaac Devine
Councilman Moe Baddourah
Councilman Will Brennan
Councilman Howard E. Duvall, Jr.
Councilman Edward H. McDowell, Jr.
Councilman Daniel J. Rickenmann

## Planning Commission (2018-2020)

Richard Cohn, Sr.
Harris Cohn
Brian Dolphin
James Frost II
LaTrell Harts
April James
Isa Mandell
Dale Stigamier
Ford Tupper
Craig Waites

## Focus Group Participants

## Citizens of Columbia & the Midlands

## City Management

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Ms. Pamela Benjamin, *Chief of Staff*
Ms. Missy Gentry, *Assistant City Manager*
Mr. Clint Shealy, *Assistant City Manager*
Mr. Henry M. Simons, *Assistant City Manager*
Mr. Jeffrey Palen, *Assistant City Manager*

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Andrea Wolfe

## Consulting Partners

Clarion
BBC Research & Consulting
Kimley-Horn and Associates
One Columbia & MJR Partners (Amplify)
PlanningNEXT
4D Engineering

## With special thanks to:

City of Columbia staff, as well as our counterparts throughout the Midlands. We are grateful for their support and willingness to share their time and expertise throughout this planning process.

We are also grateful to the many State of South Carolina employees and University of South Carolina faculty members who have generously provided their time and knowledge, as well as helped to compile the data that informed this planning effort.

Also deserving of our thanks are our many stakeholders and advocates who have not only stayed engaged but also acted as a resource during this planning process - their passion for Columbia inspires us all in our vision for the future.

# Letter From The Mayor

## Greetings!

As Mayor of this great city, I am honored to be part of guiding Columbia towards our 250th anniversary in 2036. Planning for our future is a critical part of what I and my fellow councilmen and councilwomen work on as your elected officials. In many ways, it is our shared passion for planning that brings us to public service. That being said, long-range planning is not just for Council and City staff - we hope that you, too, continue to be engaged in this critical collaborative effort.

Columbia is a City built on planning - as one of the first planned cities in the United States, our very purpose grew out of a planning effort, and we continue to honor this tradition with *Columbia Compass: Envision 2036*. In my time as Mayor, we have adopted critical updates to the City's comprehensive plan, including the adoption of the *Walk Bike Columbia Pedestrian and Bicycle Master Plan*, and the *Plan Columbia Land Use Plan*. As a City, in recent years we also have thought more about how we envision public space - partnering on a *Public Space Public Life Action Plan* for the



City's core, and taking up demonstration projects such as Park(ing) Day, Do Good Columbia, EnjoySC, and Open Streets Columbia.

This planning process has helped us all better understand the city we love, and the analysis of our needs and your critical input has led to developing actionable steps as we look towards Columbia's future. As a City, the tasks it lays at our feet are neither small nor to be taken lightly. While most of the recommendations set forth herein may require the involvement of City staff, most also identify the public partnerships essential to their implementation. We have come together as a City to develop a vision and a plan for the next ten years, and our continued collaboration will be critical to Columbia's success. I look forward to seeing all Columbia can accomplish in the years to come.

Always remember that together, we're growing a great city for all people.

Sincerely,



**Mayor Steve Benjamin**
**City of Columbia, South Carolina**

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# Executive Summary

## About Columbia Compass

Columbia Compass is the comprehensive plan - or "blueprint" - for how Columbia, South Carolina will grow and develop over the next ten years. The Columbia Compass planning process provided citizens with the opportunity to help shape the vision and recommendations that will guide decision-making in the City for years to come.

Regular comprehensive planning represents good stewardship and establishes a foundation for well-supported policies to create the best possible future. A comprehensive plan is a long-term guide that expresses the values and aspirations of a community. It is the broadest public policy document a community can create, and it establishes a long range vision for a community.

A comprehensive plan is also a tool to prepare for change and acts both as a business plan and a guidebook for decision makers. The plan is not a regulatory document, but it serves as a foundation for City budgeting, zoning and land development regulations, capital improvements, development decisions, and more.

Cover photo iStock.com/Kruck20

## What's in a name?

The name Columbia Compass helps remind us both of the tools that surveyors used to lay out the original grid of Columbia and how the comprehensive plan will help us navigate our future. While Columbia Compass is a ten year plan as determined by the SC Code of Laws, we believe that our vision for Columbia in 2036 (and on its 250th anniversary) is important, and the goals we set and the changes we plan for over the next ten years will be integral in making that vision a reality.



## Our Vision

Columbia Compass builds upon the vision set forth by City Council in Envision Columbia. In the document that follows, analyses and recommendations have been related back to the seven focus areas set forth by Council in Envision Columbia. The goal of Columbia Compass is to define concrete, implementable strategies that can work to bring the Envision Columbia vision to life.

# Executive Summary

## Plan Elements

The SC Code of Laws requires that comprehensive plans address all of the elements shown to the right. This plan is organized accordingly, with a chapter for each element. However, as the name implies, the elements of a comprehensive plan are interwoven with one another, and together they tell us the story of Columbia's future.

## Project Timeline

The planning process for Columbia Compass can be broken into three key phases. The project team began with initial research and focus group meetings in 2018, hosting public meetings and an online interactive survey in Fall 2018 to better understand the goals and desires of Columbians. Once this initial analysis was complete, the team returned to the public through meetings and a second survey in early 2019, asking citizens and City staff to provide critical feedback on potential priorities for implementation. This iterative process allowed the project team to develop a robust draft plan document during the final phase, built upon citizen feedback and in-depth case study research of implementation successes elsewhere.



### POPULATION

A study of historic trends and population projections helps us better understand our community and plan for the provision of services for all.



### NATURAL RESOURCES

In identifying our natural resources, we can better understand how to conserve, protect, or improve upon them in the years to come.



### ECONOMIC DEVELOPMENT

How do we encourage a diverse, resilient, and vibrant economy which attracts employers **and** employees?



### HOUSING

What does our housing market look like, and where are there gaps? This element considers different sizes and types of rental and owned-housing and how they are interwoven into the fabric of Columbia.



### TRANSPORTATION

Transportation is about mobility and accessibility for all – not just cars, but pedestrians, bikes, transit, freight, and passenger rail.



### LAND USE

How we look at density, scale, and context – what types of uses are appropriate, and where?



### COMMUNITY FACILITIES

We all rely on community facilities, from utilities and emergency services to parks and educational facilities – how we plan for these services over the next 10 years is vital to the heartbeat of Columbia.



### CULTURAL RESOURCES

Columbia is a city steeped in culture, from historic structures and fine arts to engaged artists and arts educators. The Amplify Columbia planning process helps define this element.



### PRIORITY INVESTMENT

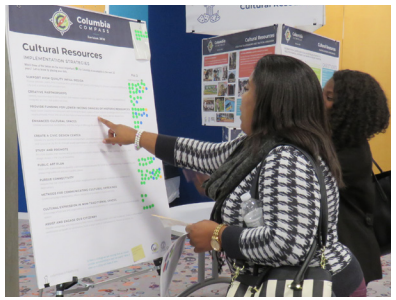
A guide to how we can move forward and bring our shared vision for the City to life. In a broad sense, this element represents the City's 10-year to-do list.

# Executive Summary

## Public Engagement

A critical component of the Columbia Compass planning process was developing opportunities to engage with the public. By providing opportunities for discussion and feedback, the planning team was better able to understand community desires and concerns, and to distill these in order to first develop and later test a shared vision for Columbia.

The project team developed a broad engagement strategy that included in-person public and neighborhood meetings, interactive online surveys, lunch and learn events, newsletters and email updates, social media outreach, and more. As a result of this strategic approach, we estimate that during the first two phases of the planning process, staff had **over 5,500 points of engagement**.




February 2019 public open house

## What We Heard

The wealth of feedback the project team received is summarized throughout the plan, and this feedback was essential to charting the course for our future through the development of implementation strategies, or recommendations.

VALUES

Throughout the process, citizens noted how much they valued their neighborhoods, the City's cultural offerings, opportunities for engagement, the City's historic and cultural assets, and walkability. These values informed not only their vision for Columbia, but also their priorities for plan implementation.

PUBLIC PERCEPTIONS

In order to address our future, we must learn from the lessons our past has to offer. During the planning process members of the public were open and honest with their feedback, both positive and negative. Columbians routinely noted that they felt that as a City, we:

- do not prioritize,
- do not complete the projects we start,
- are disconnected from one another through physical and social barriers,
- do not act in a way that leverages our resources, and
- have looming infrastructure needs - related to maintenance, modernization, and implementation.




During the first survey, Columbians were asked to describe what they wanted Columbia to be. The most frequent words indicated in response are depicted above.

# Executive Summary

## Identifying Themes

A number of themes were identified during the planning process as a result of public input, research, and analysis. While the chapters of Columbia Compass are organized by element, it is important to note that these themes run through the plan as a whole, interweaving elements and influencing recommendations. The themes of Columbia Compass are organized into broad themes and topical themes.

Throughout the planning process several broad themes emerged which spoke to not only desires for Columbia and Columbians, but also the underlying needs of the community. These themes of Equity & Accessibility, Safety, Public Health, and Resiliency relate back to the community's overall vision for Columbia.

Topical themes are more nuanced, and tend to be complementary to one another. The relationship of these themes to plan recommendations is identified to help the reader understand the broader impacts of plan implementation.

### Topical Themes

- Data
- Partner
- Lead By Example
- Plan & Implement
- Equity & Accessibility
- Engagement & Outreach
- Safety
- Built Environment
- Conserve & Preserve
- Innovation & Technology

## Recommendations

Specific recommendations for priorities and actions for the coming years are made in the chapters that follow, and are summarized in the priority investment chapter. Recommendations are the heart of the document, and they are built upon the foundation of the data and public input collected. The recommendations of Columbia Compass are organized to provide information about the critical path forward, and, where necessary, to provide case studies of similar implementation successes in other communities.

## The Next 10 Years

The real work of Columbia Compass: Envision 2036 is in the next ten years. Learning from our past, we can strategically focus on bringing our shared vision to life by using this document as a tool and as a guide for action. The course that the City and community partners choose for the next ten years should not only reflect but also build upon this shared vision. Through regular reporting on the plan outcomes, we will be celebrating our successes and learning from our failures in the years to come. This will help us adhere to our priorities as well as recognize where these priorities may need to be modified.

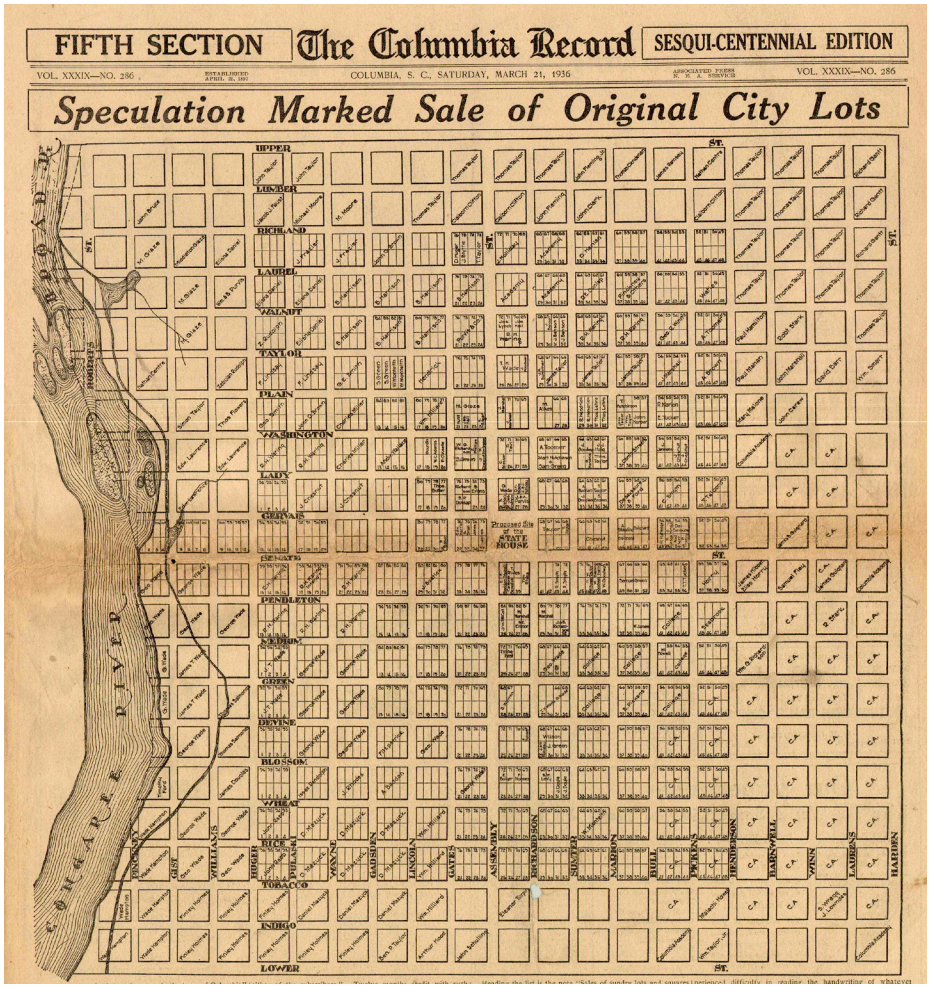


# Planning in Columbia - A Brief History

## Starting from Scratch

The first major planning effort for Columbia was the creation of Columbia itself. In March of 1786, a bill was approved by the legislature to create a new, centrally-located state capital. With the recent conclusion of the Revolutionary War in 1783 by the Treaty of Paris, this made Columbia one of the first planned cities in the new United States of America.

A commission was established, and set forth a design of a two-mile square city on the banks of the Congaree River with 400 blocks. These blocks were divided into half-acre lots and sold to speculators and prospective residents in September and November of 1786, with a block reserved for the State House at the center. Perimeter streets (Harden Street, Upper - now Elmwood Street, Lower - now Heyward Street, and Roberts - two blocks West of Gist, this street no longer exists) and two through streets (Assembly and Senate streets) were designed with 150-foot rights-of-way; the remaining streets were designed with 100-foot rights-of-way. These rights-of-ways were exceptionally wide for their time, due to the belief that the mosquito could not fly more than 60 feet without dying of starvation along the way.[1] Early property purchasers included the University of South Carolina (then South Carolina College) in 1801.


FIFTH SECTION The Columbia Record SESQUI-CENTENNIAL EDITION

VOL. XXXIX—NO. 286 COLUMBIA, S. C., SATURDAY, MARCH 21, 1936 VOL. XXXIX—NO. 286

Speculation Marked Sale of Original City Lots

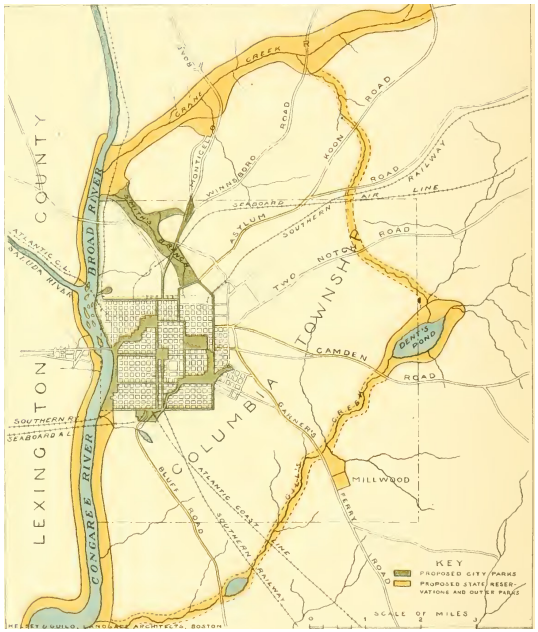
For their sesquicentennial edition in March of 1936, The Columbia Record published a reproduction of the original sales map of the City, noting that the sale resulted in high levels of land speculation, "indicated by the large numbers of lots resold before the final date noted in 1804."[2]

Cover photo iStock.com/Kruck20

# Planning in Columbia - A Brief History

## Notable Past Planning Efforts

Once the City was established, the first major comprehensive planning effort undertaken was through the development of *The Improvement of Columbia South Carolina: Report to The Civic League, Columbia South Carolina, by Kelsey & Guild, Landscape Architects, Boston, Massachusetts* (1905). Civic leaders contracted with Kelsey & Guild to develop a vision for Columbia. This vision, based in the City Beautiful movement, included a survey of the streets and native trees.



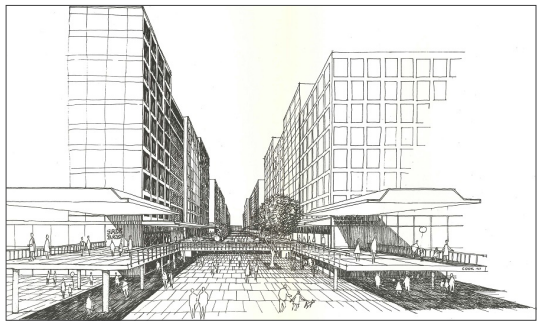

A plan for parks, recreations, and connections excerpted from the 1905 plan.

Among its broader recommendations, the plan included those for linear parks and green connections, public parks to promote the welfare and happiness of all of Columbians, broad boulevards with wide sidewalks, powerline removal, and a system of alleyways. Recommendations were also made for a number of parks and streets by name, cataloging existing conditions and desired improvements.

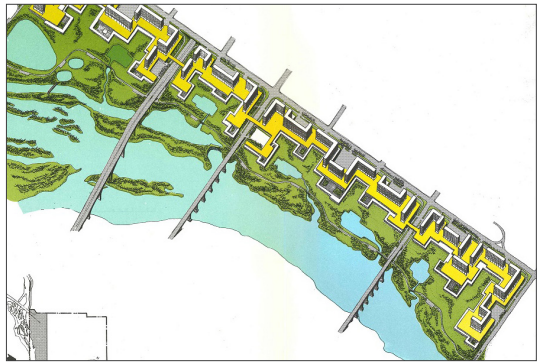
As perhaps the first attempt at fostering an identity and feel specific to Columbia, many of the recommendations have been, and continue to be, echoed both by the community and subsequent planning efforts.

Another plan which had the potential to vastly reshape the City's feel and identity was the 1969 *Central City Columbia SC Master Plan*, also known as the Doxiadis Plan. While the Kelsey & Guild plan had been designed with the flow of people in mind, it had also focused on botany and the creation of idyllic open spaces in a reaction to the industrial conditions seen at the turn of the Eighteenth Century. In contrast, the Doxiadis Plan was a modernist plan; it focused on efficiencies, density, and the flow of goods and services through the now auto-dominated City.

Plan recommendations focused on not just the built environment, but the constructed environment. Development was to be dense and hardscaped, with focus on ensuring productivity and maximizing efficiency. Also comprehensive in nature, the plan's signature projects sought a wholly new identity for Columbia, rejecting the past in favor of a constructed future. Recommendations included a raised mall along Main Street, and block style apartments fortified against the river's edge.



Conceptual drawings of the recommendations for Main Street (above) and the riverfront (below) made by the 1969 plan.



# Planning in Columbia - A Brief History

## Planning for the City

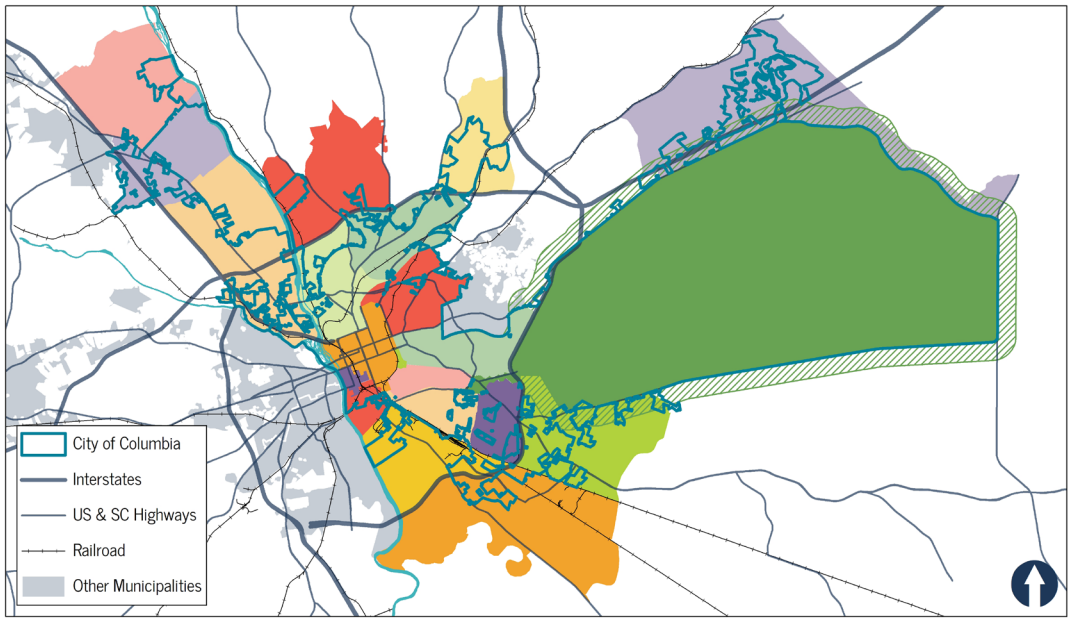
The purpose of comprehensive planning is to create a long-term guide that expresses that values and aspirations of the community. The comprehensive plan is the broadest policy document a community can create, and it establishes a long range vision for the City. This plan, as with those that preceded it, is a tool to prepare for change, and acts as both a business plan and a guidebook for decision makers. Comprehensive plans are not regulatory documents, but they serve as a foundation for City budgeting, zoning and land development regulations, capital improvements, development decisions, and more.

The City's comprehensive plan undergoes a thorough update once every ten years, as required by the State Code of Laws. The prior ten-year update, *TCP 2018: The Columbia Plan*, was adopted in 2008. Subsequent major amendments to *TCP 2018* included the adoption of the *Plan Columbia: Land Use Plan* and *Walk Bike Columbia*. The *Plan Columbia: Land Use Plan* represented a thorough update to the land use element of *TCP 2018*, whereas *Walk Bike Columbia* was a detailed, long-range plan which replaced the bicycle and pedestrian section of the transportation element.

With the adoption of Columbia Compass, we anticipate regular updates to the plan which will summarize progress toward implementation, address shifting trends, and incorporate new priorities for the City. Broader shifts may require similar updates to individual elements of the plan, the replacement of sections, or the addition of new elements as the City plans for the future.

## Planning for Smaller Areas

While comprehensive planning takes a broader approach, the City also has a rich history of planning for neighborhoods, areas, and corridors in partnership with community members. As part of the *Plan Columbia: Land Use Plan*, the City sought to more strategically identify areas for future neighborhood, area, and corridor planning efforts. Recognizing that municipal limits do not necessarily reflect perceived community boundaries, a number of the future planning areas identified represent joint planning areas, where multiple jurisdictions work together to best plan for a community.




Future neighborhood, area, and corridor planning areas. Larger maps are located in the land use chapter.

# Envision Columbia

## Council's Strategic Plan

The Envision Columbia Vision Statement was unveiled in 2017, and helps to define Council's strategic plan. The City of Columbia will celebrate its 250th anniversary in 2036, and Envision Columbia identifies what the ideal state for citizens, businesses, students, and tourists should look like as we celebrate. The document includes seven different focus areas, and is intented to drive new projects and initiatives in the coming years.

## The Plan & The Vision

The connection between Envision Columbia and the comprehensive plan update has been at the forefront of the Columbia Compass planning process. In the document that follows, analyses and recommendations have been related back to the seven focus areas set forth by Council in Envision Columbia. The goal of Columbia Compass is to define concrete, implementable strategies that can work to bring the Envision Columbia vision to life.

## The Vision

*"By 2036, Columbia has captured the new American dream. While embracing our 250-year rich history, we enthusiastically welcome the future. We are proud of our soul, our unique character, our diversity, and our human potential. We stand as a city for all people. As a center of commerce, technology, and education, we have defined our city as one full of vitality and inclusion with a charming and cosmopolitan feel. We will create our desired future. We will continue our success."*

## The Focus Areas

The vision is clarified further through the development of seven focus areas (shown below), which are articulated on the following pages.



# Envision Columbia

## 1 Attracting & Retaining Talent

Columbia, South Carolina is the center of the global knowledge economy and the leading hub of insurance technology in the world. It is home to more corporate headquarters than any other city in the Southeast and home to the talented leaders and employees of those companies. Having sought innovative ways to nurture businesses over 20 years ago, Columbia today reflects progressive energy and highly desirable growth. It attracts business interests and investment from around the globe.

A laser-like focus on ensuring a business-friendly environment has resulted in Columbia being the jewel of the south. Its results include the largest GDP of any city in South Carolina, the lowest unemployment, and a steady stream of talent that emerges from its colleges and universities. Columbia experiences a steady increase in its number of residents and businesses with disposable income. There is a low business vacancy rate and phenomenal growth throughout Columbia and the surrounding region. Columbia's thriving urban core serves as home to most of the state's cultural destinations with the core surrounded by vibrant neighborhoods and schools. Columbia's exciting riverfront is the envy of the Southeast.



iStock.com/Dean Mitchell

## 2 Planning Together

Building on its history as the first planned capital city in America, Columbia continues its pace in defining what a great American city can be. Its planned underground grid showcases an integrated utility and City operating system. It preserves and treasures its natural resources and historic properties, evidenced by the City's multiple recognitions as one of the best planned, sustainable cities.

Columbia is well recognized as a genuinely authentic, well-planned city, and continues to set the pace for America. The planning process features and protects a strong urban core, fully developed riverfront, great neighborhoods, well canopied streets, both large scale and pocket parks, well-connected modes of intermodal transportation, and an abundance of pedestrian and bike paths.

Regional government exists, offering superior, cost effective basic services to citizens and businesses with a well-balanced, growing tax base. The success of this new government is largely the result of engaged citizens and visionary leaders.

# Envision Columbia

## 3 Connecting Our Community

With three beautiful rivers running through the heart of the City, three interstate highways that connect the region to over 75% of the American economy, and a historically designated and well-planned urban core, Columbia is recognized as the economic engine of the South. The City's laser-like focus on the delivery of sound and sustainable infrastructure, along with its best practices and cutting edge technology have enabled it to manage and operate one of the largest and most modern utility systems in the South.

Columbia has integrated infrastructure delivery that is coupled with a vision of establishing itself as the most walkable city in America. The City thus provides its citizens with a green, high tech inter-modal transportation system that services and connects the entire metropolitan area. A superior network of 100 miles of bike and pedestrian friendly connectivity supports the healthy lifestyles of Columbia's citizens and visitors and has earned the community accolades for decades. The City's stunning tree canopy makes Columbia the longest consecutively recognized municipality by Tree City USA. The canopy camouflages an intricate network of smart technology, green infrastructure, and renewable energy sources that serve citizens and businesses, while promoting healthy living.



iStock.com/CasarsaGuru

## 4 Empowering Our Residents

Columbia is an inclusive, caring, and compassionate city that embraces diversity. We provide a variety of services and resources that develop human potential and invest in the growth and development of all residents.

Our citizens live in safe, sustainable neighborhoods where children are thriving, learning, and having fun. Our residents are financially and physically healthy and lead peaceful and productive lives. Our citizens are invested in the community and empowered to live their fullest potential. Columbia prides itself on engaging its citizens and providing a high quality of life with endless possibilities.

From premier educational institutions to strong neighborhoods and thriving businesses, the City is well known as an environment in which there are opportunities for all. We are home to state-of-the-art K-12 schools, a myriad of public and private institutions of higher learning, as well as a nationally ranked technical school system. All of these opportunities

## Envision Columbia

empower residents to transform their lives and inspire people, young and not so young, to achieve their dreams. Workforce development is a hallmark of the Columbia community, coupled with a focus on successfully leveraging public and private partnerships to ensure that all residents have the opportunity to obtain skilled, high paying jobs.

High level medical services, abundant recreational amenities and a beautiful and safe natural environment allow citizens to live healthy and active lives.

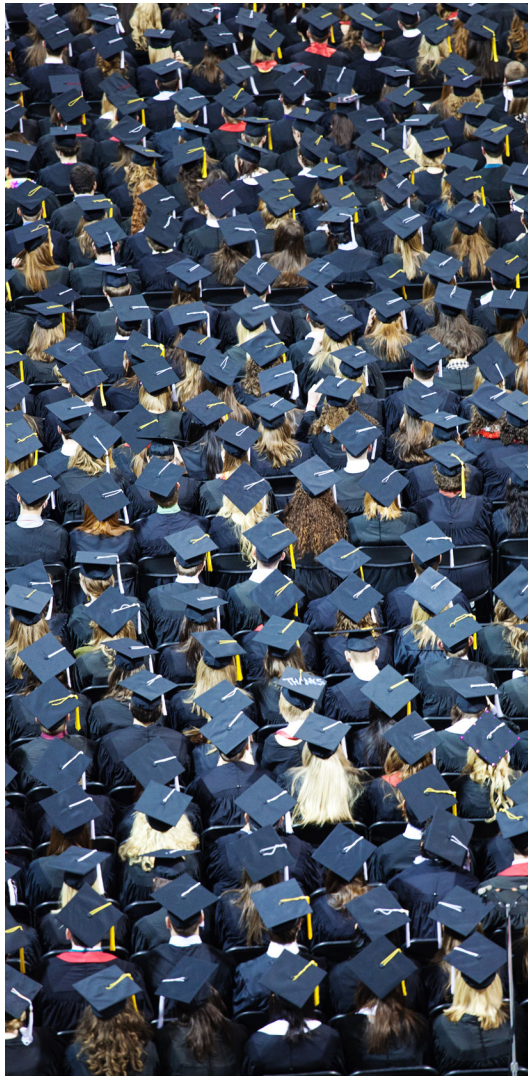


iStock.com/skynesher

### 5 Economic Prosperity & Endless Possibilities

Columbia is a capital city of endless possibilities! A balance between fiscally responsible government and strategic investment has encouraged desirable private sector growth. The City has an internationally recognized business friendly environment that has produced a sustainable revenue stream to support reinvestment in our public infrastructure, schools, neighborhoods, and our arts and cultural community.

The City creates an atmosphere that generates rewarding employment opportunities for all. The state's flagship institution of higher learning, the University of South Carolina, along with our many high quality universities and colleges and world-class technical college system support abundant, well-focused job training. Our many core educational facilities have attracted high tech industry and innovative businesses that change the world.



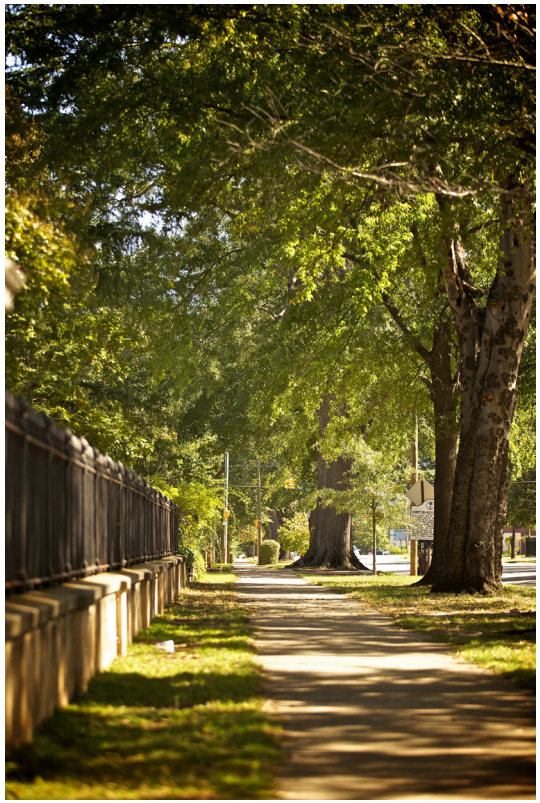
iStock.com/YinYang

# Envision Columbia

## 6 Enhancing Columbia's Neighborhoods

Columbia reflects neighborhoods that are filled with historic homes, museums, parks, and natural resources. The City boasts safe, secure neighborhoods that are free from over-development and other consequences of growth. Housing exists for residents in a variety of income categories and states of life, including choices from traditional single-family homes with tree-lined streets to high-rise urban living. Our city is a seamless mix of neighborhoods with tree canopies that create a nurturing environment in which our citizens can prosper and grow. The City maintains a diverse mix of housing stock from urban development to family oriented neighborhoods with backyard cookouts.

The City protects and honors the uniqueness and character of its history. Columbia attracts employees and families that desire a safe, sustainable, and accessible community. It has distinguished itself by managing growth to protect and improve its valued quality of life. Sustainable development has been carefully blended into the City. Careful expansion and redevelopment have made Columbia a pedestrian-friendly, livable, social and economic center.



Photograph by Brett Flashnick, image courtesy of Experience Columbia SC

## 7 Leading the Way in Innovative & High Quality Municipal Services

Long considered a leader in municipal service delivery, the City of Columbia embraces new technologies and is committed to the highest level of customer care and constituent service for residents and visitors.

We operate in an environment that is business friendly to promote the growth of our small and large businesses. Our practices are solution-oriented. Our business processes have been streamlined to ensure an effective and efficient approach to address the needs of our business community.

Tools for citizen engagement are utilized to empower our residents to interact and access City services in an efficient, timely, and helpful manner. The city of Columbia's staff implements best practices that are on the cutting edge of municipal governance. The use of technology allows City staff to increase productivity and decrease response time in addressing customer requests and concerns.

# Engaging the Public

## Why Planning is a Public Process

A critical component of the Columbia Compass planning process was developing opportunities to engage with the public. By providing opportunities for discussion and feedback, the planning team was better able to understand your desires and concerns, and to distill these in order to first develop and later test a shared vision for Columbia.

## Trying New Tactics

As planners, there are a number of ways we hope to provide opportunities for meaningful public input. As with other plans, the planning team reached out to citizens through holding public meetings, facilitating stakeholder focus groups, and by attending neighborhood and business association meetings. Having found recent success with the Walk Bike Columbia interactive online survey, the team also developed two separate interactive online surveys, with varying formats, and advertised these widely, reporting on participation by zip code in an effort to increase participation in underrepresented areas (analyses of these survey results are provided in the appendices).

We know that technology and access have changed how we communicate as a society - planners have also seen these changing trends impact how the public engages with planning processes. While planning is critical to the City's success, it is rarely high on one's daily to-do list - in a society where there are increasing demands on our time, we recognize we have to innovate in order to obtain the meaningful public input that planning efforts hinge upon.



October 2018 open house at Richland Library Main

The team built upon our prior successes in public engagement by trying new tactics as well. Neighborhood meetings were grouped in an attempt to reach all neighborhoods, to varied success. New spaces, such as Richland Library, were utilized for public meetings, in hopes of engaging with participants who might not have previously been engaged in planning processes. City staff sough speaking engagements with civic organizations throughout the region.

As a result of this innovative approach, we estimate that during the first two phases of the planning process, staff had **over 5,500 points of engagement**.

Embracing technology, the team developed a project brand and website that was bright, attractive, and easy to navigate, and linked to social media accounts on Facebook and Twitter. We employed an email subscription service - one which was easy for the public subscribe (or unsubscribe) to, and which could provide important analyses back to staff on the effectiveness of newsletters and other messaging.

# What We Heard

## A Plan Built on Engagement

The wealth of feedback the project team received is summarized throughout the plan, and this feedback was essential to charting the course for our future through the development of implementation strategies, or recommendations. More comprehensive summaries and analyses of public engagement opportunities are provided within the appendices, as well as mentioned throughout the plan document.

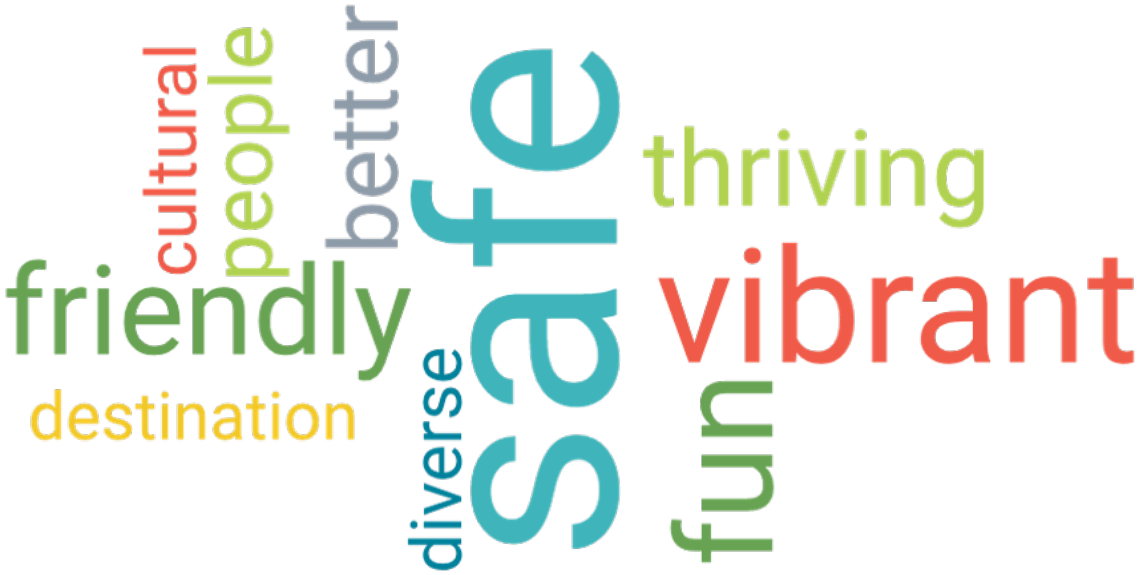
## Values

Throughout the process, citizens noted how much they valued their neighborhoods, the City's cultural offerings, opportunities for engagement, the City's historic and cultural assets, and walkability. These values informed not only their vision for Columbia, but also their priorities for plan implementation.

## Public Perception

In order to address our future, we must learn from the lessons our past has to offer. During the planning process members of the public were open and honest with their feedback, both positive and negative. Columbians routinely noted that they felt that as a City, we:

- do not prioritize,
- do not complete the projects we start,
- are disconnected from one another through physical and social barriers,
- do not act in a way that leverages our resources, and
- have looming infrastructure needs - related to maintenance, modernization, and implementation.




During the first survey, Columbians were asked to describe what they wanted Columbia to be. The most frequent words indicated in response are depicted in the adjacent graphic, and are sized according to their relative frequency of use.

# Navigating the Plan

## Using the Plan

Columbia Compass is meant to serve not only City staff and decision-makers, but all Columbians. As such, this document attempts to set forth the complexities of planning for Columbia in a concise and accessible manner. This section is meant to provide a road map to Columbia Compass, and help the reader not just navigate but also utilize the plan. As an official City policy document, Columbians can and should engage with Columbia Compass and help move these recommendations forward by partnering with their communities, the City, and local organizations to implement recommendations.

## Plan Elements

The SC Code of Laws requires that comprehensive plans address all of the elements shown to the right. This document is organized accordingly, with a chapter for each element. However, as the name implies, the elements of a comprehensive plan are interwoven with one another, and together they tell us the story of Columbia's future. As such, these connections between and across elements are identified throughout the narrative.



### POPULATION

A study of historic trends and population projections helps us better understand our community and plan for the provision of services for all.



### NATURAL RESOURCES

In identifying our natural resources, we can better understand how to conserve, protect, or improve upon them in the years to come.



### ECONOMIC DEVELOPMENT

How do we encourage a diverse, resilient, and vibrant economy which attracts employers **and** employees?



### HOUSING

What does our housing market look like, and where are there gaps? This element considers different sizes and types of rental and owned-housing and how they are interwoven into the fabric of Columbia.



### TRANSPORTATION

Transportation is about mobility and accessibility for all – not just cars, but pedestrians, bikes, transit, freight, and passenger rail.



### LAND USE

How we look at density, scale, and context – what types of uses are appropriate, and where?



### COMMUNITY FACILITIES

We all rely on community facilities, from utilities and emergency services to parks and educational facilities – how we plan for these services over the next 10 years is vital to the heartbeat of Columbia.



### CULTURAL RESOURCES

Columbia is a city steeped in culture, from historic structures and fine arts to engaged artists and arts educators. The Amplify Columbia planning process helps define this element.



### PRIORITY INVESTMENT

A guide to how we can move forward and bring our shared vision for the City to life. In a broad sense, this element represents the City's 10-year to-do list.

# Navigating the Plan

## Guiding Principles

Guiding principles were developed for each element (with the exception of Priority Investment) in response to the feedback received and analysis conducted, and in reflection of best practices. These principles were established relatively early in the process, and tested and fine-tuned through public engagement. These principles support the overall vision set forth in Envision Columbia.

## Existing Conditions

Each element chapter contains a brief synopsis of the data gathered during the planning process. This summary of existing conditions provides a concise review of data relevant to the element as a whole, and to the recommendations within. Existing conditions reports with far greater detail are provided, per element, within the plan's appendices.

## Unique Content

Certain plan elements contain additional content that is not found in all of the element chapters. The Population chapter does not contain recommendations, but contains a much more detailed statistical analysis of Midlands trends, as well as a review of demographic projections. Both the Transportation and Land Use chapters contain official maps, which incorporated into the plan document provide policy guidance in addition to the guidance provided in the recommendations section. The Land Use chapter also contains policy guidance within each of the critical components identified within the chapter.

## Recommendations

Recommendations are the heart of the plan document, built upon the foundation of the data and public input collected. Through these recommendations we develop an action plan for the next ten years and lay the framework for our 2036 vision to be realized. Throughout Columbia Compass, these recommendations are organized in the same format, and all of the recommendations of the plan are compiled and summarized within the Priority Investment chapter. Recommendations contain the following information:



Who is Responsible?



Duration



Priority



Cost



Reference to Themes & Other Elements



Data to be Collected



Measuring Success

Connection to Envision Columbia

# Navigating the Plan

## Responsibility

The recommendations set forth in Columbia Compass often identify City of Columbia divisions or departments as responsible parties, in addition to other entities. Where only one or two divisions within a department are listed as responsible parties, these are called out specifically. In the interest of brevity, where three or more divisions of a single department are responsible, the department as a whole is listed as a responsible party. If a single division should be listed as the primary facilitator, this will always be identified, whether the department is listed or not.

**Budget, Grants & Program Management**

**City Clerk**

**City Manager**

**City Management Office**
- City Council Liaison & Constituent Services
- Governmental Affairs/ Special Projects
- Mayor's Office & Staff

**City Council**

**Columbia-Richland 911**

**Community Development**
- Community Liaison

**Customer Care**

**Economic Development**

**Emergency Management**

**Columbia Police Department (CPD)**
- Administrative Bureau
- Code Enforcement
- Community Safety Officers
- Emergency Services
- Office of the Chief
- Office of the Deputy Chief
- Operations Bureau
- Professional Standards/Accreditation
- Public Information
- Special Services Bureau
- Traffic Safety Unit

**Columbia-Richland Fire (CFD)**
- Administration
- Budget & Communications/IT
- Fire Marshal
- Health & Safety
- Operations
- Professional Services
- Public Information

**Development Corporations**
- Columbia Development Corporation
- Columbia Empowerment Zone, Inc.
- CHDC
- Two Notch Development Corporation
- Eau Claire Development Corporation

**Engineering**
- Architect
- Civil Engineering
- Construction Management
- Floodplain
- Mapping
- Real Estate
- Stormwater
- Survey

**Finance**
- Accounting
- Business License
- Payment Center
- Payroll
- Treasury
- Accounts Payable/ Receivable
- Water Billing
- Financial Reporting

**Fleet Services**

**Human Resources**

**Information Technology**
- GIS
- Help Desk
- Network
- Systems

**Internal Auditor**

**Legal**

**Municipal Court**

**Office of Business Opportunities**

**Parking Services**

**Parks & Recreation**
- Operations & Maintenance
- Park Rangers
- Parks
- Recreation

**Planning & Development Services**
- Building Inspections
- Development Center
- Land Development
- Planning
- Zoning

**Procurement & Contracts**

**Public Relations, Media & Marketing**

**Public Works**
- Animal Services
- Forestry & Beautification
- Solid Waste
- Streets
- Sustainability
- Traffic Engineering

**Safety & Risk Management**

**Support Services**

**Utility Operations**
- Drinking Water Compliance
- Wastewater Compliance
- Wastewater Maintenance
- Wastewater Treatment Plant
- Water Maintenance
- Water Plant

# Navigating the Plan

## Priority Investment

The Priority Investment element acts as a to-do list, summarizing the recommendations of the plan. As such, this chapter is organized in a different manner from the other element-based chapters, and organizes the recommendations set forth in all of the element chapters by their priority (high, medium, or low).

## Thematic Index

Ten topical themes identified during the planning process allow the reader to review the plan not only by element, but also by theme. Recommendations that relate to each of these themes are listed in a thematic index, much like a cookbook provides an index by ingredient. This index is meant to help the reader navigate the recommendations by theme, should they wish to read the plan in such a manner.

## Glossary

While we have tried to stay away from the use of jargon wherever possible, a glossary is included which is meant to help the reader understand new or unfamiliar terms during their review.

## Appendices

In order to focus on key messages and the implementation of recommendations, a number of appendices are included in Columbia Compass. These appendices include background data and information, as well as summaries of feedback received throughout the planning process.

# Taking a Thematic View

## Identifying Themes

A number of themes were identified during the planning process as a result of public input, research, and analysis. While the chapters of Columbia Compass are organized by element, it is important to note that these themes run through the plan as a whole, interweaving elements and influencing recommendations. The themes of Columbia Compass are organized into broad themes and topical themes.

## Broad Themes

Throughout the planning process several broad themes emerged which spoke to not only desires for Columbia and Columbians, but also the underlying needs of the community. These themes of Equity & Accessibility, Safety, Public Health, and Resiliency relate back to the community's overall vision for Columbia.

### Equity & Accessibility

Equity and accessibility is both a broad theme and a topical theme for Columbia Compass. In focusing on equity, we look to provide Columbians with what they need to succeed. Some may require more assistance than others, but all should be provided with opportunity. A component of addressing equity is examining how accessible the City's spaces and services are, with our diverse population in mind.

### Safety

Safety emerged as a broad theme early in the planning process, receiving the greatest number of references in the Fall 2018 survey. As a broad theme, safety includes one's perception of personal safety, the ability to safely move throughout one's community (using all modes of travel), safety in relationship to natural and man-made hazards, and public safety/emergency management. Safety is also a topical theme.

### Public Health

While the City of Columbia is not a healthcare provider, much of what the City does has the potential to leave a lasting impact on public health. The City is involved in conserving our natural resources; providing safe and attractive infrastructure and spaces for recreation; and engaging with members of the community to facilitate healthy choices and opportunities.

### Resiliency

Planning for resiliency is about anticipating and adapting to change. Resilience thinking examines how we adapt to and mitigate risks resulting from changes, whether those changes are due to population growth, development pressures, or our changing climate. The recommendations made within Columbia Compass all seek to identify ways that the City and its partners can better provide for the community with adaptation and mitigation of risks in mind.

# Taking a Thematic View

## Topical Themes

In addition to the four broad themes discussed above, ten topical themes were identified which allow the reader to review the plan not only by element, but also by theme. Each of these themes is prevalent throughout the document, and these themes have been identified for the reader specific to each recommendation. The themes that follow are complementary to one another and often overlap, however a single primary, and in some cases secondary, themes have been identified for each recommendation. Throughout the document, the meaning of the following topical themes may be nuanced, and might shift slightly across different plan elements.

- Data
- Partner
- Lead By Example
- Plan & Implement
- Equity & Accessibility
- Engagement & Outreach
- Safety
- Built Environment
- Conserve & Preserve
- Innovation & Technology

## Data

In our increasingly technologically-driven and outcome-oriented society, much of how we view the world is driven by data. Access to meaningful data can allow the City and the community to set informed priorities; to better address inequities; to receive feedback on and adjust systems and services to improve quality and efficiency; and to measure successes.

## Partner

While Columbia remains the largest city and the center of employment in the Midlands region, the City must plan and provide for its citizens while keeping the region in mind. Columbia's future is intertwined with that of the region, and both public and private partnerships are crucial to implementing the recommendations of Columbia Compass.

## Lead By Example

As the regional hub and state capital, the City of Columbia should lead by example. Many recommendations set forth in Columbia Compass rely upon not only a commitment to excellence but also a cultural shift. When City staff, and the City as a whole, choose to lead by example, we can act as a catalyst for our community, our region, and beyond.

## Plan & Implement

Anyone involved in a planning process has heard the old adage about plans just sitting on a shelf and gathering dust. This theme is not just about the planning process, but about setting and sticking to priorities and seeing them through.

## Equity & Accessibility

Equity and accessibility is both a broad theme and a topical theme for Columbia Compass. In focusing on equity, we look to provide Columbians with what they need to succeed – some may require more assistance than others, but all should be provided the opportunity. A component of addressing equity is examining how accessible the City's spaces and services are, with our diverse population in mind.

# Taking a Thematic View

## Engagement & Outreach

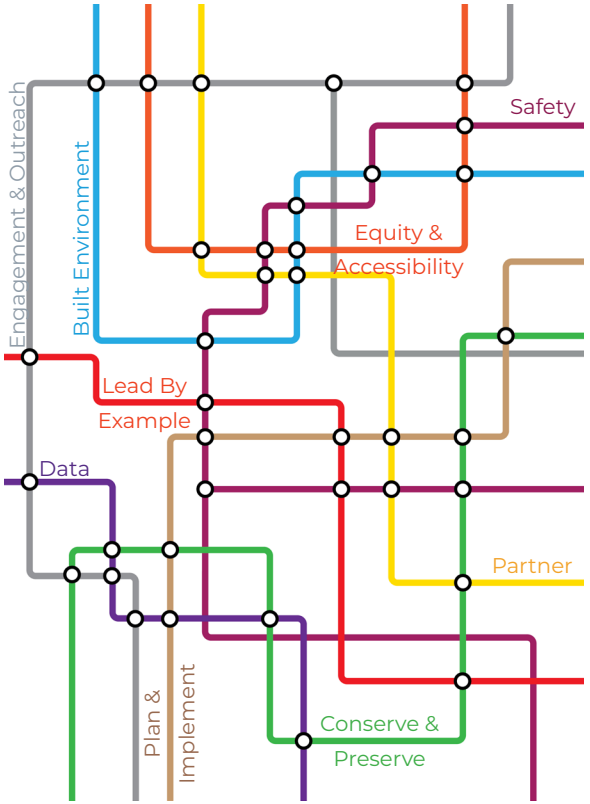
Engagement and outreach is about providing all Columbians with the tools and information required to help our community thrive. Local government functions are often a mystery to the average citizen. This theme tackles how we as a city can facilitate a broader understanding through developing relationships with and aiding in the education and empowerment of our community, while also improving upon the customer experience. Engagement and outreach efforts may often work to target equity and accessibility concerns as well.

## Safety

Safety can include one's perception of personal safety, the ability to safely move throughout one's community (using all modes of travel), safety in relationship to natural and man-made hazards, and public safety/emergency management. Safety is also a broad theme.

## Built Environment

The City's built environment includes buildings, gateways and corridors, connections, design and historic character, public space, walkability, accessibility, and more. This theme is about how development, in the broadest sense of the word, shapes the feel and functionality of our City.




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## Conserve & Preserve

As members of a community, we are all caretakers of our resources. This theme is about how the City, businesses, and citizens alike can lighten our impacts and plan responsibly for our future needs and the needs of our broader ecosystem.

## Innovation & Technology

As Columbia seeks to attract and retain talent, focusing on and fostering innovation and technology will be central to these efforts. Innovation is not just about bringing something new to Columbia, but instead is defined by setting the bar, for the region or beyond, and thinking outside the box. Much of this innovation will hinge on technological advances, both within City government-operated systems and within the region. This theme is often complementary to the themes of **Lead By Example** and **Data**.

Endnotes

1 City of Columbia. (2019, December 1). *A Brief History of Columbia*. Retrieved from the City of Columbia Website: https://columbiasc.gov/about-columbia
2 The Columbia Record. (1936, March 21). Speculation Marked Sale of Original City Lots. *The Columbia Record*, pp. 1-2



# 04 Housing



Housing is a vital part of everyday life in Columbia. Stable housing is essential to people's health, safety, and well-being, and it is a primary factor in determining people's access to resources and opportunities. This chapter lays out the City's housing trends and needs, and identifies key challenges and opportunities to be addressed in the comprehensive plan.

Cover photo iStock.com/jhorrocks

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## TOPICS

Housing, Complete Neighborhoods, Affordability, Equity

# Introduction

Housing and neighborhoods are the fundamental building blocks of our community. While housing is built primarily by the private market, the City's role is to guide and manage development to meet community, neighborhood, and household needs. To plan effectively for housing, it is important to consider land use and transportation trends, demographic and economic trends, and past and current policies that have contributed to and continue to influence current housing conditions.

The success of our neighborhoods has a direct impact on the overall successfulness of the City, making it important for the City to help promote safe, stable, and affordable housing options for all of its residents. Communities should strive to be inclusive through providing housing choices adequate for a range of households and needs. Whether people are elderly, aging retirees, empty nesters, working families, young workers, or students, they should have housing options that offer different price points, sizes, number of bedrooms, and locations. Also important is the consideration of where housing is located in relation to jobs. People invest more money and time in a community if they both live and work there. Additionally, some community members have special housing needs that require assistance, such as foster children, persons experiencing homelessness, low-income households, persons with disabilities, and persons recovering from addictions and mental health challenges.

This chapter discusses key issues that were identified throughout the Columbia Compass planning process, including managing change in neighborhoods, revitalizing neighborhoods, promoting housing affordability, providing a variety of housing choices, and supporting complete neighborhoods.



Image iStock.com/ewg3D

## Guiding Principles

- Walkable and vibrant neighborhoods
- Enhancement and stabilization of underserved neighborhoods
- Protection of historical and cultural characteristics
- Affordable housing
- Mix of housing and neighborhood choices

We believe in creating walkable and vibrant neighborhoods connected to destinations where residents can learn, shop, work, and play.

Neighborhoods that provide a variety of destinations and accessible, connected transportation routes help to create complete communities where all residents can access opportunities. Like many southeastern cities, Columbia is most easily navigated today by car due to infrastructure and development patterns that support driving and the separation of housing from jobs and commercial centers. As the City continues to grow and preferences evolve, there is and will continue to be increasing demand for alternative transportation infrastructure as well as amenities and services that are located closer to housing. It is important that Columbia's transportation network consist of an interconnected street and sidewalk system that will safely and conveniently connect residential areas to destinations. These destinations should include a mix of housing choices as well as places that people access in their daily lives — jobs, schools, grocery stores, transit stations, and public open spaces and recreational facilities. The City of Columbia should foster and support these elements of complete neighborhoods in order to create vibrant and livable neighborhoods.

We believe in enhancement and stabilization of underserved neighborhoods using inclusive efforts to expand opportunity, choice, and safety.

The upkeep and rehabilitation of older homes can be costly, and this can be a challenge for some homeowners, particularly those challenged by historically significant societal challenges such as discrimination. The City of Columbia's neighborhoods contain a relatively old housing stock — 36% of the City's housing stock was built before 1960 compared to just 15% for the metro area overall. Maintaining these aging homes is important for preserving the unique character of Columbia's neighborhoods as well as for ensuring that the City continues to offer a high quality housing stock. The City can help strengthen these communities by supporting home maintenance as well as by making investments and improvements that will provide services and amenities to these neighborhoods. It will be essential to involve residents in these planning processes in order to promote "placekeeping" — equitable growth where investment in existing neighborhoods enhances the community where they live without resulting in gentrification that displaces them. It will be particularly important for the City to work with renters, who are more at risk of displacement.

## Guiding Principles

- Walkable and vibrant neighborhoods
- Enhancement and stabilization of underserved neighborhoods
- Protection of historical and cultural characteristics
- Affordable housing
- Mix of housing and neighborhood choices

We believe in managing change in existing neighborhoods to support the protection of historical and cultural characteristics and reduce impacts on established neighborhood character.

Columbia's lengthy and rich history makes it home to a number of established neighborhoods that display the City's unique architectural style, character, and culture. Preserving the older homes in these communities not only protects the identity and culture of the neighborhoods and residents that live there, but also strengthens home values and supports local economic development. While much contemporary development has marked a departure from the craftsmanship found in older homes, there is a desire to return to a local architectural style. Columbia has existing policies in place to protect neighborhood character, including historic districts, community character districts, and design standards. The City should continue to embrace its history and character while also welcoming the future. Change will be necessary in order to create more complete neighborhoods, housing choices, and affordable housing. This change should not be resisted, but instead should be managed so that Columbia can grow and thrive while maintaining its special culture and character.

We believe in advancing development of adequate and affordable housing for our families, workers, seniors, and disadvantaged community members.

Historically, Columbia has been a relatively affordable place to live compared to other U.S. metro areas. However, like many cities, the City of Columbia is now facing a shortage of affordable housing. Since 2010, rental and for sale prices of housing in Columbia have risen faster than incomes, resulting in rental and for sale gaps in the local housing market. These gaps in affordable units especially affect low-income residents. Rising housing prices are also impacting the City's workforce. Currently, Columbia metro workers can only afford 42% of the City's rental units and 21% of homes sold in the City, meaning that many people who work within the City of Columbia cannot afford to live here. Models predict that affordability for both rental and homeownership units will continue to decline. The City will need to address this challenge in order to meet the desire for quality affordable housing that is well-maintained over time and provides residents with access to opportunities.

## Guiding Principles

- Walkable and vibrant neighborhoods
- Enhancement and stabilization of underserved neighborhoods
- Protection of historical and cultural characteristics
- Affordable housing
- **Mix of housing and neighborhood choices**

We believe in ensuring the Columbia community has access to a **mix of housing and neighborhood choices** throughout the City.

The City of Columbia is comprised of a diverse population with people of different needs and preferences. The housing stock in Columbia should include a range of housing types and sizes for rent and for sale at affordable prices throughout the City in order to serve the needs of all of Columbia's residents. Changing housing preferences and shifting demographics have created a desire for a wider variety of housing options, including smaller homes that have less property to maintain, are proximate to downtown, and are in walkable neighborhoods. Additionally, it is important for housing options to be available at a range of price points throughout the City, in locations with safe and convenient access to jobs, schools, amenities, and services. By expanding and incentivizing the development of diverse housing choices, the City can help provide people with more housing options that are affordable, meet the changing preferences of aging residents and younger workers and families, provide residents with better access to essential services, and provide more opportunities for people to age in place.

# Existing Conditions

## THE DATA

A housing assessment was conducted as part of the Columbia Compass: Envision 2036 planning process. Completed in 2018, the assessment was generated using 2012-2016 U.S. Census Bureau American Community Survey 5-year estimates available at the time, 2015 U.S. Census Bureau Longitudinal Employer-Household Dynamics, and local market data for rental and for sale properties.

## HOUSING STOCK

Based on the 2012-2016 U.S. Census Bureau American Community Survey 5-year estimates, Columbia is home to approximately 132,500 people living in about 45,300 housing units, in addition to 116 neighborhood associations. At 55%, a little over half of these Columbia households are renters. Similar to other metro areas, the surrounding suburbs of Columbia have higher ownership rates than the central city. In the MSA, approximately two-thirds of households are owners while the remaining third of households are renters. **Ownership is also lower overall in Columbia than in the MSA, across all age cohorts.**

Columbia has slightly more single-family homes than other housing types. Fifty-five percent of homes in Columbia are single-family detached structures, 24% are attached units in relatively small structures (less than 10 units), 21% are attached units in larger structures (10 or more units), and about 1% are mobile homes. As shown in Figure 1, the housing type breakdown differs across owners and renters. Ninety-one percent of homeowners in 2016 lived in single-family detached homes. In comparison, renters lived in a variety of housing types: 25% lived in single-family detached homes, 74% lived in attached units, and about 1% lived in mobile homes. The 2008 recession had a notable impact on Columbia's local housing market. Based on local building permit data, there was diminished residential construction during and following the recession. In 2017 and 2018, single-family permitting reached its highest points since 2008. The City of Columbia remains the main focus of multi-family permitting in the region.

**The homes in Columbia are older and have fewer bedrooms compared to the MSA overall.** Thirty-six percent of Columbia's homes were built prior to 1960, whereas only 15% of the housing stock in the MSA was built before 1960.

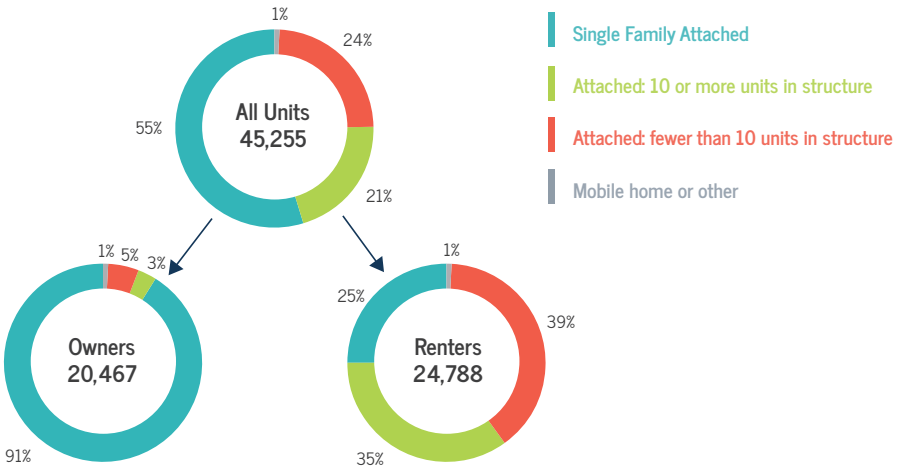



Figure 1. Housing Type, Columbia, (2012-2016 American Community Survey 5-year Estimates)[1]

# Existing Conditions

## MARKET TRENDS

Between 2010 to 2016, the median household income in Columbia rose from $38,000 to $42,900. During that same time period, the income distribution shifted up for both renters and owners. These income shifts were comparable to state and national trends. However, Columbia still remains in the lower half of incomes for the region.

**Columbia's commuting patterns highlight the fact that Columbia is a job center, but that residential centers are dispersed throughout the region.** 113,298 people work in the City and live outside the City; 28,285 people live in the City and work outside the City; and 20,254 people live and work in the City. The relatively small number of people who both live and work in the City indicate that most people are not living and working in the same community. Only 15% of Columbia's workforce lives in the City, with 85% of Columbia workers living outside the City. Of those who live in the City, the distribution is more balanced but still indicates that most people are not living and working in the same place. Over 40% of Columbia residents work within the City, while about 60% of residents work outside the City.

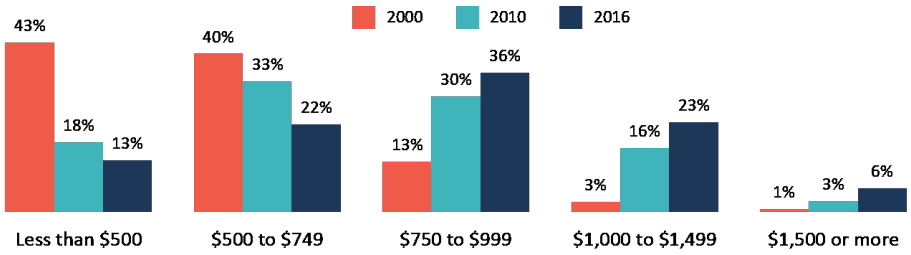



Figure 2. Rent Distribution, Columbia, 2000, 2010, and 2016[2]

**Rental prices have increased substantially in Columbia between 2000 and 2016, with median rents rising from about $530 to $850.** This trend is consistent with the regional market overall. Figure 2 shows how the price distribution of rentals in Columbia has changed between 2000, 2010, and 2016, with the percentage of rentals below $500 a month decreasing from 43% to 13% in that time period.

Figure 3 shows the spatial distribution of median rental rates within Columbia's central city. Census tracts with median rent over $900 per month include land downtown and directly north and south of downtown. Tracts with median rent between $750-900 per month include land east of downtown, extending to Fort Jackson, and tracts in the northwestern portion of the City. Areas with median rent prices below $750 a month are primarily located in the northern portions of the City and also extend south to I-77.

# Existing Conditions

## MARKET TRENDS, CONTINUED

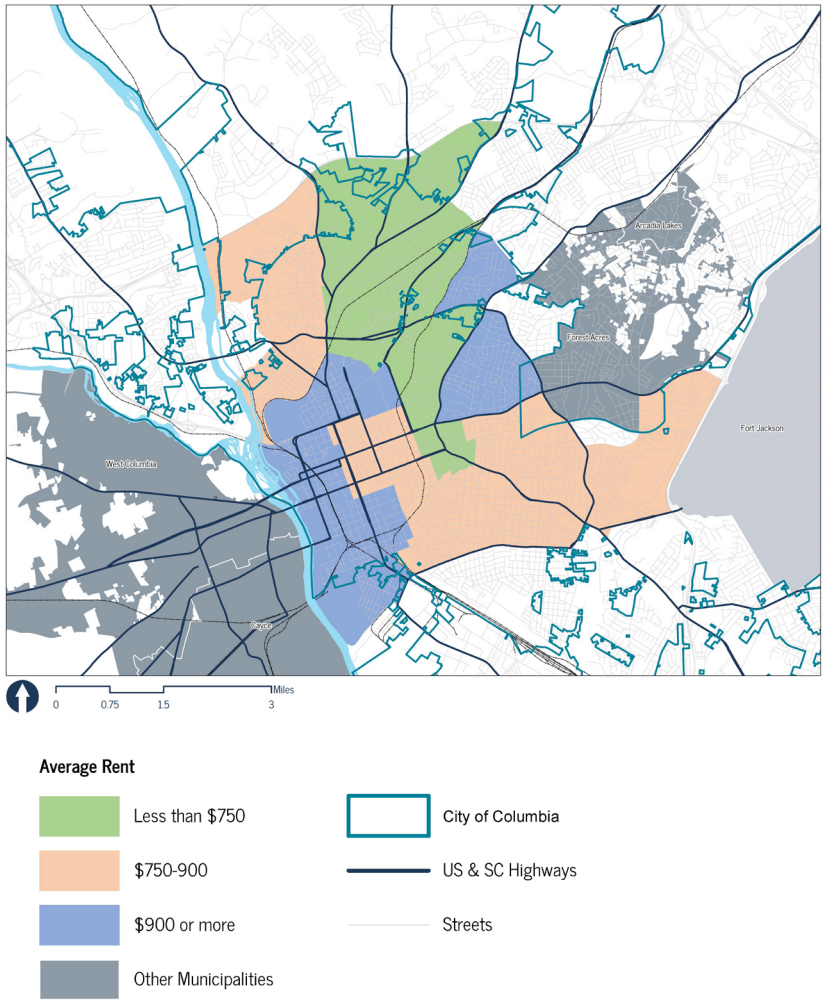



Figure 3. Median Gross Rent within Central City by Census Tract, Columbia, 2016[4]

**Self-reported home values in Columbia are higher compared to the MSA.** The median home price in the City is $164,000 compared to $143,000 in the MSA. Figure 4 shows the distribution of home values in Columbia and reveals the substantial decline in the proportion of homes valued at less than $100,000, decreasing from 51% in 2000 to 23% in 2016.

Zillow data shows that median home prices in Columbia's for-sale market have risen 32% since the recessionary low in 2012. Columbia's median home price is lower than the state and nation overall, but the price is still high for the City and may pose challenges for potential buyers, especially given the simultaneous increase in interest rates.

2018 housing sales data shows that most of the homes sold were single-family detached homes. The forthcoming addition of over 3,000 single-family homes, primarily in northeast Columbia, suggests a continued growth of suburban single-family homes. Patio homes also appear to be in high demand and only stayed on the market for a few weeks before being sold, which suggests that there is an unmet demand for different unit types.

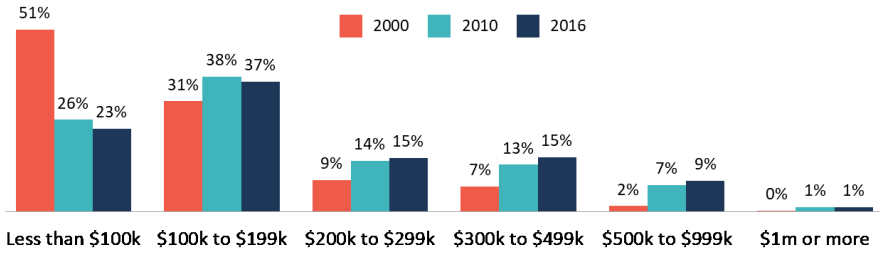



Figure 4. Home Value Distribution, Columbia, 2000, 2010, and 2016[3]

# Existing Conditions

## MARKET TRENDS, CONTINUED

Between 1999 and 2016, incomes and sale prices rose at comparable rates, as shown in Figure 5. **However, rents rose faster than incomes, which may make it difficult for renters to save for a downpayment.** Self-reported home values rose faster than incomes and home prices, which suggests an increase in equity for current homeowners, but also an increased cost of entry to homeownership. It is also important to note that rent and sales prices shown in Figure 5 do not include additional costs, such as utilities, insurance, and taxes. These are all added costs that get factored into the affordability of a rental unit or home.

| | 1999 | 2016 | Percent Change | Trend Relative to Income |
|---|---|---|---|---|
| **Median Income** | **$31,093** | **$42,875** | **38%** | |
| Median Rent | $536 | $853 | 59% | ↑ |
| Median Sale Price | $93,750 | $126,643 | 35% | = |
| Median Home Value | $98,500 | $164,200 | 67% | ↑ |

Figure 5. Summary of Market Trends in Columbia, 1999-2016[6]

The City's growth patterns have been influenced by a history of settlement, access to amenities and transportation, and housing lending practices such as redlining. Current patterns of housing values reflect these influences, as shown by the clusters of lower and higher valued neighborhoods across the City in Figure 6.

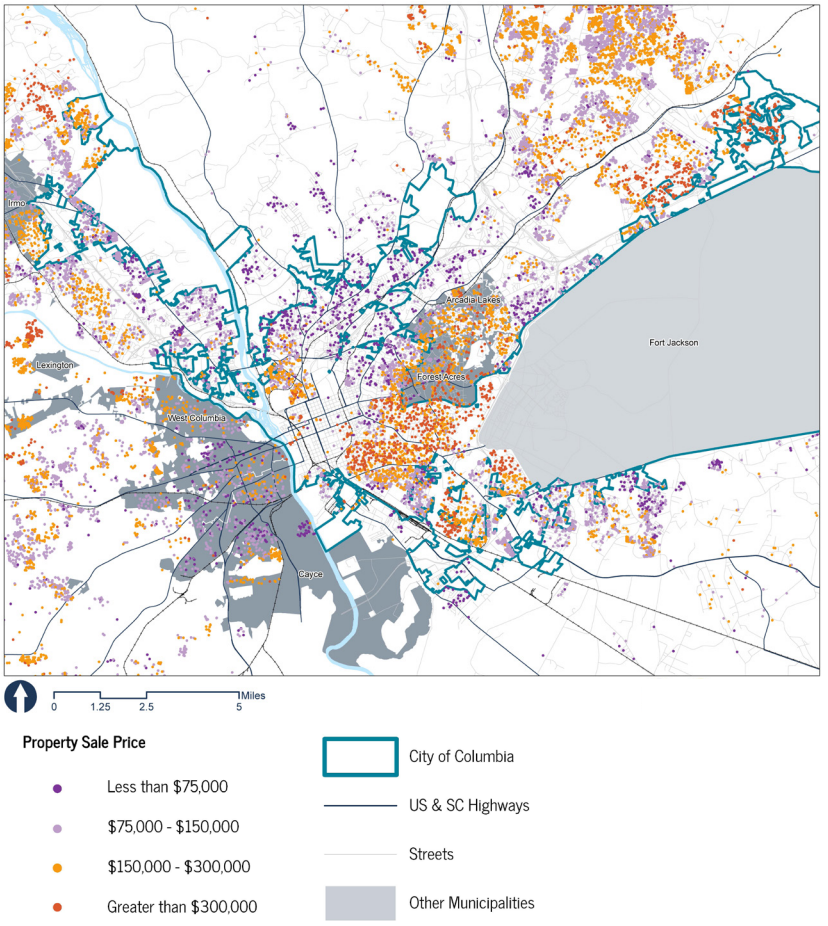



Figure 6. Homes Sold by Price and Location, Columbia, 2017-2018 Q2[5]

# Existing Conditions

## AFFORDABILITY GAP ANALYSIS

An affordability and gaps analysis was conducted as part of the housing assessment in order to determine how well Columbia's housing market is meeting the needs of residents and how likely the market is to accommodate future demand of residents and workers. The analysis uses data from the 2012-2016 U.S. Census Bureau American Community Survey 5-year estimates, Multiple Listing Service, and 2015 U.S. Census Bureau Longitudinal Employer-Household Dynamics.

**The analysis revealed that there is a mismatch in rental units, particularly for lower income renters earning less than $20,000, which encompasses 36% of all renters.** There is a gap of more than 3,200 units for extremely low income households, not including students. There is also a mismatch in rental units for those earning between $50,000-$100,000.

When looking at what workers in the City's top five industries can afford, only one industry (Public Administration) has average wages high enough to afford the City's median rental and sales prices. The average metro worker could afford only 42% of rental units and 21% of homes sold in the City between 2017-2018, indicating a mismatch of prices and incomes.

## FUTURE HOUSING NEEDS

With rents and home prices increasing faster than incomes, it is likely that households will be out priced in the future. Figure 7 shows forecasted affordability over the next 10 years using trends from the past 16 years. The model shows that both rental and owner affordability declines over that time period, with rental affordability declining substantially. **The decline in rental affordability will be especially important to plan for, as renters are particularly vulnerable to displacement.**

**Owner Affordability Forecasts**

| Income Range | Max Affordable Home Price | % of Renters | | | % of Homes Affordable | | |
|---|---|---|---|---|---|---|---|
| | | 2016 | 2021 | 2026 | 2016 | 2021 | 2026 |
| **Less than $35,000** | $125,900 | 58% | 51% | 43% | 36% | 32% | 28% |
| **$35,000 - $50,000** | $179,857 | 16% | 16% | 15% | 30% | 31% | 30% |
| **$50,000 - $75,000** | $269,785 | 15% | 17% | 19% | 21% | 23% | 25% |
| **$75,000 +** | $269,785 + | 12% | 16% | 22% | 13% | 15% | 17% |

**Rental Affordability Forecasts**

| Income Range | Max Affordable Home Price | % of Renters | | | % of Homes Affordable | | |
|---|---|---|---|---|---|---|---|
| | | 2016 | 2021 | 2026 | 2016 | 2021 | 2026 |
| **Less than $20,000** | $500 | 36% | 30% | 25% | 13% | 9% | 6% |
| **$20,000 - $35,000** | $875 | 22% | 21% | 19% | 40% | 30% | 21% |
| **$35,000 - $50,000** | $1,250 | 16% | 16% | 15% | 34% | 41% | 47% |
| **$50,000 +** | $1,250 + | 26% | 33% | 41% | 13% | 19% | 25% |

Figure 7. Affordability Forecasts, City of Columbia, 2016 to 2026[7]

# Existing Conditions

## STAKEHOLDER INPUT

In addition to analyzing the existing housing stock, market trends, gaps in affordability, and projections for future housing needs, the City met with various stakeholder groups who provided input on housing issues and solutions in Columbia. Conversations with neighborhood and historic preservation advocates, housing developers and real estate professionals, affordable and transitional housing advocates, colleges, and the Columbia Planning Commission revealed support for the following solutions to address housing and neighborhood issues discussed in the Guiding Principles:

- Expanding affordable housing can be achieved through strong incentives to private housing developers, through discounted public lands made available to affordable housing developers, and through a new community land trust that can produce, own, and manage new affordable residential units.

- Expanding a mix of housing and neighborhood choices in Columbia can be achieved by increasing the variety of housing types available in downtown and surrounding areas, providing a mix of residential units within redeveloping transportation corridors, and designing new multi-unit homes within existing neighborhoods to be compatible with the surrounding neighborhood.

- Protection of cultural and historical characteristics can be supported by incentives to property owners to maintain and improve their older homes, ensuring that development standards require new units constructed within existing neighborhoods are compatible with the surrounding character, and increasing community and property owner awareness on the value of historic assets and protection tools in place in Columbia.

- Enhancement and stabilization of underserved neighborhoods can be supported by providing ongoing planning assistance to vulnerable neighborhoods to identify needed improvements and prioritize investment of these, working with vulnerable neighborhoods to identify the potential for displacement of current residents and seek solutions, and to increase access to homeownership assistance and home maintenance assistance.

- Fostering walkable and vibrant neighborhoods can be supported through designing neighborhoods to include parks, greenways, and public spaces; funding construction of greenways and sidewalks in neighborhoods that desire these facilities; and providing neighborhoods with better access to transit.

These insights, along with inputs provided through community workshops and online surveys and discussions with City leaders and staff support the following housing and neighborhood recommendations.

# Recommendations

Specific recommendations for priorities and actions for the coming years are made in the pages that follow. Recommendations are the heart of the plan document - built upon the foundation of the data and public input collected, through these recommendations we develop an action plan for the next ten years and establish the framework for our 2036 vision to be realized. Throughout Columbia Compass, these recommendations are organized in the same format, and all of the recommendations of the plan are compiled and summarized within the Priority Investment chapter.

## RECOMMENDATION FRAMEWORK

The recommendations that follow are organized to provide information about the critical path forward, and where necessary, to provide helpful case studies that may help the responsible party/ies as they move toward implementation. Each recommendation is made in the form of an action statement, the primary topical theme is identified in a box in the upper left, and key components are identified as follows:

WHO IS RESPONSIBLE?
Responsible parties may include City departments and divisions, but may also include partner agencies and organizations. Where multiple responsible parties are identified, a lead party or primary facilitator will be designated.

DURATION
Implementation of recommendations will be staggered throughout the next ten years - the schedule for implementation is set forth in the Priority Investment chapter. The duration set for each recommendation identifies the amount of time it will take to complete these recommendations:

- short - 1 to 3 years
- medium - 4-6 years
- long - 7-10+ years

"Ongoing" may be added to short, medium, or long to indicate where a recommendation may be for a continual action, but the action may have a short, medium, or long duration. For example, the planning process for developing a neighborhood plan tends to take one year, but the City will plan for more than one neighborhood over the course of the 10 years to come, so the duration would be listed as "short, ongoing" in this case.

PRIORITY
Recommendations are prioritized to correspond with the Priority Investment element. Prioritization helps us recognize items that may need to be completed prior to beginning others, as well as helps identify those priorities of greatest import to the City. By setting a prioritization system, we can strategically work toward implementation, even as funding is limited.

# Recommendations

COST

Estimated cost ranges are made for each recommendation with the recognition that costs may change depending on the market and when implementation takes place.

**¢** = $0 to $25,000
**$** = $25,000 to $50,000
**$$** = $50,000 to $100,000
**$$$** = $100,000 - $500,000
**$$$$** = $500,000 to $1.5M
**$$$$$** = $1.5M +

Many of the recommendations within the plan require staff support - where this is the case, the symbol to the left will accompany the estimated cost. Where staff support is a significant component of cost, often such support is already being provided, but an expansion of efforts may be necessary.

* Often, implementing recommendations requires an upfront cost, though the recommendation itself will be cost-neutral or result in increased savings in the long run. This is generally noted in the text of the recommendation, but is also denoted by a small asterisk next to the estimated upfront cost.

REFERENCE TO THEMES & OTHER ELEMENTS

The need for and impact of recommendations may relate to more than one element and theme. The primary theme is identified in **bold**, with secondary themes also listed. The topical index lists all recommendations by theme. Recommendations are housed under the chapter they are most related to, but their relationship to additional elements is listed herein.

DATA TO BE COLLECTED

In many cases data must be collected to move forward strategically with a recommendation and/or to measure success.

MEASURING SUCCESS

This section identifies milestones and benchmarks for each recommendation.

CONNECTION WITH ENVISION COLUMBIA

Envision Columbia is City Council's vision and strategic plan; this section identifies how a recommendation helps to further the vision set forth in the Envision Columbia focus areas.

RECOMMENDATION

# Develop collaborative teams comprised of multiple departments, agencies, and organizations to work collectively to leverage resources and create housing solutions for vulnerable neighborhoods.

Ensuring that Columbia's residents have access to stable, affordable housing will require a collaborative effort among stakeholders that contribute different types of knowledge, resources, and technical support. This collective effort should focus on creating mixed-use housing solutions to better support housing, service, and employment needs of Columbia's vulnerable neighborhoods. These communities may require assistance to prevent or reverse neighborhood decline or to avoid involuntary displacement of residents. The City of Columbia should take a team-based approach by working across City departments and agencies, as well as partnering with non-governmental organizations focused on housing advocacy, to maintain and enhance affordable housing in these neighborhoods.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- Columbia Housing Authority
- Development corporations
- Planning & Development Services
- Regional partners such as Affordable Housing Coalition of South Carolina, Midlands Housing Trust Fund, South Carolina Community Loan Fund, SC State Housing Authority

## DURATION

**SHORT, ONGOING**
1-3 years to complete, recurring

Opportunities for partnerships will be identified and formalized in the short term; relationship building and collaboration will be an ongoing process.

## PRIORITY

**HIGH**
start within 3 years

## COST

¢ - $*

## THEMES

- **Partner**
- Engagement & Outreach
- Equity & Accessibility

## OTHER ELEMENTS

- Economic Development
- Land Use
- Population

## DATA TO BE COLLECTED

- Identify organizations that have existing relationships with communities in vulnerable neighborhoods in order to better engage with and understand the needs of these communities
- Evaluate areas of overlap with departments and agencies in order to improve internal efficiency and external provision of services
- Evaluate current processes and standards for information-sharing among departments and agencies

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- The effectiveness of new partnerships, as measured by qualitative data, such as a survey of staff members, and quantitative data, which could measure the number of policies, programs, and services that result from new partnerships

## CONNECTION WITH ENVISION COLUMBIA

- Plan
- Empower
- Enhance

RECOMMENDATION

# Provide ongoing neighborhood assistance to the most vulnerable neighborhoods in need of revitalization and potentially challenged by displacement.

Columbia has a number of older neighborhoods that are in need of reinvestment in order to maintain a high quality housing stock and neighborhood infrastructure. It will be critical to plan with community members in order to support revitalization that strengthens neighborhoods and fosters equitable growth without displacing residents. Ongoing planning assistance will require identifying and monitoring changes in vulnerable neighborhoods and engaging with communities to identify opportunities for investment. Policies and programs to encourage investment should be coupled with anti-displacement measures, such as providing funding for construction of sidewalks and greenways while also improving access to homeownership assistance, considering opportunities for a wider variety of housing types that would include affordable units, and offering heirs property assistance.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- Public Works (primary)
- Columbia Housing Authority
- Development corporations
- Planning Division
- Nonprofits and State and federal agencies working on housing

## DURATION

**SHORT, ONGOING**
1-3 years to complete, recurring

Identification of vulnerable neighborhoods should be completed in the short term, with monitoring and planning assistance provided on an ongoing basis.

## PRIORITY

**MEDIUM**
start within 4-6 years

## COST

**¢ - $$***

## THEMES

- **Equity & Accessibility**
- Partner
- Plan & Implement

## OTHER ELEMENTS

- Cultural Resources
- Land Use
- Population

## DATA TO BE COLLECTED

- Track housing market and demographic trends in order to identify neighborhoods where residents might be at risk of displacement, and to monitor trends over time. This data could include home sales, rates of new development, vacancy rates (both vacant buildings and vacant lots), rental prices, median household income, and demographic characteristics such as racial makeup.
- Identify neighborhoods that are declining or threatened by decline. This can be assessed by analyzing metrics such as the number of nuisance complaints and code enforcement issues, the number of building permits being applied for, reported property maintenance issues, and property valuation changes over time in comparison to comparable neighborhoods or the area as a whole.

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Reduction in code enforcement cases and reported property maintenance issues in identified vulnerable neighborhoods
- Increase in property values (measure city-wide and by school attendance zone, in comparison to identified vulnerable neighborhoods)
- Minimal residential displacement at the neighborhood level (as observed by neighborhood associations)

## CONNECTION WITH ENVISION COLUMBIA

- Plan
- Empower
- Prosper
- Enhance

RECOMMENDATION

## Provide ongoing neighborhood assistance to the most vulnerable neighborhoods in need of revitalization and potentially challenged by displacement.

### Case Study 1

Fruitvale Village, Oakland, CA

Fruitvale, a neighborhood in Oakland, CA, is a relatively unique community. Similar to other urban neighborhoods, it has exhibited the signs of gentrification, as housing prices, homeownership rates, median household income, and educational attainment have risen. However, unlike many communities, its residents, who are primarily members of the Latinx community, have not been displaced. While individual resident turnover is difficult to track, a 2018 UCLA study examined neighborhood level trends and found that despite these economic changes, there were minimal changes in the proportion of Latinx residents between 2000-2015.




Fruitvale Village, Oakland, CA. Image by Eric Fredericks, Flickr

Many attribute Fruitvale's revitalization without displacement to the redevelopment of a transit station. The project aimed to revitalize the declining neighborhood by transforming a surface parking lot next to the Fruitvale Bay Area Rapid Transit (BART) station into a mixed-use, transit-oriented development. The project was developed by the Unity Council, a local community development corporation, who pushed for the provision of new public services to better support the current residents. These services included community services such as schools, senior and youth centers, a public library, a clinic, legal services, and a Head Start program. The development also included 47 housing units, 10 of which are affordable, with more affordable units planned for the next phase of construction. The affordable housing units and community services, as well as the accessible and connected design of the village, have helped the neighborhood population stay together while also spurring the development of new homes and businesses nearby.

Public-private partnerships were crucial to the success of this project, including between the City of Oakland, the local community development corporation, BART, and other city, county, and regional government agencies. The City supported the project by creating an overlay zone that allowed for high density, mixed-use development in the area. These partnerships were also critical for financing. The City obtained federal HUD grants, issued a $19.8 million bond, included Fruitvale in a tax increment financing district, and participated in land swaps with the Unity Council in order to help fund the project.

RECOMMENDATION

# Support and incentivize the maintenance of properties in existing neighborhoods.

Maintaining aging properties is essential to preserving Columbia's high quality housing stock and unique character. However, maintenance of older buildings can be expensive, and some property owners struggle to afford payments for improvements to their property. The City should provide support and incentives for homeowners to maintain their properties in order to help combat displacement and neighborhood decline. This could be done through evaluating, expanding, and strengthening current low-income homeowner grant programs to assist with maintenance of properties in vulnerable neighborhoods. Both emergency and preventative home repairs should target on improvements to safety, accessibility, and energy efficiency, in addition to aesthetic repairs.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- CPD - Code Enforcement
- Development corporations
- Planning & Development Services

## DURATION

**SHORT, ONGOING**
1-3 years to complete, recurring

The evaluation of current grant programs will occur in the short term, with updates and expansions implemented within three years.

## PRIORITY

**HIGH**
start within 3 years

## COST

**¢ - $$**
annually

## THEMES

- **Built Environment**
- Engagement & Outreach
- Equity & Accessibility

## OTHER ELEMENTS

- Cultural Resources
- Population

## DATA TO BE COLLECTED

- Identify populations and neighborhoods that may struggle with property maintenance for the purpose of knowing who the target audience is for these resources
- Examine potential funding sources for these programs, including incentives, grants, and more

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Reduction in code enforcement cases and reported property maintenance issues
- Stabilization or increase of property values and/or median household income
- Increase in number of residents taking advantage of low-income homeowner grant programs

## CONNECTION WITH ENVISION COLUMBIA

- Plan
- Empower
- Enhance

RECOMMENDATION

# Support and incentivize the maintenance of properties in existing neighborhoods.

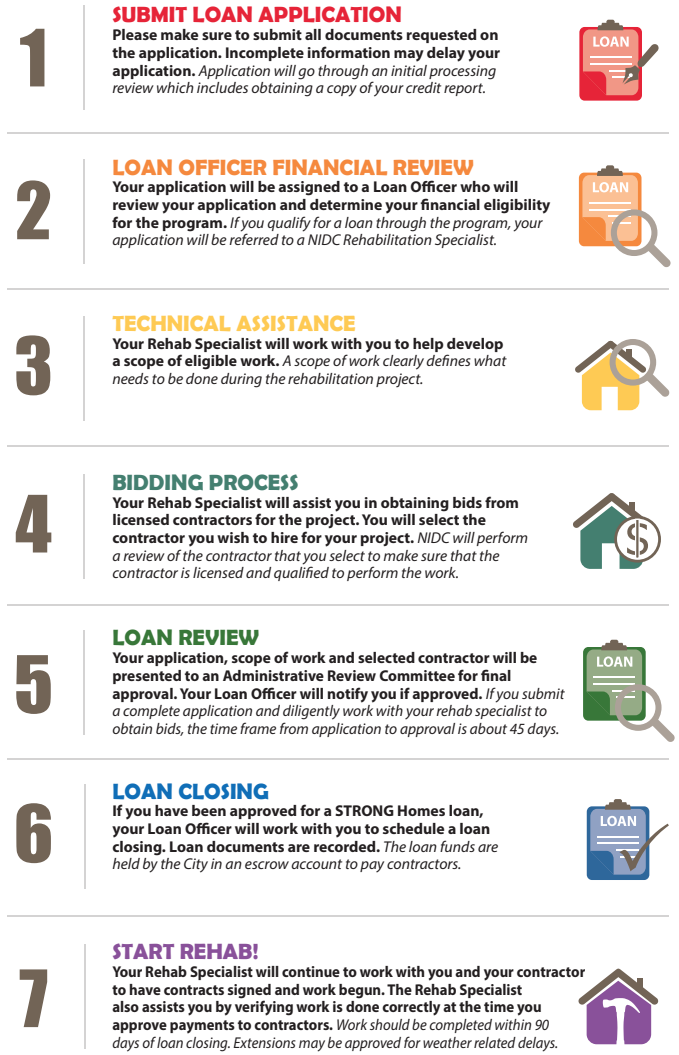
## Case Study 2

STRONG Neighborhoods Plan, Milwaukee, WI

Milwaukee's STRONG Neighborhoods Plan is a 2014 initiative to combat tax foreclosures in the City. Funded through allocations in the annual budget, the plan created and supported a number of programs that assist homeowners with maintaining their homes:

STRONG Homes Loan: offers low-interest, deferred, and partially forgivable loans up to $20,000 to owner-occupants for emergency and essential home repairs.
Home Rehabilitation Loan Program: offers forgivable, low-interest, and deferred payment loans to owner-occupants within certain income ranges and who reside within a City Targeted Investment Neighborhood (TIN).
Neighborhood Improvement Project: offers assistance to owner-occupants with home repairs for code violations, maintenance, and mechanical work in the form of a forgivable loan.
Compliance Loan Program: offers 0% interest, deferred payment loans to homeowners for repairs to fix code violations.

The City works with a wide range of partner organizations that provide additional services, such as Revitalize Milwaukee, a nonprofit that provides free essential home repairs to individuals over 60, veterans, and individuals with disabilities. The City of Milwaukee also has other homeowner maintenance assistance programs that focus on improving energy efficiency and managing stormwater.




STRONG Homes Loan Process. Graphic courtesy of the City of Milwaukee

RECOMMENDATION

# Continue to proactively examine and revise existing and proposed City standards to better align with elements of complete neighborhoods.

Complete neighborhoods are connected, walkable communities that include a range of housing options and allow all residents to safely and conveniently access employment, services, and goods needed in daily life. The City should support regulations and initiatives that incorporate elements of complete neighborhoods into existing and new developments. Implementation could include encouraging a mix of uses and housing types in new and existing neighborhoods; requiring new neighborhood streets to connect; providing access to public spaces and transit in neighborhoods; and improving neighborhood accessibility for people of all ages and abilities. Promoting complete neighborhoods will require updating and investing in City standards related to engineering, code enforcement, zoning, land development, public works, and forestry,

## WHO IS RESPONSIBLE?

- Planning & Development Services (primary)
- Community Development
- Development corporations
- Engineering
- Parks & Recreation
- Public Works
- Utility Operations

## DURATION

**LONG, ONGOING**
7-10+ years to complete, recurring

Examining and revising the City's standards related to complete neighborhoods will be an ongoing process throughout the next ten years.

## PRIORITY

**MEDIUM**
start within 4-6 years

## COST

**¢ - $$**

## THEMES

- **Built Environment**
- Equity & Accessibility
- Lead By Example

## OTHER ELEMENTS

- Cultural Resources
- Land Use
- Transportation

## DATA TO BE COLLECTED

- Evaluate which neighborhoods should be targeted for sidewalk or street crossing expansion and improvements
- Perform a spatial analysis to determine where housing units are greater than a 1/2 mile from the following: transit, employment and commercial centers, grocery stores, healthcare facilities, schools, parks, and emergency facilities
- Inventory existing neighborhood amenities accessible to residences
- Track unit counts of all housing types and distribution of types across the City

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Increase in the number of residential units within a 1/2 mile radius of transit, employment and commercial centers, grocery stores, healthcare facilities, schools, parks, and emergency facilities
- Increase in mileage of the City's sidewalk and bikeway networks
- Increase in the mix of development types and residential development within targeted neighborhoods

## CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Connect
- Empower
- Enhance
- Lead

RECOMMENDATION

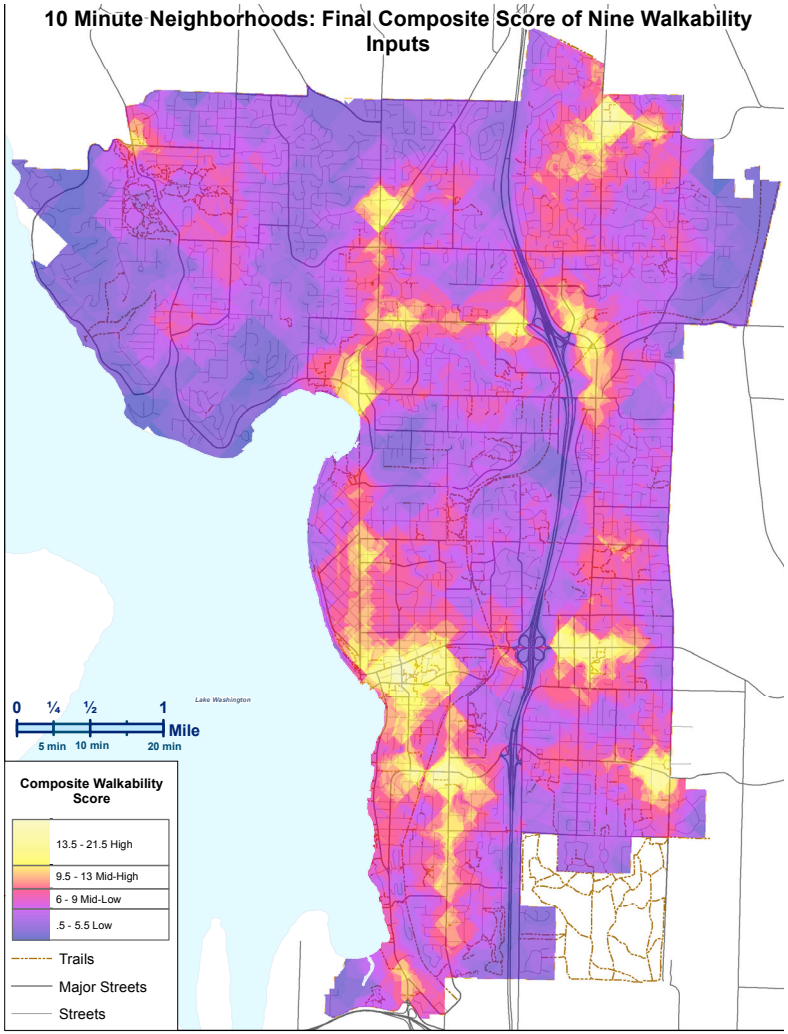
## Continue to proactively examine and revise existing and proposed City standards to better align with elements of complete neighborhoods.

### Case Study 3

10 Minute Neighborhood, Kirkland, WA

As a part of an update to their comprehensive plan in 2015, the City of Kirkland completed a 10 Minute Neighborhood Analysis as a tool for measuring walkability. 10 Minute Neighborhoods are communities where residents are able to walk a short distance — 1/2 a mile, or about ten minutes — to access destinations that meet their daily needs. Two key concepts serve as the foundation for Kirkland's definition of a walkable community. The first is destinations, meaning the community has places to walk to, which could include places that meet commercial, recreational, or transportation needs. The second is accessibility, meaning residents are able to conveniently access these destinations, not only by walking, but also by biking or by wheelchair.

The 10 Minute Neighborhood Analysis borrowed from the City of Portland's methodology for measuring complete neighborhoods. Using GIS mapping software, the analysis mapped grocery stores, a variety of commercial types, parks, schools, bus stops, intersections, sidewalks, and trails. They then used a scoring system to calculate cumulative scores and create the heat map shown on the right. This analysis is an important initial step in promoting complete neighborhoods because it allows the City of Kirkland to identify gaps in infrastructure or amenities, prioritize future investments, and model future walkability under different land use scenarios.




Heat map showing neighborhoods in the City of Kirkland that are the most walkable and neighborhoods where walking to meet daily needs would be a challenge. Graphic courtesy of the City of Kirkland

RECOMMENDATION

# Establish incentives to encourage developers to construct affordable housing units.

The City of Columbia is facing a shortage of affordable housing for both renters and homeowners. Private sector developers can be key actors in the provision of affordable housing; however this often requires intentional partnerships, policies, or regulations. In order to encourage the private sector to provide more affordable housing, the City should establish a points system or similar tool that would offer incentives for developers to construct affordable housing units. Incentives could include benefits such as density bonus provisions and regulatory waivers, as well as an expansion of the tax abatement program. Development projects would earn points, and thus incentives, based on predetermined standards for affordability. This points system should be aligned with the City's locational criteria for affordable housing, which is discussed in a following recommendation regarding locational standards. Any City incentive program should require developers to provide affordable units whenever residential or mixed-use construction is involved.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- Planning & Development Services (primary)
- Development corporations

## DURATION

**SHORT, ONGOING**
1-3 years to complete, recurring

Incentives should be identified and implemented in the short term. Monitoring and evaluation of these incentive strategies should occur on an ongoing basis.

## PRIORITY

**HIGH**
start within 3 years

## COST

¢ - $

## THEMES

- **Equity & Accessibility**
- Built Environment
- Plan & Implement

## OTHER ELEMENTS

- Economic Development
- Land Use
- Population

## DATA TO BE COLLECTED

- Track unit counts for all residential units and distribution of types across the City, including affordable units
- Conduct a local market-based study that identifies thresholds for triggering a developer to use incentives
- Identify city-owned land that could be sold or used by the City for the development of affordable housing

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Increase in the number of affordable units available
- Decrease the gaps in affordable price points available in the rental and for sale markets
- Lower number of cost-burdened households, as tracked by the Census
- Reduced or stabilized median housing rent and for sale prices

## CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Prosper
- Enhance

RECOMMENDATION

# Establish incentives to encourage developers to construct affordable housing units.

## Case Study 4

Land Use Incentive Grant Program, Asheville, NC

Asheville utilizes a variety of strategies to incentivize developers to provide affordable housing. One of these policies is the Land Use Incentive Grant (LUIG), which provides grants to development projects that fulfill important public purposes. The City of Asheville's definition of important public purposes includes the development of affordable and workforce housing. While North Carolina laws prevent the City from offering tax rebates, the grant amounts are equivalent to annual City property taxes, with the actual grant amount determination guided by a points system.

Projects are reviewed and approved by the City Council through a discretionary process. To be considered for a grant, developments must meet the following requirements:

- Consist of three or more dwelling units for rent
- Include at least 10% of units that meet City affordability standards
- Remain affordable for at least 20 years (reported annually to City)
- Be located within city limits
- Be in a location that provides residents with convenient access to jobs, schools, and services

Projects receive more points for including a higher percentage of affordable or workforce units, being located closer to a transit stop with frequent service, extending long-term affordability, and proposing brownfield redevelopment.



A key component of the Land Use Incentive Grant is that affordable housing is developed in locations that make it easy for residents to access jobs and community services, which is why developers can earn an additional 20 points by locating projects downtown. Image iStock.com/Kruck20

RECOMMENDATION

# Incentivize development of multi-unit housing along redeveloping corridors and within downtown.

Columbia contains a mix of housing types, but most homes within the City are single-family detached structures. It is important for a city to offer a range of housing options that can support people's diverse preferences and needs. Multi-unit housing can provide housing choices that are more affordable, have a smaller footprint per unit, and offer convenient access to goods and services. To support increased housing choice, the City should encourage the development of multi-unit housing along redeveloping corridors and within downtown. Incentives could be built into the points system that was suggested in the previous recommendation regarding the creation of incentives, or the City could offer separate incentives, such as density bonuses and regulatory waivers for providing a variety of unit types within a development.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- Planning & Development Services (primary)
- Development corporations

## DURATION

**SHORT, ONGOING**
1-3 years to complete, recurring

Incentives should be identified and implemented in the short term, with monitoring and evaluation occurring on an ongoing basis.

## PRIORITY

**HIGH**
start within 3 years

## COST

**¢ - $**

## THEMES

- **Built Environment**
- Equity & Accessibility

## OTHER ELEMENTS

- Land Use
- Population
- Transportation

## DATA TO BE COLLECTED

- Identify vacant and redevelopable land that could be suitable for affordable multi-unit housing
- Identify City-owned land that could be used for multi-unit housing

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Increase in percentage of multi-unit housing within downtown and along redeveloping corridors
- Increase in the number of units created within downtown and along redeveloping corridors

## CONNECTION WITH ENVISION COLUMBIA

- Plan
- Connect
- Prosper
- Enhance

RECOMMENDATION

# Update the City's policy for affordable housing locational standards to align with community goals and comply with federal guidelines.

The City of Columbia has locational criteria that establishes where new affordable housing can be located. This policy stemmed from concerns that affordable housing might become concentrated in certain neighborhoods, but it has raised questions about potential unintended consequences and compliance with federal guidelines. To better support affordable housing, the City should update the policy to allow for more flexible locational criteria. The criteria should be amended to incorporate factors that address access to opportunity, as defined by HUD's Affirmatively Furthering Fair Housing Rule, and any established policies of the South Carolina State Housing Authority. These geographic designations should be examined and updated annually through an administrative process in order to keep up with changing trends. Additionally, the City should ensure that locational criteria are aligned with the points system referenced in a previous recommendation regarding the creation of incentives for affordable housing, as well as other affordable housing policies.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- Planning & Development Services
- Development corporations

## DURATION

**SHORT, ONGOING**
1-3 years to complete, recurring

The policy should be updated in the short term and reviewed on an annual basis.

## PRIORITY

**HIGH**
start within 3 years

## COST

¢ - $

## THEMES

- **Equity & Accessibility**
- Lead By Example
- Plan & Implement

## OTHER ELEMENTS

- Land Use
- Population

## DATA TO BE COLLECTED

- Analyze possible impacts of proposed policy updates on protected class populations identified in the U.S. Fair Housing Act
- Identify the zoning regulations in areas currently eligible for affordable development to determine the use types permitted that could support affordable housing

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Updates are made to the current policy
- Increased development of affordable units throughout the City
- Increased development of affordable units in areas of opportunity (based on the HUD Opportunity maps)
- The updated policy should be continually examined to ensure alignment with City goals as well as state and federal policies and goals

## CONNECTION WITH ENVISION COLUMBIA

- Plan
- Empower
- Prosper
- Enhance
- Lead

RECOMMENDATION

# Leverage public land and funding to develop affordable housing.

The City of Columbia should leverage its resources in order to develop affordable rental and for sale housing. Raising local public funds to develop affordable housing is an effective approach that can be used to complement regulatory and incentive-based strategies and other funding sources. Public-private partnerships will also be key to meeting the City's affordable housing needs. In particular, the City can work with developers to provide discounted public lands for the construction of affordable housing and require the inclusion of affordable housing when public land or incentives are involved. The City should also consider acquiring additional public land as part of a long-term strategy for affordable housing provision.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- City Council
- City Manager
- Columbia Housing Authority
- Development corporations
- Grants Division
- Planning & Development Services
- Real Estate

## DURATION

**LONG**
7-10+ years to complete

The City should begin identifying possible funding streams, as well as land to be acquired or redeveloped, in the short term so that these resources can be leveraged in the long term.

## PRIORITY

**HIGH**
start within 3 years

## COST

**$$ - $$$$**

## THEMES

- **Equity & Accessibility**
- Lead By Example
- Partner

## OTHER ELEMENTS

- Land Use
- Population

## DATA TO BE COLLECTED

- Identify publicly-owned land that is suitable for housing development (considering topography, hazard risk, etc) and accessible to transit, services, and amenities
- Identify lands to strategically acquire
- Identify public-private partnership opportunities

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Increase in the number of affordable units available to meet demand
- Decrease the gaps in affordable price points available in the rental and for sale markets
- Lower number of cost-burdened households, as tracked by the Census
- Reduction or stabilization in median housing rent and for sale prices
- Increase in the acquisition and development of public land for affordable housing

## CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Prosper
- Enhance

RECOMMENDATION

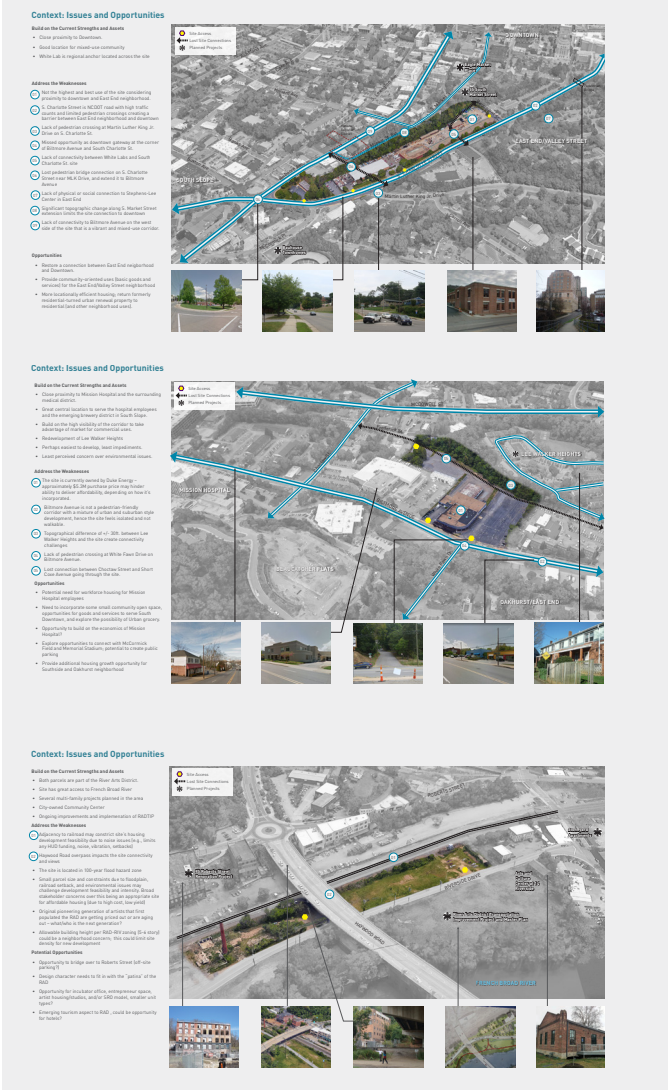
# Leverage public land and funding to develop affordable housing.

## Case Study 5

Redevelopment of City-Owned Land, Asheville, NC

In November 2016, Asheville residents voted for a $25 million affordable housing bond to support priorities and strategies centered around affordable housing. The general obligation bond allocated $25 million to affordable housing over seven years, with $15 million of the bond dedicated to the repurposing of underutilized, locationally efficient City properties for affordable housing. The City developed guiding principles for redeveloping City-owned land, which focus on respect for the surrounding community, high design and construction standards, density along transit corridors, environmental sustainability, inclusive housing, walkability, and a high return on investment.

The City of Asheville is considering a number of City-owned properties for the development of affordable housing, through public-private partnerships with developers. Three “high impact sites” were identified based on their potential for a high return on investment. The City then contracted with a design firm to perform a due diligence study for the three sites in order to determine the feasibility of successfully developing affordable housing on each of the sites. The study involved community engagement and analysis of design, land use, engineering, and financial scenarios. While these sites have not yet been developed, the findings from the study suggest the redevelopment of these sites to be a promising strategy for creating more affordable housing in Asheville.




Site assessments of High Impact Sites. Image courtesy of City of Asheville

RECOMMENDATION

# Work with regional partners to establish a regional housing land trust that can manage affordable units.

Affordable housing is a long-term problem that requires long-term solutions. Housing land trusts, also known as community land trusts, are nonprofit organizations that effectively create permanent affordable housing options for low-income individuals and families by separating land ownership and homeownership. Housing land trusts retain rights to the land but allow homeowners to purchase the home through a long-term renewable ground lease (typically 99 years) so that the housing land trust can ensure continued affordability. Working with regional partners to establish a regional housing land trust is recommended as housing affordability issues do not stop at the City's borders. A regional model also allows the City to collaborate with neighbors and partners also working on housing. The City of Columbia can adopt a policy in support of collaboration to create a regional housing land trust, facilitate creation of the land trust with partners, and measure progress after implementation.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- Development corporations (primary)
- Planning Division
- Columbia Housing Authority
- Regional non-profits and other local government departments working on housing

## DURATION

**LONG**
7-10+ years to complete

The establishment of a regional housing land trust should be a long term goal for the City.

## PRIORITY

**LOW**
start within 7-10 years

## COST

**¢ - $$$**
annually

## THEMES

- **Equity & Accessibility**
- Built Environment

## OTHER ELEMENTS

- Land Use
- Population

## DATA TO BE COLLECTED

- Examine details of neighboring jurisdictions' affordable housing programs to evaluate opportunities for partnerships
- Identify land that could be acquired by the housing land trust
- Determine the appropriate criteria to qualify as a housing land trust homeowner (i.e., percentage of AMI)

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Increase in the City's affordable housing stock at the citywide level
- Decrease the gaps in affordable price points available in the rental and for sale markets
- Lower number of cost-burdened households

## CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Prosper
- Enhance

RECOMMENDATION

## Work with regional partners to establish a regional housing land trust that can manage affordable units.

### Case Study 6

Community Home Trust, Orange County, NC

The Community Home Trust is a nonprofit organization located in Orange County, NC that works to create and maintain permanently affordable housing options for the community. Their goal is to target homeowners such as nurses, university employees, and teachers, who work in the community but would not be able to afford a market rate home in the area. The Community Home Trust specifically serves households that earn less than 60% of the area median income.

The trust is able to ensure permanent affordability by retaining the title to its properties and conveying ownership using a renewable 99-year ground lease, which helps to prevent home values from rising due to increasing property values. At the same time, homes earn limited appreciation each year, which preserves affordability while still allowing the current homeowners to build equity.

The trust currently oversees over 300 homes throughout Orange County. Some of the homes are located in developments that were entirely acquired by the trust, and other homes were built by private developers who are required to provide a certain percentage of affordable housing in order to meet local inclusionary housing standards. The trust is funded through a mix of local government grants, private contributions, earned income, and other sources.




Community Home Trust offers a variety of housing types, including single-family homes, town homes, and condos. Image courtesy of Community Home Trust

RECOMMENDATION

## Work with regional partners to establish a regional housing land trust that can manage affordable units.

### Case Study 7

The Guadalupe Home Ownership Program, Austin, TX

The Guadalupe Neighborhood Development Corporation (GNDC) is an important affordable housing provider for East Austin. The neighborhood of East Austin has traditionally served low to moderate income minority populations, following the City's 1928 Master Plan which institutionalized racial segregation by recommending moving residents of color to east of East Avenue (now I-35). However, as residential areas near city centers have become more desirable, East Austin's minority population has decreased and the home prices have increased, making it difficult for long-time residents to stay in their homes.

GNDC offers both rental and homeownership opportunities for low to moderate income households. In 2012, GNDC developed the first community land trust home in the state of Texas. GNDC prioritizes current tenants and those with ties to the East Austin area, with the goal of preventing displacement of long-time residents. In addition to individual community land trust homes, GNDC is in the process of developing a subdivision that will contain 90 sustainably designed affordable housing units, including single-family, duplex, and townhouse units. 58 of these units will be designated for homeownership as community land trust homes.

A key factor that helped GNDC to establish their community land trust program was a 2011 state law that increased the affordability of land trust properties by making them tax-free. GNDC has also been strategically acquiring land since the 1980s, which allowed them to buy property before prices skyrocketed. Additionally, GNDC has been able to use funds from a City of Austin affordable housing bond in order to acquire more land.

While GNDC is not a regional housing land trust, it demonstrates how an established, local organization can operate a housing land trust. This case has the potential to serve as a model for how the City of Columbia could launch a housing land trust program, with the long-term goal of establishing a regional housing land trust.



GNDC community land trust homeownership unit. Image courtesy of GNDC

RECOMMENDATION

# Continue to partner with organizations and agencies that provide transitional housing services.

The City of Columbia has a number of established partnerships with organizations that provide transitional housing services for individuals in need of temporary housing, which could include persons challenged by homelessness, recovering from addiction, returning from incarceration, and recovering from natural disasters. Transitional housing not only provides critical housing and shelter for individuals in need, it can also reduce the potential for homelessness. However, demand for these services continues to exceed the resources available. The City should continue to partner with local organizations that work to provide transitional housing services, as well as consider expanding upon and creating new partnerships, in order to maintain and enhance support for Columbia's population in need of transitional housing.

## WHO IS RESPONSIBLE?

- Community Development (primary)
- Columbia Housing Authority
- Local and regional nonprofits and agencies that help provide transitional housing services
- SC Department of Mental Health

## DURATION

**MEDIUM, ONGOING**
4-6 years to complete, recurring

The City should evaluate and consider expanding partnerships in the short term. Collaboration should be ongoing.

## PRIORITY

**HIGH**
start within 3 years

## COST

**¢ - $$$***

## THEMES

- **Partner**
- Equity & Accessibility

## OTHER ELEMENTS

- Community Facilities
- Population

## DATA TO BE COLLECTED

- Track the number of individuals experiencing homelessness in order to assess transitional housing needs
- Identify additional populations in need of transitional housing services in order to understand who the target audience is for these services
- Identify current agreements and funding provided to organizations and programs that provide transitional housing services

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Transitional housing services meet local demand for transitional housing needs
- Reductions of people suffering from homelessness
- Increase in funding, advertisement, and/or volunteering with homeless/transition services

## CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Empower
- Plan
- Prosper

RECOMMENDATION

# Provide equitable development processes for establishing residential care uses that provide necessary services but may spark opposition.

Securing stable housing is particularly challenging for individuals with special housing needs, which may include persons experiencing homelessness, recovering from addiction, returning from incarceration, and recovering from natural disasters. Transitional and emergency housing provide essential services for these populations. These housing types often face development obstacles due to procedural hurdles or neighborhood opposition. The City should support the development of transitional and emergency housing throughout the City by amending the Zoning Ordinance to clearly define the uses, permissions, and standards for housing types that would serve the needs of these populations. The City should also consider an amendment to the Zoning Ordinance that would permit residential care facilities by right in appropriate districts, with applicable standards.

## WHO IS RESPONSIBLE?

- Zoning Division (primary)

## DURATION

**SHORT**
1-3 years to complete

City processes will be evaluated and amended in the short term and revisited annually.

## PRIORITY

**HIGH**
start within 3 years

## COST

¢ - $*

## THEMES

- **Equity & Accessibility**
- Built Environment

## OTHER ELEMENTS

- Community Facilities
- Land Use
- Population

## DATA TO BE COLLECTED

- Identify location of current emergency and transitional housing units
- Identify number of Columbia residents who are in need of transitional or emergency housing services, including those experiencing homelessness, recovering from addiction, returning from incarceration, and recovering from natural disasters

## MEASURING SUCCESS

The following key metrics can be used to measure success:

- Supply of emergency and transitional housing units meets local demand

## CONNECTION WITH ENVISION COLUMBIA

- Plan
- Prosper
- Lead

Endnotes

1 2012-2016 American Community Survey 5-year Estimates
2 2012-2016 American Community Survey 5-year Estimates
4 2012-2016 American Community Survey 5-year Estimates and Clarion Associates
3 2012-2016 American Community Survey 5-year Estimates
5 Multiple Listing Service and Clarion Associates
6 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, and BBC Research & Consulting
7 BBC Research & Consulting



# Appendix D
## Housing

Housing is a vital part of everyday life in Columbia. Stable housing is essential to people's health, safety, and well-being, and it is a primary factor in determining people's access to resources and opportunities. This appendix assesses the housing market as well as the impact of existing policies.

Cover photo iStock.com/benedek

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| Policy Analysis | D-122 |


## TOPICS

Housing Market Assessment, Affordability, Housing Policy Analysis

APPENDIX D

# Introduction

The market assessment and policy analysis included herein provide a snapshot of the factors affecting housing in Columbia. The information that follows was researched and compiled by Clarion Associates, and includes an analysis of available data, policies, and public input.

The market assessment describes Columbia's current housing stock and market trends in rental and owner-occupied housing. It also presents an affordability analysis which compares supply and demand for housing at different price points and income and forecasts affordability needs through 2028.

The policy analysis includes an inventory and assessment of the existing policies, programs, and strategies in place today that guide changes to housing and the City's neighborhoods. These foundational policies will be used as a starting point for developing policy direction in the new comprehensive plan. This analysis also includes a summary of relevant federal, state, local, and nonprofit agencies and organizations that assist housing in neighborhoods in Columbia in a variety of ways. New or expanded policy direction may include partnership efforts with these groups to further housing goals in Columbia. It concludes with a summary of relevant policy topics for further exploration during the Columbia Compass planning effort, and next steps for evaluating policy options.

Photo iStock.com/andrei stanescu

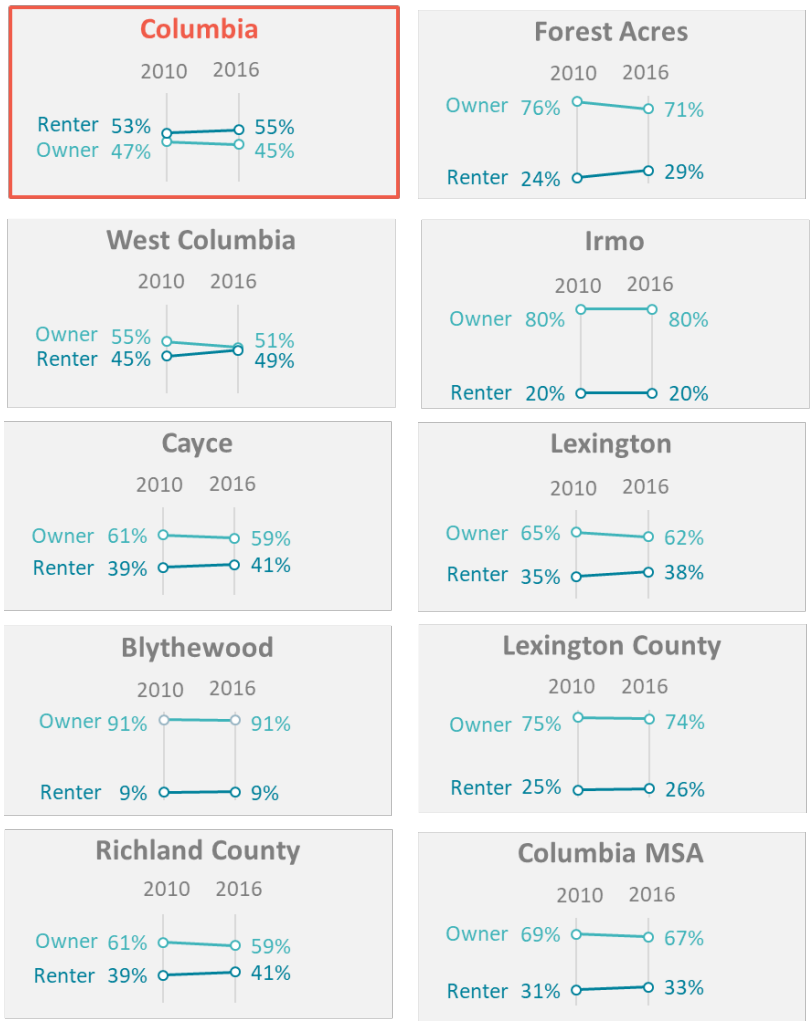


# Market Assessment

## HOUSING STOCK

Columbia is home to about 132,500 people living in 45,300 housing units. Just over half of those households are renters (55%; a slight increase from 53% in 2010). The adjacent figure shows the proportion of households in Columbia and surrounding communities that are owners and renters in both 2010 and 2016. As is typical in a metro area, surrounding suburbs tend to have higher ownership rates than the core city. In the Metropolitan Statistical Area (MSA) overall, two-thirds of households are owners and one-third are renters.

Blythewood has the highest ownership rate in the metro area (91% of all households are owners) and Columbia has the lowest (47% of all households are owners). All communities in the metro except Irmo and Blythewood experienced a decline in ownership between 2010 and 2016.




Tenure in Columbia and surrounding communities, 2010 and 2016.
Source: 2012-2016 American Community Survey 5-Year estimates.

# Market Assessment

## HOUSING STOCK, CONTINUED

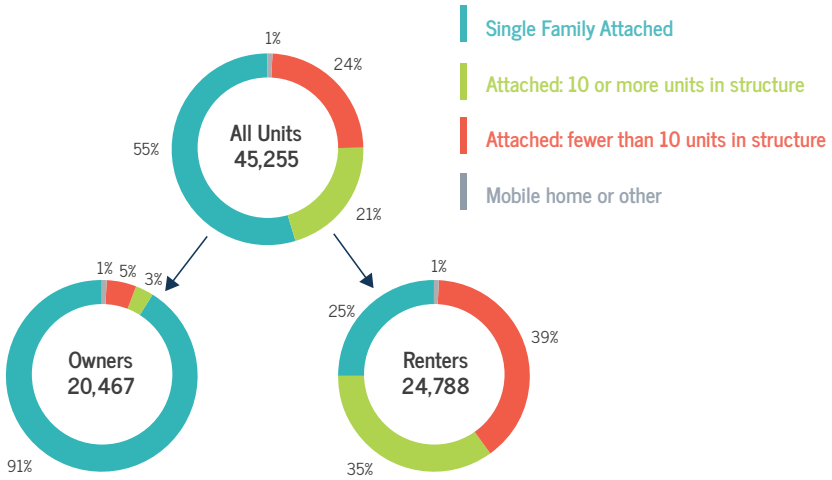
The below chart shows ownership rates by age of householder for the City of Columbia and the Columbia MSA. Ownership rates in Columbia are lower than the metro overall for each age cohort.

| Age of Householder | Columbia | Columbia Metro | Percentage Point Difference |
|---|---|---|---|
| All Households | 45% | 67% | -22% |
| 15 to 24 years | 4% | 13% | -9% |
| 25 to 34 years | 25% | 42% | -16% |
| 35 to 44 years | 43% | 63% | -20% |
| 45 to 54 years | 54% | 73% | -19% |
| 55 to 64 years | 64% | 80% | -16% |
| 65 years and over | 72% | 86% | -14% |

Ownership Rate by Age of Householder, 2016[1].

Overall, about 55 percent of homes in Columbia are single family detached structures. Twenty four percent are attached units in relatively small structures (fewer than 10 units in structure) and 21 percent are attached units in larger structures (10 or more units in structure). One percent of homes are mobile homes.

A shown in the following figure, the vast majority (91%) of owners live in single family detached units. Renters live in a variety of housing types: 25% in single family detached homes, 1% in mobile homes and the remainder split between small and medium-sized multi-family developments.

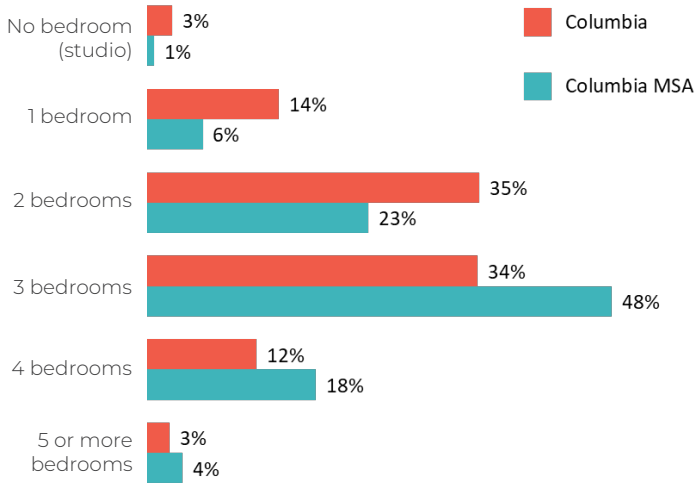



Housing Type, Columbia (2012-2016 American Community Survey 5-year Estimates)

# Market Assessment

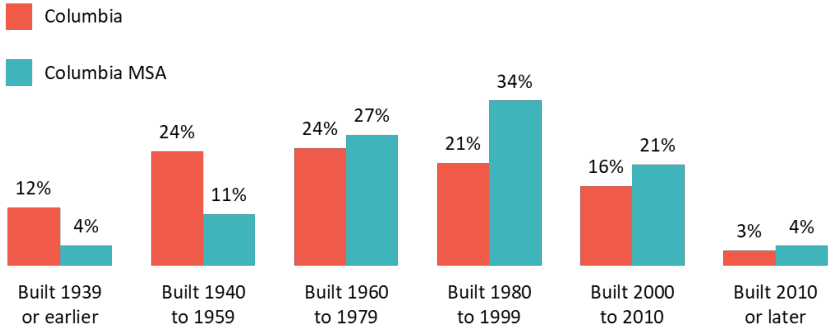
## HOUSING STOCK, CONTINUED

Compared to the MSA overall, Columbia's homes are older and have fewer bedrooms. The following two charts compare Columbia's housing stock to the metro areas by number of bedrooms and year built.




Number of Bedrooms Columbia and Metro Area. (2012-2016 American Community Survey 5-year Estimate)

About 36 percent of Columbia's housing stock was built before 1960, compared to just 15 percent of the metro area overall. Nineteen percent of Columbia's housing stock was built after the year 2000 compared to 25 percent of the metro's housing stock.

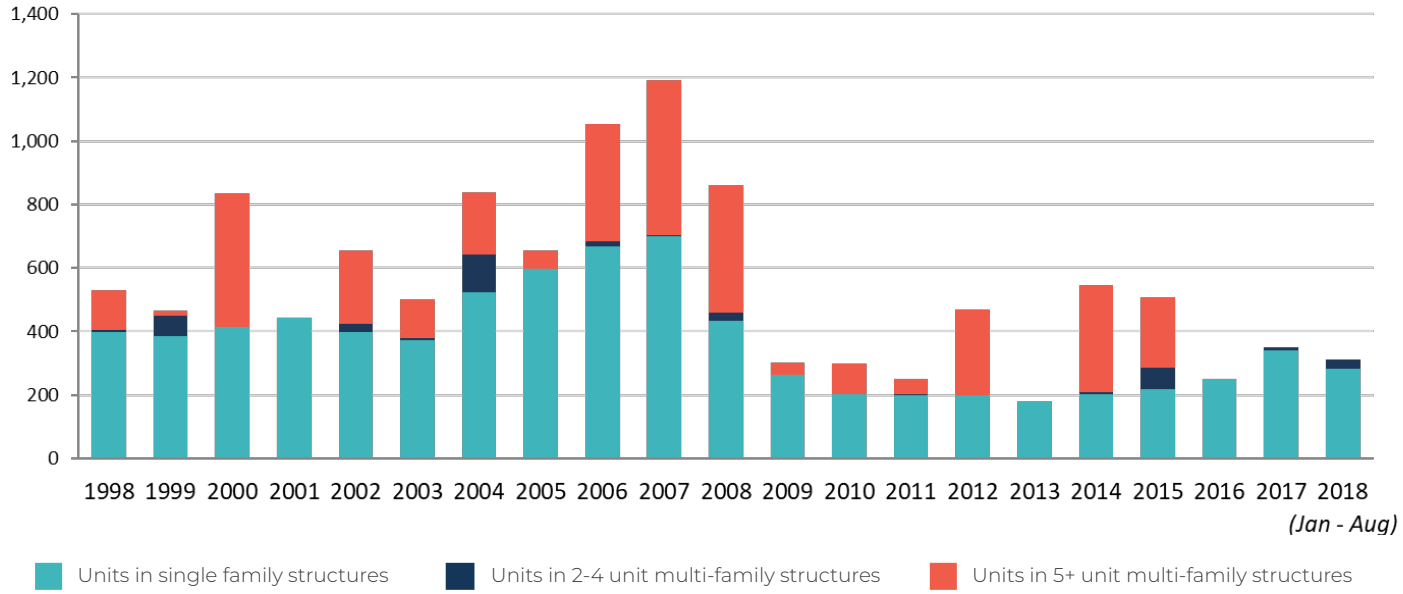



Age of Housing Stock. (2012-2016 American Community Survey 5-year Estimates)

# Market Assessment

## HOUSING STOCK, CONTINUED

The following chart shows the number of building permits issued in Columbia by unit type between 1998 and 2018. The permit data indicate diminished residential construction during and following the recession. Single Family permitting in 2017 and 2018 was the highest since 2008 though multi-family permitting remains low (despite some activity in 2014-2015).




Building Permits, Columbia, 1998-2018.[2]

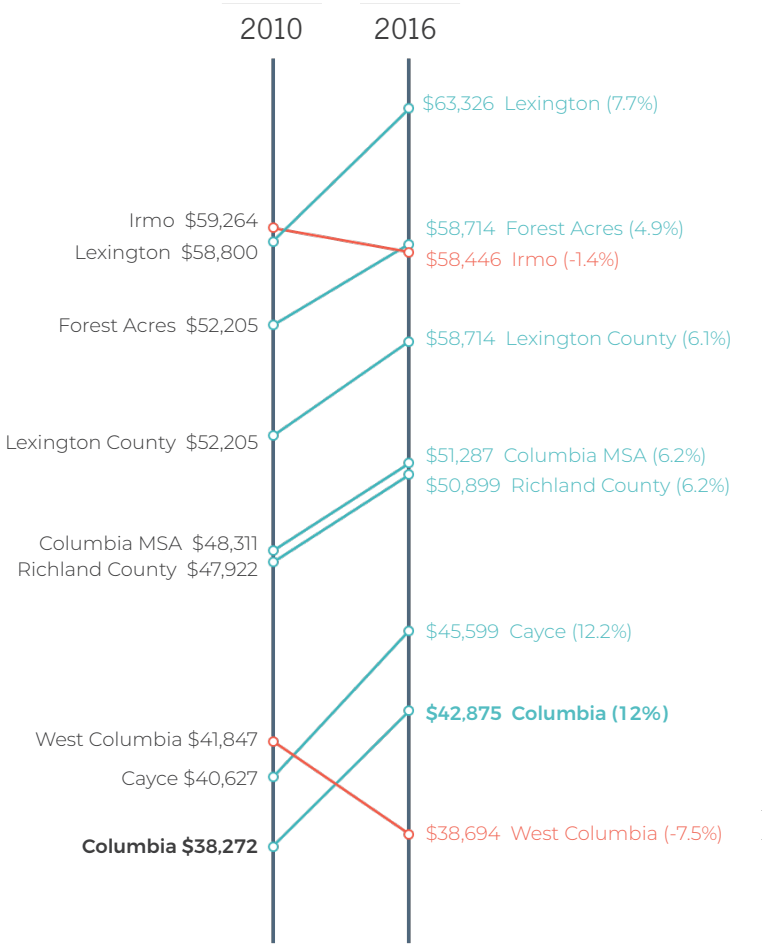
# Market Assessment

## MARKET TRENDS

The following section discusses market trends in the rental and ownership markets in Columbia. It begins with a discussion of income and commuting to provide context for home price trends.

### INCOME AND COMMUTING PATTERNS

The median household income in Columbia rose from $38,300 to $42,900 between 2010 and 2016 - a 12 percent gain. Even so, Columbia remains in the lower half of incomes for the region (see the adjacent figure).




Median Household Income, Columbia and Surrounding Communities, 2010-2016. Blythewood is not shown as it skews the graphic. Median income in Blythewood was $98,333 in 2010 and $85,658 in 2016.[3]

# Market Assessment

## MARKET TRENDS, CONTINUED

At the median, Columbia renter income is $29,900 and owner income is $70,600. Median renter and owner incomes increased at about the same rate between 2000 and 2016. It should be noted that renters had much slower income growth through the recession years but faster income growth since 2010 than owners. The net result is similar total growth between 2000 and 2016.

As shown below, the income distribution of both owners and renters shifted up between 2000 and 2016:

- The number and proportion of owners earning less than $50,000 per year declined, offset primarily by increases in owners earning more than $100,000.
- The number and proportion of renters earning less than $25,000 per year declined, offset by modest increases in all other renter income cohorts.[4]

| | 2000 | | 2016 | | 2000 - 2016 Numerical Change | 2000 - 2016 Percentage Point Change |
|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | | |
| Total | 42,077 | | 45,255 | | 3,178 | 8% |
| **Owners** | | | | | | |
| Less than $25,000 | 4,278 | 22% | 2,832 | 14% | -1,446 | -8% |
| $25,000 - $50,000 | 5,589 | 29% | 4,217 | 21% | -1,372 | -9% |
| $50,000 - $75,000 | 3,663 | 19% | 3,718 | 18% | 55 | -1% |
| $75,000 - $100,000 | 2,048 | 11% | 2,859 | 14% | 811 | 3% |
| $100,000 + | 3,577 | 19% | 6,841 | 33% | 3,264 | 15% |
| **Total** | **19,155** | **100%** | **20,467** | **100%** | | |
| **Renters** | | | | | | |
| Less than $25,000 | 13,089 | 57% | 10,747 | 43% | -2,342 | -14% |
| $25,000 - $50,000 | 6,719 | 29% | 7,504 | 30% | 785 | 1% |
| $50,000 - $75,000 | 2,029 | 9% | 3,636 | 15% | 1,607 | 6% |
| $75,000 - $100,000 | 675 | 3% | 1,548 | 6% | 873 | 3% |
| $100,000 + | 410 | 2% | 1,343 | 5% | 943 | 4% |
| **Total** | **29,922** | **100%** | **24,788** | **100%** | | |

Income distribution of owners and renters, Columbia, 2000 and 2016[5].

# Market Assessment

## MARKET TRENDS, CONTINUED

The income shifts by tenure experienced in Columbia are similar to the state and nation overall.

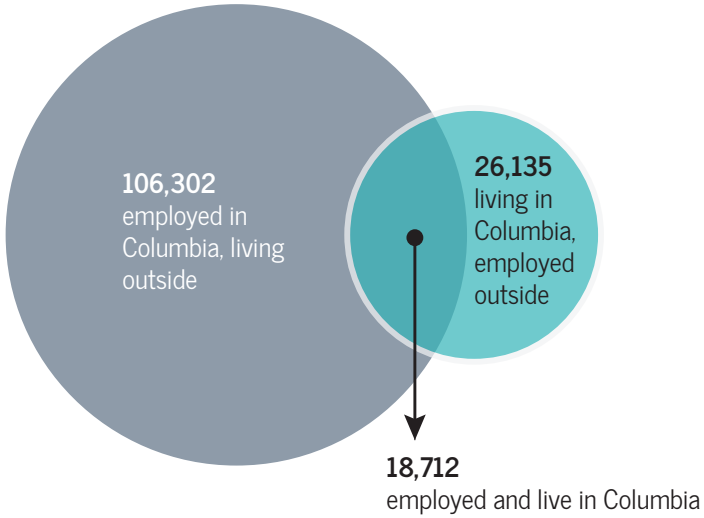
| | 2000 | | | 2016 | | | Percentage Point Change | | |
|---|---|---|---|---|---|---|---|---|---|
| | Columbia | South Carolina | United States | Columbia | South Carolina | United States | Columbia | South Carolina | United States |
| **Owners** | | | | | | | | | |
| Less than $25,000 | 22% | 26% | 20% | 14% | 19% | 14% | -8% | -7% | -6% |
| $25,000 - $50,000 | 29% | 31% | 28% | 21% | 24% | 20% | -9% | -7% | -8% |
| $50,000 - $75,000 | 19% | 22% | 22% | 18% | 20% | 19% | -1% | -2% | -4% |
| $75,000 - $100,000 | 11% | 10% | 13% | 14% | 14% | 14% | 3% | 3% | 1% |
| $100,000 + | 19% | 10% | 16% | 33% | 33% | 33% | 15% | 13% | 16% |
| **Total** | **100%** | **100%** | **100%** | **100%** | **100%** | **100%** | | | |
| **Renters** | | | | | | | | | |
| Less than $25,000 | 57% | 52% | 46% | 43% | 43% | 37% | -14% | -9% | -9% |
| $25,000 - $50,000 | 29% | 31% | 32% | 30% | 30% | 28% | 1% | -2% | -4% |
| $50,000 - $75,000 | 9% | 11% | 13% | 15% | 15% | 16% | 6% | 4% | 3% |
| $75,000 - $100,000 | 3% | 3% | 5% | 6% | 6% | 8% | 3% | 3% | 3% |
| $100,000 + | 2% | 2% | 4% | 5% | 6% | 11% | 4% | 4% | |
| **Total** | **100%** | **100%** | **100%** | **100%** | **100%** | **100%** | | | |

Income distribution of owners and renters, Columbia, South Carolina, and the United States, 2000 and 2016.[6]

# Market Assessment

## MARKET TRENDS, CONTINUED

According to the Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) data, Columbia has about 106,300 in-commuters (people living outside Columbia but working in Columbia), 26,100 out-commuters (people living in but working outside Columbia), and 18,700 people that both live and work in Columbia. The below figure illustrates the proportional share of in-commuters, out-commuters and live/work residents of Columbia.




Commuting Patterns, Columbia, 2015.[7]

The top five locations where Columbia residents work (out-commuting destinations) and where Columbia workers live (in-commuting origins) are shown below. The relatively low percentage by individual location reflects a decentralized job market (outside Columbia) for out-commuters and a decentralized residential market (outside Columbia) for in-commuters.

**Where Columbia residents *work* (Top 5)**

1. Columbia (42%)
2. Forest Acres (4%)
3. West Columbia (3%)
4. Cayce (3%)
5. Seven Oaks (2%)

**Where Columbia workers *live* (Top 5)**

1. Columbia (15%)
2. St. Andrews (3%)
3. Seven Oaks (2%)
4. Lexington (2%)
5. Forest Acres (2%)

Commuting Destinations and Origins, Columbia residents and workers, 2015.[8]

County-to-county commuting patterns show that about 40 percent of Richland County residents are out-commuters. Top destinations for those out-commuters are Lexington County (18%), Greenville County (3%), and Charleston County (2%). Lexington County residents are more likely to be out-commuters with 56 percent of residents traveling to jobs outside their county of residence. Top destinations for Lexington County out-commuters are Richland County (36%, Greenville County (3%), Charleston County (2%), and Aiken County (2%).

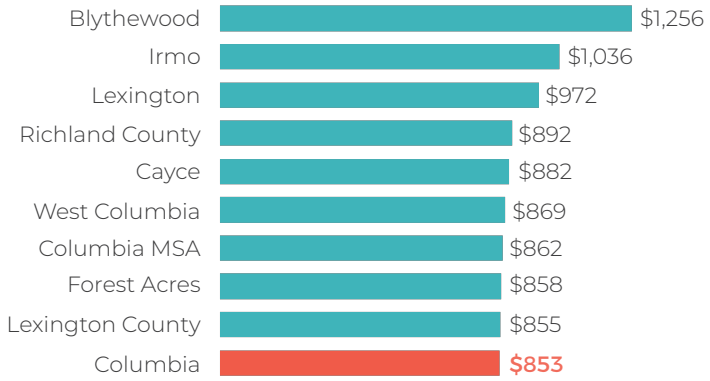
The Columbia Compass Transportation Appendix provides additional information on commuting trends, including the following top work destinations for Columbia residents (60% Richland County, 42% Columbia, 17% Lexington County) and the top home locations for Columbia workers (45% Richland County, 21% Lexington County, 15% Columbia). This creates a major strain on the City's arterials roadways as over 100,000 commuters travel between dispersed residential areas to a few centralized job centers at predictable times each day.

# Market Assessment

## MARKET TRENDS, CONTINUED

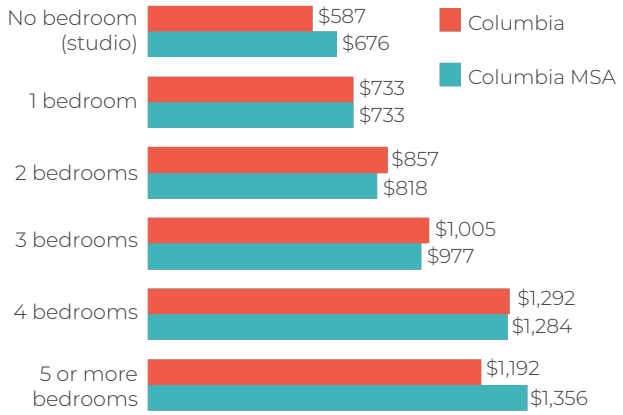
RENTAL MARKET

Trends over time indicate substantial increases in rental prices in Columbia, though current rents are consistent with the regional market overall. The median rent in Columbia in 2016 was $853, up from $536 in 2000 and $742 in 2010. As shown below, median rent in the metro area is very consistent between communities—most ranging from $850 to $890 (excluding Blythewood and Lexington at the high end).



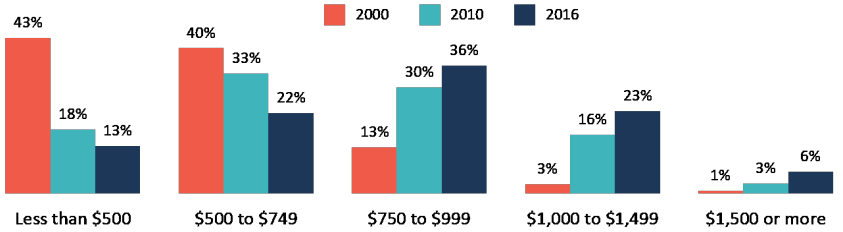

Median Gross Rent, Columbia and Surrounding Communities, 2016.[10]

The below graph shows median rent by number of bedrooms for Columbia and the metro area. Not surprisingly, rents are highest for units with four or five bedrooms and are lowest for studios.




Median Gross Rent by Number of Bedrooms, Columbia and Metro Area, 2016.[11]

The below graph shows the price distribution of rentals in Columbia in 2000, 2010 and 2016. In 2000 43 percent of all rentals were less than $500 per month; by 2010 that dropped to 18 percent and by 2016 only 13 percent of rentals were priced below $500 per month.

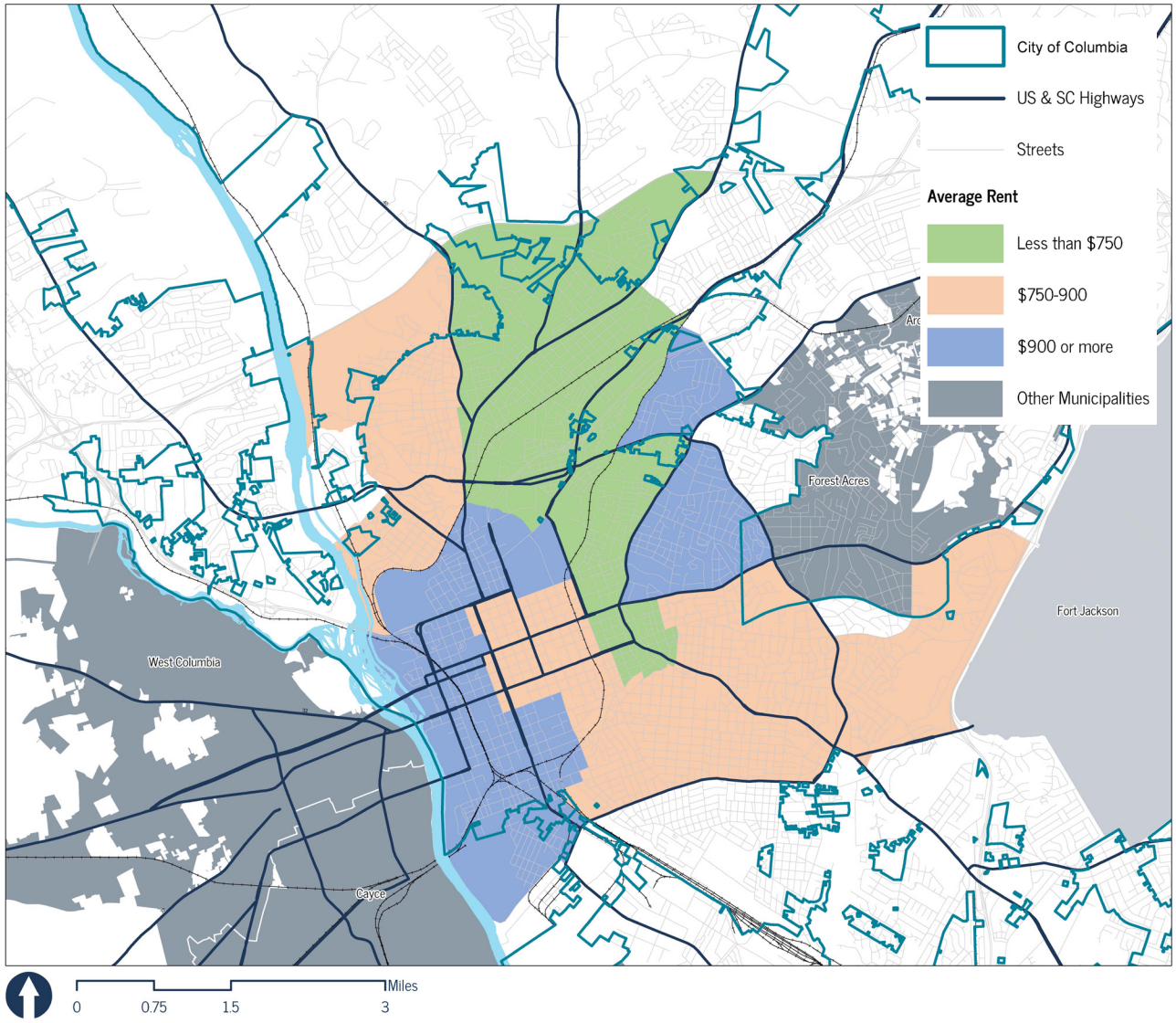



Rent Distribution, Columbia, 2000, 2010, and 2016.[9]

# Market Assessment

## MARKET TRENDS, CONTINUED

The adjacent map shows median rental rates by Census tract in Columbia. The tracts with median rent above $900 per month include land downtown, directly north of downtown, and directly south of downtown. Areas with median rent between $750-$900 per month include lands directly east of downtown and extending the distance to Fort Jackson, as well as tracts on the northwestern portion of the City abutting the Broad River. Census tracts with median rent below $750 per month are located mainly in the northern portions of the City, and Census tracts with median rents between $750 and $950 are located in the northern and southeastern portions of the central city, extending south to I-77.



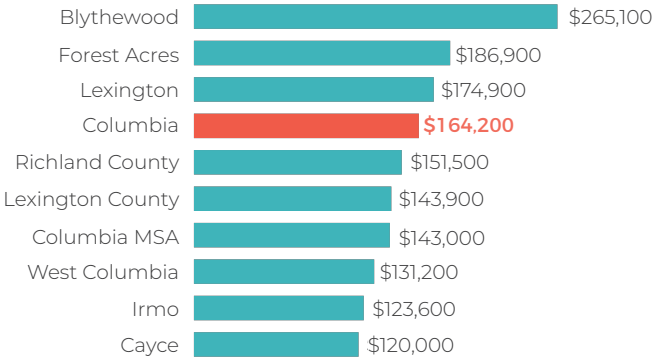

Median Gross Rent by Census Tract, Columbia Center City, 2016 [12]

# Market Assessment

## MARKET TRENDS, CONTINUED

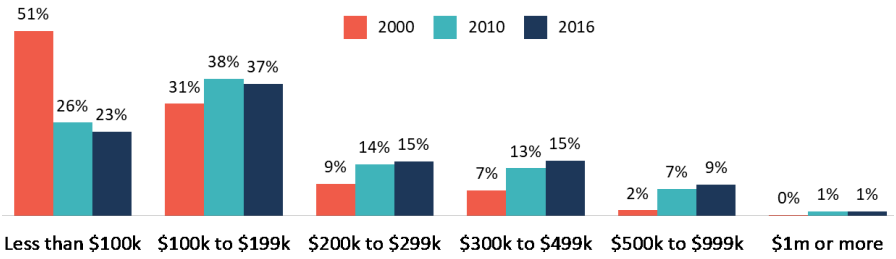
OWNERSHIP MARKET

Self-reported home values in Columbia are higher than the metro overall: median of $164,000 in the City versus $143,000 metro-wide. As shown in the following graph, Blythewood has the highest median home value in the metro at $265,100 and Cayce has the lowest at $120,000.



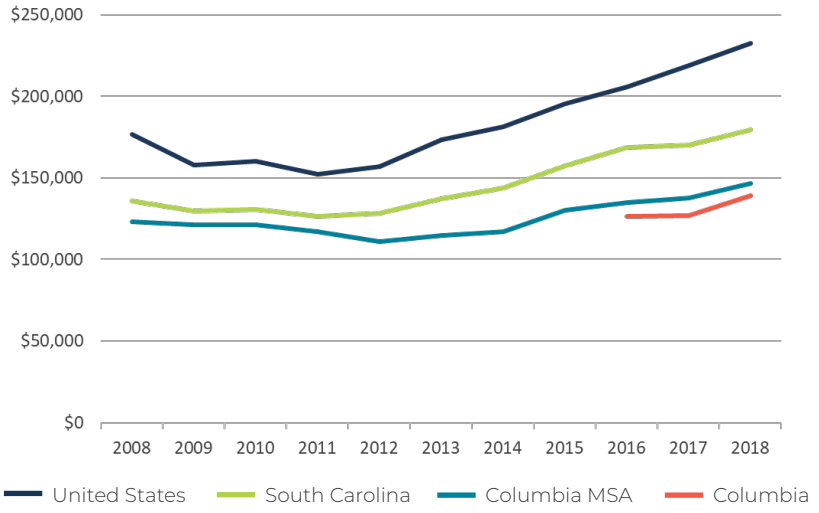

Median Home Value, Columbia and Surrounding Communities, 2016.[13]

The below graph shows the distribution of home values in Columbia and indicates the proportion of homes valued at less than $100,000 declined substantially between 2000 (51%) and 2016 (23%).




Home Value Distribution, Columbia, 2000, 2010, and 2016.[14]

According to Zillow data, the median price of homes on the for-sale market in Columbia has risen 32% since the recessionary low in 2012. Although the median price is lower in Columbia than the state and nation overall, the increase in price may be difficult for many potential buyers to manage, especially when coupled with an increase in interest rates over the same period.

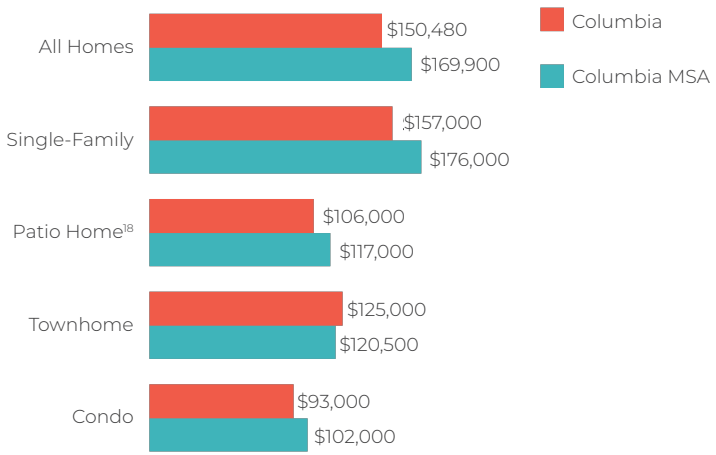



Median Sale Prices of Homes in Columbia, the Metro Area, South Carolina, and the US, 2008-2018.[15]

# Market Assessment

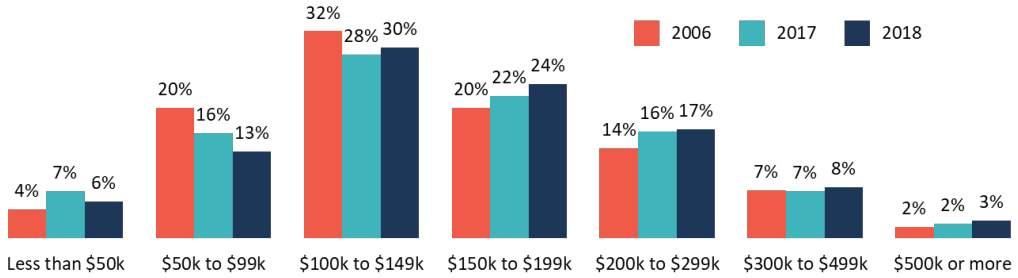
## MARKET TRENDS, CONTINUED

Multiple Listing Service (MLS) data indicate the 2018 median sale price of all homes sold in Columbia was $150,480 - lower than the metro median of $169,900. Median prices by product type ranged from $93,000 for condos to $157,000 for single family homes.




Median Sale Price by Type, Columbia, 2018 (January - August)[16]

Just over half of all homes sold in 2018 were priced between $100,000 and $200,000. Nineteen percent were priced below $100,000.




Sale Price Distribution, Columbia, 2006, 2017, and 2018 (January - August)[17]

# Market Assessment

## MARKET TRENDS, CONTINUED

The below table shows the characteristics of homes sold in Columbia and the metro area in 2018. Most of the homes sold in Columbia in 2018 were single family detached. About 10% were attached (either patios or condos). Patio homes, with a median price of $106,000, were in high demand and only lasted 15 days on the market (at the median).

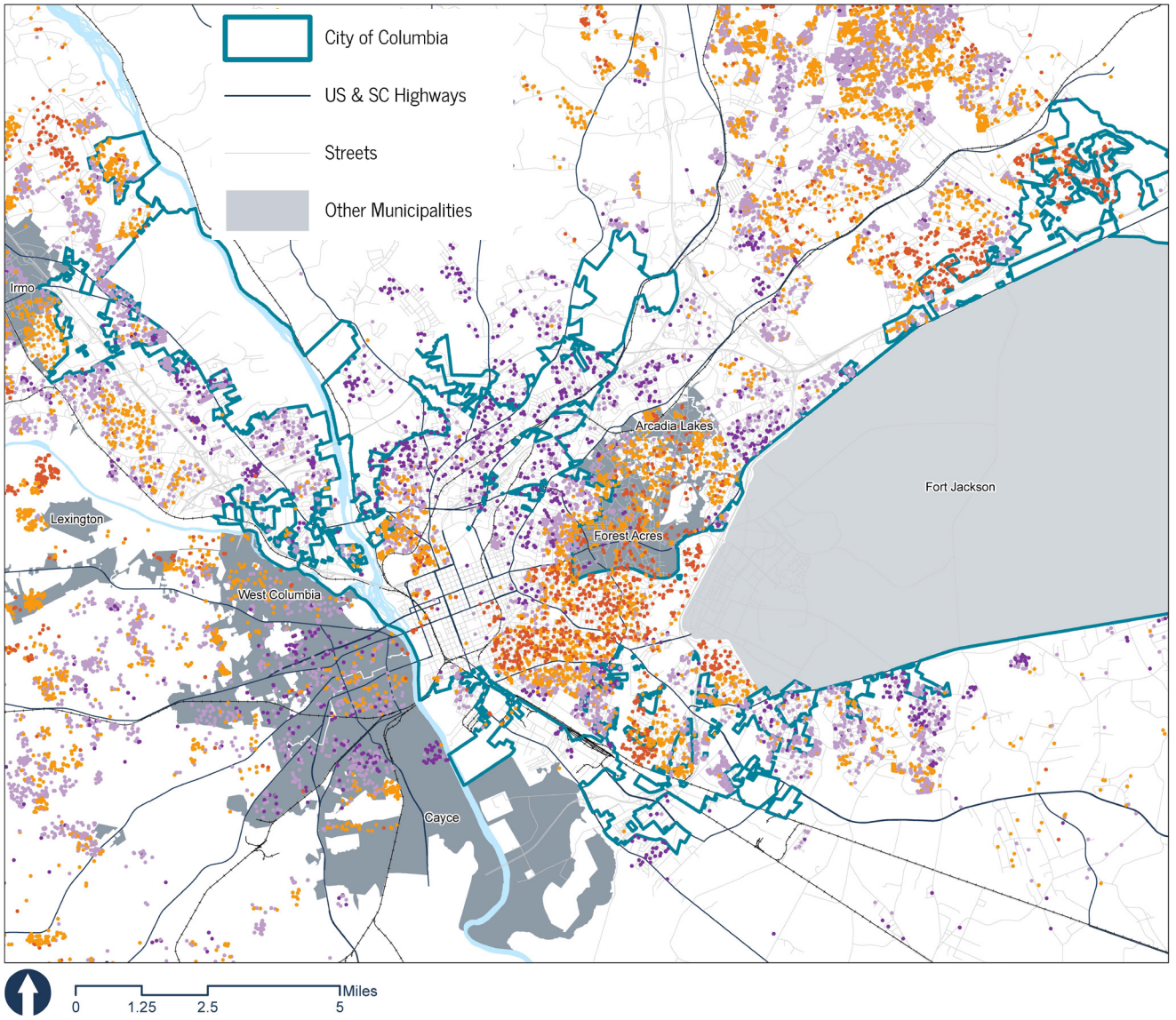
| Income Range | Sale Price | Price per Square Foot | Total Square Feet | Days on Market | % of All Sales |
|---|---|---|---|---|---|
| **City of Columbia** | | | | | |
| All Homes | $150,480 | $85 | 1,727 | 27 | 100% |
| Single Family | $157,000 | $85 | 1,829 | 26 | 87% |
| Patio Home | $106,000 | $84 | 1,242 | 15 | 3% |
| Townhome | $125,000 | $88 | 1,400 | 28 | 3% |
| Condo | $93,000 | $81 | 1,100 | 41 | 7% |
| **Columbia Metro** | | | | | |
| All Homes | $169,900 | $89 | 1,922 | 27 | 100% |
| Single Family | $176,000 | $89 | 2,020 | 27 | 91% |
| Patio Home | $117,000 | $93 | 1,264 | 13 | 2% |
| Townhome | $120,500 | $87 | 1,351 | 24 | 2% |
| Condo | $102,000 | $85 | 1,146 | 41 | 3% |

Median Characteristics of Homes Sold, Columbia and Metro Area, 2018 (January - August)[19]

# Market Assessment

## MARKET TRENDS, CONTINUED

The adjacent map shows residential property sales and sale prices in 2017 and 2018 from MLS data. Sales tend to be spatially clustered by price. Generally, sales prices in areas north and northeast of downtown Columbia tend to range from less than $75,000 up to $300,000. Higher sales prices, especially those above $300,000, tend to be located in neighborhoods directly east of downtown and the University of South Carolina campus with additional clusters in eastern Columbia. Developments within City limits north of Fort Jackson include a mix of sale prices, although they also generally follow the pattern of spatial clustering by price.




Homes Sold by Price and Location, Columbia, 2017-2018 Q2. Source: Multiple Listing Service and Clarion.

# Market Assessment

## MARKET TRENDS, CONTINUED

SUMMARY OF MARKET TRENDS

Between 1999 and 2016 rents rose faster than incomes—reducing affordability in the rental market. As a result, renters may find it harder to save for a downpayment and prepare for homeownership, even though sale prices generally rose at a manageable pace relative to incomes. Self-reported home values rose faster than both incomes and home prices—indicating an increase in equity for existing owners.

| | 1999 | 2016 | Percent Change | Trend Relative to Income |
|---|---|---|---|---|
| **Median Income** | **$31,093** | **$42,875** | **38%** | |
| Median Rent | $536 | $853 | 59% | ↑ |
| Median Sale Price | $93,750 | $126,643 | 35% | = |
| Median Home Value | $98,500 | $164,200 | 67% | ↑ |

Summary of Market Trends in Columbia, 1999-2016[20]

## AFFORDABILITY & GAPS ANALYSIS

To examine how well Columbia's current housing market meets the needs of its residents, and to determine how likely it is to accommodate demand of future residents and workers, BBC Research & Consulting conducted a modeling effort called a "gaps analysis." The analysis compares the supply of housing at various price points to the number of households who can afford such housing. If there are more housing units than households, the market is "oversupplying" housing at that price range. Conversely, if there are too few units, the market is "undersupplying" housing. The gaps analysis conducted addresses both rental affordability and ownership opportunities for renters who want to buy.

MISMATCH IN THE RENTAL MARKET

The below table compares the number of renter households in Columbia in 2016, their income levels, the maximum monthly rent they could afford without being cost burdened, and the number of units in the market that were affordable to them. The "Rental Gap" column shows the difference between the number of renter households and the number of rental units affordable to them. Negative numbers (in parentheses) indicate a shortage of units at the specific income level; positive units indicate an excess of units.

# Market Assessment

## AFFORDABILITY & GAPS ANALYSIS, CONTINUED

| Income Range | Max Affordable Rent | Renters | | Rental Units | | Rental Gap | Cumulative Gap |
|---|---|---|---|---|---|---|---|
| | | Number | Percent | Number | Percent | | |
| Less than $5,000 | $125 | 2,417 | 10% | 291 | 1% | (2,126) | (2,126) |
| $5,000 to $9,999 | $250 | 2,184 | 9% | 904 | 4% | (1,280) | (3,406) |
| $10,000 to $14,999 | $375 | 2,635 | 11% | 948 | 4% | (1,687) | (5,093) |
| $15,000 to $19,999 | $500 | 1,609 | 6% | 1,162 | 5% | (447) | (5,540) |
| $20,000 to $24,999 | $625 | 1,902 | 8% | 2,110 | 8% | 208 | (5,332) |
| $25,000 to $34,999 | $875 | 3,537 | 14% | 7,913 | 32% | 4,376 | (957) |
| $35,000 to $49,999 | $1,250 | 3,937 | 16% | 8,473 | 34% | 4,506 | 3,549 |
| $50,000 to $74,999 | $1,875 | 3,636 | 15% | 2,635 | 10% | (1,001) | 2,548 |
| $75,000 to $99,999 | $2,500 | 2,503 | 10% | 584 | 2% | (1,919) | 629 |
| $100,000 or more | | 398 | 2% | 90 | 0% | (308) | |
| **Total / Low Income Gap** | | **24,788** | **100%** | **25,109** | **100%** | **(5,540)** | |

Mismatch in the Rental Market, Columbia, 2016[22]

The gap analysis above shows that:

- Thirty-six percent of renters (8,845 households) living in Columbia earn less than $20,000 per year. These renters need units that cost less than $500 per month to avoid being cost burdened. Just 13 percent of rental units (3,305 units) in the city rent for less than $500/month (including subsidized rental units). This leaves a "gap," or shortage, of 5,093 units for these extremely low income households.
- The 5,093-unit gap consists of students, working residents earning low wages, residents who are unemployed and residents who are disabled and cannot work. BBC estimates that up to 1,822[21] of those households may be occupied by students, leaving 3,271 units as the non-student gap.

In sum, the private rental market in Columbia largely serves renters earning between $25,000 and $75,000 per year—76 percent of rental units are priced within that group's affordability range. The market fails to adequately serve the 43 percent of renters earning less than $25,000 per year—even when accounting for the impact of subsidized housing programs.

# Market Assessment

## AFFORDABILITY & GAPS ANALYSIS, CONTINUED

The "shortage" shown in the gaps model for high income renters suggests those renters are spending less than 30 percent of their income on housing—perhaps in order to save for a down payment on a home purchase.

GAPS IN THE FOR-SALE MARKET

A similar gaps analysis was conducted to evaluate the market options affordable to renters who may wish to purchase a home in Columbia. Again, the model compared renters, renter income levels, the maximum monthly housing payment they could afford, and the proportion of units in the market that were affordable to them.

The maximum affordable home prices shown in Figure 25 assume a 30-year mortgage with a 10 percent down payment and an interest rate of 4.42 percent. The estimates also incorporate property taxes, insurance and utilities (assumed to collectively account for 35% of the monthly payment).

The "Renter Purchase Gap" column in the below chart shows the difference between the proportion of renter households and the proportion of homes listed or sold in 2017 and 2018 that were affordable to them. Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units.

| Income Range | Max Affordable Home Price | Renters | | Homes Listed / Sold 2017 - 2018 Q2 | | Renter Purchase Gap | Percent of homes that are Attached |
|---|---|---|---|---|---|---|---|
| | | Number | Percent | Number | Percent | | |
| Less than $35,000 | $125,900 | 14,284 | 58% | 2,967 | 36% | -22% | 19% |
| $35,000 to $49,999 | $179,857 | 3,967 | 16% | 2,467 | 30% | 14% | 6% |
| $50,000 to $74,999 | $269,785 | 3,636 | 15% | 1,727 | 21% | 6% | 5% |
| $75,000 to $99,999 | $359,713 | 1,548 | 6% | 550 | 7% | 0% | 3% |
| $100,000 to $149,999 | $539,570 | 955 | 4% | 354 | 4% | 0% | 3% |
| $150,000 or more | $539,570+ | 398 | 2% | 170 | 2% | 0% | 2% |
| **Total /Gap below $35,000** | | **24,788** | **100%** | **8,235** | **100%** | **-22%** | **10%** |

Market Options for Renters Wanting to Buy, City of Columbia, 2016[23]

# Market Assessment

## AFFORDABILITY & GAPS ANALYSIS, CONTINUED

The for sale gaps analysis shows the Columbia market to be relatively affordable for renters earning more than $35,000 per year. Renters earning less than $35,000 per year can afford a max home price of $125,900. Just over 2,900 homes were listed or sold in Columbia in 2017-18 in that price range, accounting for 36 percent of all listed/sold homes (compared to 58% of renters in that affordability range). About one in five of the homes sold in that price range were attached homes (e.g., condos, townhomes, duplexes).

It is important to note that home size, condition and housing preferences (such as home location) are not considered in the affordability model. The model also assumes that renters are able to save for a 10 percent down payment (up to $12,600 for a household earning less than $35,000 annually).

WHAT CAN WORKERS AFFORD?

The table on the following page displays affordable rental and ownership options for workers earning the average wage by industry. Among the five largest industries of Columbia residents (which account for 55% of all resident workers) only one industry has average wages high enough to afford the city's median rent of $853/month and median sale price of $115,000.

Affordability for Columbia workers (those who live and work in the city as well as in-commuters) is similar: two of the top five industries can afford median rent and the median home price. Overall, the average Columbia metro worker - earning $27,330 per year - could afford 42 percent of Columbia's rental units and 21 percent of the homes sold in Columbia in 2017-18.

# Market Assessment

## AFFORDABILITY & GAPS ANALYSIS, CONTINUED

| Industry | Job distribution for Columbia residents | Job distribution for Columbia workers | Average Annual Wage in Columbia | Max Affordable Rent | Can Afford Median Rent? | Max Affordable Home Price | Can Afford Median Home Price? |
|---|---|---|---|---|---|---|---|
| Private, Total, all industries | 100% | 100% | $27,330 | $683 | no | $97,327 | no |
| Health & Social Services | 13% | 18% | $31,931 | $798 | no | $113,711 | no |
| Accommodation & Food Services | 12% | 10% | $12,904 | $323 | no | $45,953 | no |
| Educational Services | 11% | 6% | $26,767 | $669 | no | $95,322 | no |
| Retail Trade | 10% | 8% | $15,888 | $397 | no | $56,580 | no |
| Public Administration | 9% | 22% | $40,119 | $1,003 | yes | $142,870 | yes |
| Admin & Waste Services | 9% | 9% | $20,860 | $522 | no | $74,286 | no |
| Finance & Insurance | 6% | 7% | $43,462 | $1,087 | yes | $154,775 | yes |
| Manufacturing | 6% | 2% | $37,363 | $934 | yes | $133,056 | yes |
| Professional Services | 6% | 7% | $55,000 | $1,375 | yes | $195,864 | yes |
| Other Services | 3% | 3% | $19,577 | $489 | no | $69,717 | no |
| Wholesale Trade | 3% | 2% | $42,384 | $1,060 | yes | $150,936 | yes |
| Transportation & Warehousing | 3% | 0% | $24,004 | $600 | no | $85,482 | no |
| Construction | 3% | 2% | $26,027 | $651 | no | $92,686 | no |
| Information | 2% | 1% | $39,949 | $999 | yes | $142,265 | yes |
| Real Estate | 2% | 2% | $31,398 | $785 | no | $111,813 | no |
| Arts, Entertainment, & Recreation | 1% | 1% | $10,964 | $274 | no | $39,045 | no |
| Utilities | 1% | 0% | $36,250 | $906 | yes | $129,092 | yes |
| Natural Resources | 0% | 0% | $11,691 | $292 | no | $41,634 | no |
| Mining and Oil & Gas Extraction | 0% | 0% | $51,076 | $1,277 | yes | $181,890 | yes |

Affordability for Workers by Industry, City of Columbia, 2016. Wages reflect the Columbia MSA average annual wages; all other data are for the City of Columbia.[24]

# Market Assessment

## FUTURE HOUSING NEEDS

Since 2010, rents and home prices in Columbia rose faster than incomes. If that trend continues, an increasing proportion of households may be priced out of the market. The adjacent tables model affordability changes over the next 10 years, using trends from the past 16 years to forecast changes in income and housing costs. The forecast model presents income ranges relative to tenure and for the sake of simplicity, lending conditions are assumed to remain constant.

As demonstrated in the following charts, affordability of rentals declines substantially over the forecast period. Owner affordability declines as well, though not as quickly.

Owner Affordability forecasts

| Income Range | Max Affordable Home Price | Percent of Renters | | | Percent of Homes Affordable | | |
|---|---|---|---|---|---|---|---|
| | | 2016 | 2021 | 2026 | 2016 | 2021 | 2026 |
| **Less than $35,000** | $125,900 | 58% | 51% | 43% | 36% | 32% | 28% |
| **$35,000 - $50,000** | $179,857 | 16% | 16% | 15% | 30% | 31% | 30% |
| **$50,000 - $75,000** | $269,785 | 15% | 17% | 19% | 21% | 23% | 25% |
| **$75,000 +** | $269,785 + | 12% | 16% | 22% | 13% | 15% | 17% |

Rental Affordability forecasts

| Income Range | Max Affordable Home Price | Percent of Renters | | | Percentage of Rentals Affordable | | |
|---|---|---|---|---|---|---|---|
| | | 2016 | 2021 | 2026 | 2016 | 2021 | 2026 |
| **Less than $20,000** | $500 | 36% | 30% | 25% | 13% | 9% | 6% |
| **$20,000 - $35,000** | $875 | 22% | 21% | 19% | 40% | 30% | 21% |
| **$35,000 - $50,000** | $1,250 | 16% | 16% | 15% | 34% | 41% | 47% |
| **$50,000 +** | $1,250 + | 26% | 33% | 41% | 13% | 19% | 25% |

Affordability Forecasts, City of Columbia, 2016 to 2026[25]

# Policy Analysis

## EXECUTIVE SUMMARY

With a population of about 132,500 residents and a diversity of institutions and industries, Columbia's land area includes a wide-ranging stock of neighborhoods and housing. The City's housing landscape has changed over the years as market conditions and demographics have shifted, and there are opportunities to meet current and future needs.

Now, the Columbia Compass comprehensive plan offers an opportunity to review and make recommendations to update existing policies and programs. This housing policy analysis provides a review and inventory of existing housing policies, strategies, and regulations in order to inform the discussion about tools and approaches that could be considered in the new comprehensive plan.

This policy analysis identifies several key areas where the City of Columbia has established policy direction:

- **Equity and Choice**: housing diversity, affordable housing, and homelessness
- **Land Use and Design**: managing growth in greenfield areas, infill and redevelopment, design of neighborhoods and homes, and student housing
- **Neighborhood Reinvestment**: revitalizing declining neighborhoods, decreasing vacancy and blight, code enforcement, reducing hazards in homes, and rehabilitation and reinvestment of aging homes and structures
- **Preservation and Sustainability**: historic preservation, adaptive reuse, design regulations, green housing development
- **Serving Neighborhoods**: neighborhood connectivity, infrastructure, and amenities

Early feedback from the community suggests that there are several key policy themes in need of additional focus and resources:

- Need to grow inventory of affordable housing
- Need to expand the mix of available housing options
- Support for development of transit-accessible housing
- Protect neighborhood character
- Support revitalization of aging neighborhoods

## CURRENT POLICY DIRECTION & THEMES

INTRODUCTION

Developing policy direction for the future of housing and neighborhoods in Columbia requires two assessments: (1) an understanding of the current policy direction in place, and (2) community aspirations for the future. This summary of housing and neighborhood policies and themes will serve as the foundational policy guidance for developing the Housing Element of the new Columbia Compass comprehensive plan. While not all policies will necessarily be maintained in the new plan, and new policy direction may be developed, it is nonetheless important to understand the guidance set by current policies and to build off these foundations.

*Plan Inventory*

The plan inventory includes the full list of existing community-wide and area plans, conservation and historic district guidelines, community character districts, relevant regulations, and other documents. The policy direction from these documents was thoroughly assessed through a policy matrix database prepared by Clarion Associates.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

| Plan/Regulation | Date of Completion |
|---|---|
| **Community-wide Plans** | |
| Plan Columbia - Land Use Plan: putting the pieces in place | February 2015; revised: December 2017 |
| Envision Columbia, Columbia City Council Vision Statement | January 2017 |
| Public Space Public Life Action Plan | June 2016 |
| City of Columbia Consolidated Plan: 2015-2019; Community Development Department | July 2015 |
| Walk Bike Columbia – Pedestrian & Bicycle Master Plan | May 2015 |
| The Comprehensive Plan for Columbia, South Carolina: 2008-2018 | September 2008 |
| City-wide Architectural Survey & Historic Preservation Plan | 1993 (Bryan Survey) |
| **Area Plans** | |
| Eau Claire Historic Resources Survey | October 2018 |
| Capital City Mill District Area and Corridor Plan | December 2017 |
| South Main Capital District Area Plan | July 2017 |
| West Gervais District Plan | February 2017 |
| Walkable 29203: Cane Creek & North Main Areas Pedestrian Master Plan | October 2016 |
| Devine Street / Fort Jackson Boulevard Commercial Nodal Plan | November 2013 |
| Rosewood Plan – Corridor and Neighborhood Plan | May 2012 |

| Plan/Regulation | Date of Completion |
|---|---|
| Innovista Master Plan | July 2007 |
| Five Points "FutureFive" Redevelopment and Master Plan | August 2006 |
| Lower Waverly Redevelopment Plan | July 2006 |
| The Master Plan for The Villages of North Columbia | December 2005 |
| A Plan for the Redevelopment of East Central City | June 2004 |
| Columbia Owens Master Plan | August 2002 |
| City Center Master Plan | April 1999 |
| **Conservation & Historic District Guidelines** | |
| Cottontown/Bellevue Architectural Conservation District Design Guidelines | June 2009 |
| Earlewood Protection Area Design Guidelines | 2005 |
| Elmwood Park Architectural Conservation District (Sec. 17-2.5(g)(6)b, Standards for Structure and Site Design) | See new Zoning Ordinance and Land Development Regulations |
| Governor's Mansion Protection Area (Sec. 17-2.5(g)(6)b, Standards for Structure and Site Design) | See new Zoning Ordinance and Land Development Regulations |
| Granby Architectural Conservation District Guidelines | 2010 |
| Landmark District (Sec. 17-2.5(g)(6)b, Standards for Structure and Site Design) | See new Zoning Ordinance and Land Development Regulations |

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

| Plan/Regulation | Date of Completion |
|---|---|
| Melrose Heights / Oak Lawn Architectural Conservation District Design Guidelines | October 2003 |
| Oakwood Court Architectural Conservation District | June 2007 |
| Old Shandon / Lower Waverly Design Guidelines | September 2001 |
| Seminary Ridge District Guidelines | June 2018 |
| University Hill Architectural Conservation District Design Guidelines | March 2008 |
| Wales Garden Architectural Conservation District | April 2008 |
| Waverly Protection Area Guidelines | December 2016 |
| West Gervais Historic Commercial District and Protection Area District Design Guidelines | February 2017 |
| Whaley Street Protection Area Historic District Guidelines | October 2010 |
| **Community Character Districts** | |
| Heathwood Community Character District | See new Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances |
| Hollywood-Rose Hill Community Character District | See new Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances |
| Shandon Community Character District | See new Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances |
| Sherwood Forest Community Character District | See new Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances |
| Whaley Street Community Character District | See new Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances |
| **Regulations & Other Documents** | |
| Abandoned Buildings Revitalization Act | Current South Carolina law – originally enacted June 2013 |
| Zoning Ordinance and Land Development Regulations Assessment | Public Review Draft made available February 2016 |
| Rewritten Zoning Ordinance and Land Development Regulations | Adopted but not yet in effect as of January 2020 |
| Bailey Bill Ordinance; Chapter 17, Article 5, Division 5. Special Property Tax Assessments for Rehabilitated Historic Properties. | Current South Carolina law – originally enacted in 1992 |

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

| Plan/Regulation | Date of Completion |
|---|---|
| Columbia Zoning Ordinance, Chapter 17 - Planning, Land Development and Zoning | Current ordinance was drafted in 1979 and has undergone multiple subsequent revisions; the rewritten code has been adopted but is not yet in effect. |
| Columbia Historic Preservation Ordinance; Chapter 17 , Article V - Historic Preservation and Architectural Review | Current ordinance was drafted in 1979 and has undergone multiple subsequent revisions; the rewritten code has been adopted but is not yet in effect. |

*Methodology*

The analysis of existing policies, plans, and regulations was conducted using the following methodology:

1. **Inventory**. Create a comprehensive inventory of active plans, policies, and any other regulations or documents that guide policymaking in Columbia.
2. **Categorize**. Conduct a systematic review and categorization of policies according to key topic areas.
3. **Assess**. Assess policies and identify key themes. Establish themes by assessing a number of factors including frequency of policies, how recently policies were adopted, and whether they are area-wide or geographically focused.

*Assessment & Summary*

The assessment and summary of current policy direction in Columbia is divided into the following themes:

1. Land Use and Design
2. Neighborhood Reinvestment
3. Serving Neighborhoods
4. Equity and Choice
5. Preservation and Sustainability

LAND USE & DESIGN

Several City plans address land use and design; however, the *Plan Columbia Land Use Plan* (adopted 2015) is the primary source of broad community-wide land use and design policy direction. The *Plan Columbia Land Use Plan*, the text of which was most recently amended in December 2017, replaced the Land Use Element of *The Columbia Plan: 2018 (TCP-2018)*. The launch and initiation phase of the land use plan included a review of existing plans and conditions, and the land use plan carries forward relevant policies from those previous plans.

The land use plan laid the groundwork for the rewrite of the City's Zoning Ordinance and Land Development Regulations, which is in the public review draft phase at the time of writing this document. The future land use maps are regularly updated.

Two other key documents are the Columbia Zoning Ordinance and Land Development Regulations Assessment and the newly updated Zoning Ordinance and Land Development Regulations. The Assessment is important because it serves as the bridge between the land use plan and the rewritten regulations that will implement the land use plan.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

The Zoning Ordinance and Land Development Regulations document is important because it serves as the rules and procedures that govern and shape all future development in Columbia. Policies drawn from these documents related to land use and design that have an impact on housing and neighborhoods are summarized and themed in this section.

*Managing Housing Growth in Greenfield Areas*

The *Plan Columbia Land Use Plan* provides clear policy guidance for new development in greenfield areas. Plan policies encourage growth in existing infill areas and discourage growth in greenfield areas; however where greenfield development occurs, the Plan's guidelines are:

1. **New developments should emphasize connectivity**. Emphasize connectivity in the design of greenfield development, in particular to adjacent developments.
2. **Open Space should be accessible and connected**. Design new developments to protect open space, make it accessible, and connect it to existing or future networks of open space where possible.
3. **Design transportation infrastructure for multiple users**. New roads should accommodate multiple users by including sidewalks, bike lanes, and on-street parking consistent with the *Walk Bike Columbia Pedestrian & Bicycle Master Plan*.
4. **Ensure service and infrastructure is adequate for new development**. Manage growth so that it is coordinated and timed relative to infrastructure availability.
5. **Make development compatible with surrounding areas**. The edges of new development should be consistent with adjacent land uses and the scale of the surrounding development context.

*Infill & Redevelopment*

Infill and redevelopment are addressed directly in the *Plan Columbia Land Use Plan*. Guidelines for infill and redevelopment include the following:

1. **Promote compatibility with surrounding development**. Infill development and redevelopment of existing buildings should be built with a similar scale and lot configuration. Architectural proportions of new structures should align with the block and street dimensions of the recommended development type (as designated in the land use plan).
2. **Provide transitions between development intensities**. Where infill occurs between development intensities, buildings should balance the scale between the two intensities.
3. **Ensure context-sensitivity for transportation infrastructure**. Features of the right-of-way should be consistent with the existing context or regulating streetscape plan, if one exists.
4. **Prioritize the existing street network in new developments**. Established street networks should maintain dominance for building orientation in redevelopment. Alleys are encouraged in redevelopment to provide intensification of development within a site.
5. **Expand development along commercial corridors**. Existing underutilized properties along commercial corridors provide opportunities for infill and redevelopment that includes a mix of uses.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

*Design of Neighborhoods & Homes*

The *Plan Columbia Land Use Plan* provides guidance for the design of neighborhoods and homes. The plan's neighborhoods chapter provides a vision of:

- Well-connected neighborhoods
- Unique architectural character with high quality design
- Higher intensity neighborhoods near activity centers and corridors
- A variety of housing types within neighborhoods
- Vibrant neighborhood activity centers
- A network of parks, green spaces, tree canopy, access to water
- Protection, preservation, and emulation of historic and established neighborhoods

There are 10 distinct neighborhood development types in the land use plan. Each development type provides guidance for building types, land uses, street and block patterns, and other design elements. These development types provided guidance for the restructured zone districts as outlined in the Regulations Assessment and implemented through the updated Zoning Ordinance and Land Development Regulations.

*Student Housing*

Undergraduate, graduate, and professional student enrollment has grown over the years at the University of South Carolina Columbia campus. Total enrollment has increased from 23,000 (15,200 undergraduate) students in 2000 and 29,600 (21,400 undergraduate) students in 2010, to 34,800 (26,700 undergraduate) students in 2018.[26] As of 2017, 75 percent of all full-time students lived off-campus.[27] Columbia hosts several other smaller public, private, and religious colleges and universities with full-time students, including Allen University, Benedict College, Columbia College, Columbia International University, Lutheran Theological Seminary (Lenoir-Rhyne), and Midlands Technical College.

Allen University has three residence halls that accommodate about 560 students. Students also have off-campus living options. Benedict College has eight campus residence communities. 319 seniors graduated from Benedict College in the 2016-2017 Academic Year. Columbia College has five on-campus residence halls. Most first and second year undergraduate students are required to stay on campus. 610 undergraduate students (approximately 1,000 total students) attend Columbia International University (CIU). CIU has six on-campus residence halls and all undergraduate students under the age of 23 are required to live on campus. Lutheran Theological Seminary (Lenoir-Rhyne) has ten student housing options, including townhomes, apartments, houses, and Greek housing with Eight fraternities and sororities. One of the university's goals outlined in the strategic plan is to establish graduate- and adult-appropriate dedicated housing. Midlands Technical College (MTC) enrolls approximately 18,000 students annually and does not provide on-campus housing.

# Policy Analysis

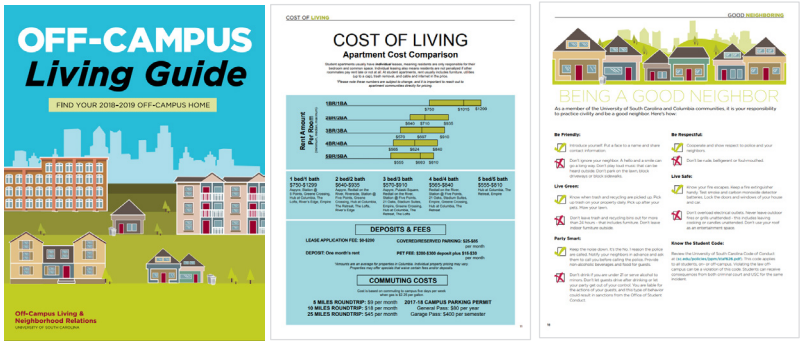
## CURRENT POLICY DIRECTION & THEMES, CONT.

| University Of South Carolina Student Housing Quick Facts (2018)[28] | |
|---|---|
| Number of fraternities and sororities with chapter houses: | 19 |
| Number of residence halls (buildings): | 49 |
| Number of students can be accommodated in college housing: | 9,049 |
| Percentage of undergraduates living in fraternity/sorority housing: | 9% |
| Percentage of full-time undergraduates that live in college-owned, -operated, or affiliated housing[29]: | 34.3% |
| Percentage of full-time undergraduates that live off campus or commute: | 65.7% |
| Number of housing units (rooms, apartments, houses) available for undergraduates | 6,283 |

Although U o f SC provides student housing on campus (9,049 students can be accommodated in college housing), and first year students are required to live on-campus (unless issued a waiver), a number of students live off-campus. Student housing in Columbia is expected to be provided with a mix of market rate housing for non-students, on-campus dormitories, and special student housing. U of SC itself has partnered with private developers to construct a public-private student housing development: Campus Village. This project was approved by the University of South Carolina trustees in August 2017. The development plan includes demolition of four 1970-era aging dormitory structures with 1,211 beds on the south side of U of SC's campus and development of a 3,750-bed student housing complex with eight quad-styled residence halls and a mix of uses.

The University of South Carolina Off-Campus Living and Neighborhood Relations Division offers students advice for off-campus living. When student behavior in the community breaks rules, the University will get involved. Freshmen are required to take University 101, which includes information and advice for students when they eventually move out on their own.

There is limited policy direction for off-campus student housing in Columbia's existing plans. The Innovista Master Plan could include more than 6,500 student and market-rate residential units. The updated Zoning Ordinance and Land Development Regulations[30] address student housing in several key ways, described on the following pages.




The University of South Carolina Off-Campus Living and Neighborhood Relations Division offers students advice for off-campus living.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

First, the updated regulations expand on the definition for private dormitory in the current zoning ordinance.[31] The updated definition for private dormitory is:

> *A building not owned or operated by a college or university that contains bedrooms for students attending a college or university. Each bedroom shall have an individual private bathroom with a bath or shower. Bedrooms may be arranged around a common area with a kitchen which is shared by students renting the bedrooms, or along a hall which provides access to a common kitchen space. Bedrooms shall be rented to the student on an annual basis or for an academic semester or summer term. Accessory uses may include fitness facilities, pools, parking areas, and similar facilities.*

The following standards apply to private dormitories in Columbia[32]:

- Limit private dormitories to specific zoning districts and require conditional permits or special exception permits
- Require a minimum distance of 600 feet from certain districts
- Establish a maximum density of 150 bedrooms per acre[33]
- Restrict occupancy to one person per bedroom
- Require pedestrian facilities and long- and short-term bicycle parking
- Require compliance with preservation or design overlay design guidelines

*Fraternity & Sorority Houses*

Just over 6,300 U of SC students (27 percent of undergraduate student body) belong to one of the 47 chapters of fraternities and sororities. The U of SC Greek Village, which is an on-campus development, includes 20 facilities and houses approximately 700 students. In addition to housing students, these facilities and houses also provide students with meal plans in the form of lunch and dinner. Off-campus fraternity and sorority houses are limited to a small number of zoning districts as special exception uses.

*Student Housing in Single-Family Neighborhoods*

Many communities with colleges or universities often face a unique set of challenges with students living in off-campus, single-family neighborhoods. In many communities, homes originally built for owner-occupied, single-family houses may be converted over time to rental housing for students. This trend can result in increasing complaints by neighborhood residents about parking, noise, and other issues arising from student rental housing. Furthermore, conversion of neighborhood housing to student rental properties can result in a decreasing inventory of available non-student owner-occupied and rental housing in certain areas. There is currently little policy guidance that addresses student housing in predominantly single-family neighborhoods.

Some existing policies and regulations influence student housing in single-family neighborhoods. The definition of family is one-way communities regulate the number of unrelated persons residing in a single residential unit, including single-family homes. In the updated Zoning Ordinance and Land Development Regulations, a family is defined as “an individual; two or more persons related by blood, marriage, or adoption; or a group of three or fewer individuals not related by blood, marriage, or adoption, living together in a dwelling unit as a single housekeeping unit.” These policies are intended to limit the number of unrelated persons living as family units in a home.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

*Fort Jackson*

Fort Jackson also plays an important role in providing supply and demand for housing. The fort consists of over 52,000 acres, with ranges, field training sites, and 1,160 buildings. Approximately 9,500 soldiers and civilians work on post. An additional 10,000 students attend courses on the base.

Currently, about 800 families and 400 single soldiers live on post year-round. Thirty new homes are expected to be built over the next two years, which will result in a total of approximately 850 homes. The remaining soldiers and civilians live off-post. These numbers are projected to remain stable through 2024.

NEIGHBORHOOD REINVESTMENT

Columbia's success in the future will largely be determined by the health of its neighborhoods. Neighborhoods serve as the organizing framework for placemaking in the community. As neighborhoods age, it is important to ensure that maturing neighborhoods are targets for reinvestment, and that they do not reach a tipping point and begin declining (i.e., decreasing property values, increasing property vacancies, increasing code enforcement issues and criminal activity).

Several of Columbia's guiding policy documents include goals, objectives, and policies that emphasize neighborhood stabilization and reinvestment in vacant housing and blighted properties. Generally, themes from these policy documents include the following:

- **Revitalize declining neighborhoods**. The Comprehensive Plan emphasizes the need to focus resources in already developed areas across Columbia to create high-quality environments for all residents. Distressed neighborhoods should be identified and targeted for priority investment and improvement activities.[34]
- **Decrease vacancy and blight**. The *2015-2019 Consolidated Plan* outlines how the City will utilize HUD funding and non-federal sources to reduce vacancy of buildings and blight across Columbia, through means including demolition, rehabilitation and/or reconstruction of long-neglected commercial or residential properties. *TCP2018* and the *Plan Columbia Land Use Plan* reinforce this policy direction.[35]
- **Employ stricter code enforcement**. Code enforcement is important to ensuring the health, safety, and welfare of all of Columbia's residents. Typical code enforcement cases include noncompliant structures, abandoned and derelict vehicles, front-yard parking, overgrown lots, and boarded windows. This policy direction is prevalent in the Housing element of *TCP2018* in addition to the *Villages of North Columbia Master Plan*, *A plan for the Redevelopment of East Central City*, and others.
- **Reduce hazards in homes**. A goal of the *2015-2019 Consolidated Plan* is to incorporate the reduction of hazardous and unsafe housing conditions (lead-based paint, mold, asbestos) in all of the City's housing programs.
- **Identify and provide assistance to homeowners with needed repairs**. Assist low- to moderate-income homeowners who are in need of substantial rehabilitation and major repairs, especially those with housing problems that pose immediate health and safety danger to the occupants and surrounding area. This policy is defined in the *2015-2019 Consolidated Plan*.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

*Relevant Programs*

- Façade Improvement Loan Program. The City of Columbia's Facade Improvement Program aims to improve the appearance of commercial corridors throughout the city that are significantly deteriorated.
- Abandoned Buildings Act (ABA). This is a state-wide policy that was approved by the SC State Legislature in 2013. It provides a tax credits to incentivize the rehabilitation, renovation or redevelopment of abandoned buildings and sites. The ABA tax credit is only allowed if rehabilitation expenses exceed $250,000 and the property must become income-producing following the investment.

SERVING NEIGHBORHOODS

The City plays a vital role in maintaining the health of its neighborhoods. The public realm, including streets, sidewalks, curb and gutter, street lighting, stormwater infrastructure, parks and open spaces, and other public amenities are critical components of neighborhoods that need maintenance and improvements over time. Some communities may be missing these important components outright and are opportunities for expanding neighborhood services. Appendices E and G, Transportation and Community Facilities respectively, outline many of these amenities and opportunities for improvement.

Many of Columbia's guiding policy documents include goals, objectives and policies that emphasize serving neighborhoods. The themes from these policy documents include neighborhood connectivity and neighborhood infrastructure and amenities.

*Neighborhood Connectivity*

Several plans (such as *TCP2018*, *Walk Bike Columbia*, the *Plan Columbia Land Use Plan*, the *Capital City Mill District Area & Corridor Plan*, the *Villages of North Columbia Master Plan*, the *West Gervais District Plan*, the *Rosewood Corridor and Neighborhood Plan*, and the *Devine Street/Fort Jackson Commercial Node Plan*) emphasize connecting people to jobs, schools, destinations, adjacent communities, and one another. The following guidelines for neighborhood connectivity are included in current plans:

- **Promote active forms of transportation, such as bicycling, walking, public transit**. Create and support an urban environment that reduces automobile dependence and encourages active movement in everyday life. Ensure proper linkages to community facilities and destinations.
- **Balance the needs of pedestrians, automobiles, bicyclists, and transit users**. Biking, walking, and using transit for transportation should be easy and, efficient commuting choices available in Columbia.
- **Provide a mix of transportation choices that are accessible and ADA compliant**. Transportation options should meet the needs of all users, including children, families, the aging, and persons with disabilities.[36]
- **Prioritize safety**. Roads, sidewalks, and transportation facilities should be safe and comfortable for pedestrians and cyclists, with the overall objective to reduce injuries and fatalities.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

*Neighborhood Infrastructure & Amenities*

*TCP2018* and *Plan Columbia Land Use Plan* provide visioning and guidance for the proliferation of community services and amenities provided throughout the City.

- **Ensure community facilities and services are adequate for present and future development**. Provide public facilities and services in a manner that are efficient in delivery, meeting both current and future community needs. New development should be coordinated and timed relative to infrastructure availability.
- **Provide a connected greenway system**. The greenway system should reach into Columbia's neighborhoods, while linking waterways and environmental corridors, to provide access to parkland and open space throughout the City of Columbia.
- **Promote the natural, cultural, and physical amenities of Columbia**. Columbia should preserve and enhance its natural amenities, such as parks, open space, and tree-lined streets that are landmark features of the region.
- **Ensure an equitable distribution of services and amenities throughout Columbia**. Equitable distribution of community services throughout Columbia ensures that all neighborhoods have an equal opportunity to take advantage Columbia's resources.
- **Develop small neighborhood pocket parks and increase educational services and outreach programs**. Identify areas that are suitable for small neighborhood amenities. (Area Specific)[37]

EQUITY & CHOICE

Successful cities provide their residents with a variety of housing options that meet individual household's unique needs. Housing is needed for all stages of a person's life: youth, college student, worker, growing family, empty nester, and aging resident; and equitable housing options provide each household with the housing characteristics that best meet their needs. These topics are addressed in several of Columbia's guiding policy documents and include themes related to housing diversity, affordable housing, and addressing homelessness.

*Housing Diversity*

Several current policy documents include direction to maintain and increase the diversity of housing options in Columbia. Furthermore, one of the focus areas of *Envision Columbia* is "Enhancing Columbia's Neighborhoods," which promotes a diverse housing stock that serves residents in a variety of income categories and life stages. Other policies provide the following direction:

- **Provide a range of housing choices that serves a diverse population and meets the needs of current and future generations**. Several City-wide and area-specific policies[38] emphasize the need to ensure availability and access of housing types and options to all of the City's residents to meet present and future housing needs. Housing options should be safe, appropriate, and affordable.
- **Permit the use of accessory dwelling units to expand the range of housing options**. Plan Columbia provided guidance for modifying City ordinances to allow accessory dwelling units in conjunction with single-family occupied houses. The

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

updated Zoning Ordinance and Land Development Regulations document proposes permitting accessory dwelling units in residential and some mixed-use zone districts and includes standards to ensure compatibility with the character of the neighborhood.

- **Expand accommodations for an aging population**. Several City-wide and area-specific policies[39] promote accessibility for aging and disabled populations, including special facilities and resources for seniors. Policies also promote diverse multi-generational neighborhoods with a variety of housing options—including small-footprint homes with minimal maintenance responsibilities that allow seniors to age in place.
- **Promote fair housing**. As a goal in the *2015-2019 Consolidated Plan*, the City intends to continually identify and address impediments to Fair Housing Choice, educate the community on fair housing rules and meet HUD fair housing requirements.
- **Expand opportunities for homeownership and close the gap in homeownership**. The *2015-2019 Consolidated Plan* aims to enhance homebuyer opportunities for low- and middle-income residents.

*Affordable Housing*

*TCP2018* and the *2015-2019 Consolidated Plan* include affordable housing policy direction to increase the supply of affordable housing and improve the quality of existing affordable housing. Policy direction in those plans includes:

- **Incentivize affordable housing development**. *TCP2018* includes an action to consider establishing incentives to encourage affordable housing, including multi-family rental units that are affordable under the HUD standards for affordable housing as well as owner-occupied units.
- **Support a Housing Trust Fund**. *TCP2018* includes an action to create and support a housing trust fund. The Midlands Housing Trust Fund was established in 2011 and is currently supported financially by the City of Columbia.
- **Remove barriers to creating affordable housing**. The *2015-2019 Consolidated Plan* outlines a strategy to overcoming obstacles and barriers that prevent the expansion of affordable housing that is focused on reviewing and evaluating the City's administrative procedures, ordinances and regulations. That was also a key goal in the Regulations Assessment and updated Zoning Ordinance and Land Development Regulations.

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

The following table lists current affordable housing programs in Columbia. The Columbia Compass planning process explored additional programs and case studies from other communities to potentially implement in Columbia. The housing chapter of the plan includes several recommendations for expanding affordable housing

| Program | Program Description |
|---|---|
| The HOME Investment Partnerships Program (HOME) | HUD Program that serves three objectives in Columbia: 1) expand the supply of decent, safe, sanitary, and affordable housing to very low and low income individuals; 2) mobilize and strengthen the ability of local governments to provide affordable housing services; 3) leverage private sector participation and expand the capacity of non-profit housing providers. |
| Community Development Block Grant (CDBG) | HUD program; funds local community development activities, specifically for provide decent housing and suitable living environments, and expanding economic opportunities. See below for more details about prioritization of CDBG funds in Columbia. |
| Housing Opportunity for People with AIDS (HOPWA) | Federal Funds for housing assistance and related supportive services to address the specific needs of low-income persons living with HIV/AIDS and their families |
| City Lender I & II Programs | City partnership with local financial institutions. Provides funds to assist low-to-moderate income families throughout Columbia who are interested in becoming homeowners. |
| Housing Emergency Loan Program (HELP) | Provides deferred loan payments to qualified households for homeowner repair and emergency rehabilitation. |
| Individual Development Account (IDA) Program | Established to promote asset building among low to moderately-low income individuals. IDAs are savings accounts that can be used only for first-time home purchases, capitalizing a small business, or for educational or job training expenses. |
| Maintenance Assistance Program | Forgivable loan program (up to $15,000 over 5 years) for qualified homeowners in target areas of Columbia to make energy efficiency repairs. |
| Midlands Housing Trust Fund | A certified Community Development Financial Institution established in 2011 that lends to housing developers for creation, rehabilitation, and preservation of affordable housing for households earning less than 80% of Area Median Income in the Midlands area. |

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

*Community Development Block Grants*

The Community Development Act of 1974 created the Community Development Block Grant (CDBG) program. It was re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic development opportunities for persons of low and moderate income. The CDBG Program is funded and regulated at the federal level by the U.S. Department of Housing and Urban Development (HUD) and administered locally by the City of Columbia's Community Development Department.

The City's objectives for this program are in accordance with HUD's National Objectives which seeks the development of a viable urban community through the implementation of national goals, principally for the benefit of low-and moderate-income (LMI) persons:

- Benefiting Low and Moderate Income (LMI) Persons
  - LMI – Individual Benefit
  - LMA – Area Benefit
  - LMC – Limited Clientele Benefit
  - LMH – Housing Benefit
  - LMJ – Creates or Retains Job Benefit
- Addressing Slum or Blight; or
- Meeting a Particular Urgent Community Need

CDBG funds are also directed toward addressing the City of Columbia's Priority Needs:

- Improving Affordable Housing Options
- Expanding Economic Opportunities
- Providing Suitable Living Environments
- Improving Capacity of Area Housing and Community Service Providers

The City of Columbia receives applications from qualified entities to apply for funding for projects and activities that are consistent with the locally developed CDBG Program Priorities and to address the federal/local Consolidated Plan objectives. The Consolidated Plan is a planning document required by HUD. The plan requirements are designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for public engagement to identify priorities for housing and community development and HUD funding, including CDBG funds.

The following four program priorities needs and thirteen program goals are consistent with the *2015-2019 Consolidated Plan* and approved by City Council. All funded activities, programs or projects must be consistent with the priority needs and goals of the *Consolidated Plan*, as set forth below.

1. Improving Affordable Housing
2. Expanding Economic Opportunities
3. Providing for Suitable Living Environments
4. Improving the Capacity of Area Housing & Community Service Providers

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

Program Goals

1. Provide homebuyer opportunities
2. Increase and improve the supply of affordable rental housing
3. Assist homeowners with needed repairs
4. Provide for special needs housing opportunities
5. Promote Fair Housing
6. Provide support to new and expanding businesses
7. Provide job training and job placement services
8. Improve access to economic opportunities
9. Improve access to housing opportunities
10. Decrease vacancy and blight
11. Reduce hazards in homes, including lead-based paint, mold and asbestos
12. Improve the availability of public services and facilities
13. Increase capacity of housing and services providers

The CDBG grant amount is determined by the higher of two formulas:

- Data based on overcrowded housing, population and poverty, or
- Data based on age of housing, population growth lag and poverty.

Because the data used to calculate either formula varies from year to year, the funding amount is not predetermined. For fiscal year 2019-2020, the City anticipates receiving $2,387,184 in CDBG revenue, ($1,026,764 in new entitlement, estimated $650,000 in Revolving Loan Fund (RLF) and $710,420 in prior RLF). During this funding cycle, a total of $2,028,782 is available for Public Service Activities, and Non-Public Service Activities (public facility improvements, and housing activities) located within the four priority redevelopment areas. Of the funding, $150,000 is available for Public Service Activities; and $1,878,782 is available for Non-Public Service Activities. Only City departments and development corporations are eligible to apply for funding for public facilities improvements and housing activities.

City Council defined priority areas in which to target CDBG funding for the past three fiscal years (FY2017 through FY2019). All redevelopment areas are identified in the *2015-2019 Consolidated Plan*. Priority is given to projects that are located within the four Targeted Redevelopment Areas. However, projects for all redevelopment areas are eligible.

Priority redevelopment areas are determined by City Council, generally based upon input provided by the public during public engagement for the consolidated plan, as well as a review of planning conditions. The current Targeted Redevelopment Areas were designated during the most recent consolidated planning process and may change over time. Maps depicting all Targeted Redevelopment Areas are below. The four current Prioritized Targeted Redevelopment Areas include:

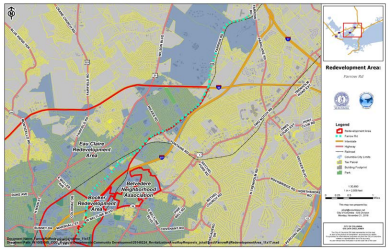
- Booker Washington Heights Redevelopment Area Map (eligible for public service activities)
- Farrow Road Business Corridor (eligible for public service activities)
- Edisto Court Redevelopment Area (eligible for public service activities)
- King/Lyon Streets Redevelopment Area (eligible for public service activities)

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

Other targeted redevelopment areas include:

- Belvedere Redevelopment Area (eligible for public service activities)
- Brandon Acres/Cedar Terrace Redevelopment Area Map (eligible for public service activities)
- Pinehurst Redevelopment Area (eligible for public service activities)
- Neighborhood Revitalization Stabilization Area (NRSA) (eligible for public service activities)



Eau Claire Redevelopment Area Map (Farrow Road Business Corridor) (eligible for public service and non-public service activities)



Edisto Court Street Redevelopment Area Map (eligible for public service and non-public service activities)



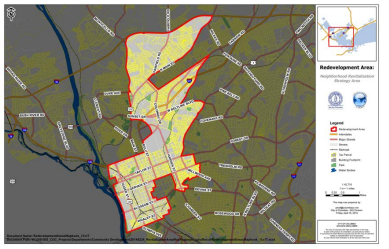
Belvedere Area Map (eligible for public service activities only)



Booker-Washington Heights Redevelopment Area Map (eligible for public service applications only) activities



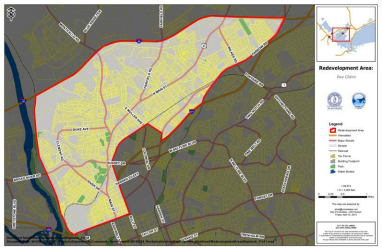
King / Lyon Street Redevelopment Area Map (eligible for public service and non-public service activities)



NRSA Redevelopment Area Map (eligible for public service activities only)



Brandon Acres / Cedar Terrace Redevelopment Area Map (eligible for public service activities only)



Eau Claire Redevelopment Area Map (eligible for public service activities only)



Pinehurst Redevelopment Area Map (eligible for public service activities only)

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

*Homelessness*

The *2015-2019 Consolidated Plan* identifies a Homelessness Strategy to expand the quality and availability of services for populations afflicted with homelessness, with an overall goal of reducing and ending homelessness. The action components of this strategy include:

- Reach out to persons who are homeless (especially unsheltered persons) and assess their individual needs.
- Address the emergency shelter and transitional housing needs of people experiencing homelessness.
- Help individuals and families who are homeless make the transition to permanent housing.
- Provide services to persons at risk of becoming homeless. At risk groups include: (1) people who have been homeless before; (2) people being discharged from public institutions or aging out of foster care; and (3) extremely low-income households.

A key component of Columbia's homelessness strategy is the continued participation in the Midlands Area Consortium for the Homeless (MACH). MACH is a non-profit organization that exists to fulfill a single purpose to end homelessness by making a difference in the lives of people who are experiencing homelessness. MACH promotes collaboration and planning among state and local governments, corporate and non-profit organizations, and faith-based entities among the 13-county Midlands Area.

PRESERVATION & SUSTAINABILITY

Creating enduring and sustainable neighborhoods is an important policy goal of the City. Columbia has established strong protections for historic properties and established neighborhoods with valued characteristics. The City's policy and regulatory framework addresses historic preservation, adaptive reuse, neighborhood design, protection of community character, and support for sustainable building practices.

*Historic Preservation and Adaptive Reuse*

Columbia's architectural and business growth has left the City with a significant historical legacy. The City's historic core was designed in 1786 with wide streets, a greenway, and a civic focus. The City of Columbia now has over 180 locally-designated individual historic landmarks and fifteen historic districts. The *Plan Columbia Land Use Plan* states that, despite this strong historical legacy, "development since the 1970s has often been of a more temporary and fleeting quality than its predecessors. This [land use] plan expresses a desire to return to a local architectural vernacular that embraces the era but is designed for sustainability to become part of the legacy of the City." The plan provides clear direction for historic preservation, stating that "historic and established neighborhoods have positive qualities worth protecting and emulating, including preservation and restoration of historic buildings."

The updated Zoning Ordinance and Land Development Regulations carries forward special procedures and standards that aim to ensure certain buildings and areas that are valued by the community are protected and that new development or redevelopment is designed

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

appropriately. A Certificate of Design Approval (Major or Minor) is required to develop or redevelop a historic landmark or a property within a historic district. To develop a property in a Design District, a Certificate of Design Approval (Major or Minor) is required. Major applications must be approved through the Design Development Review Commission while Minor applications may be approved by the staff.

Design Overlay Districts

In addition to design standards within certain base zone districts, there are also several design and historic preservation overlay districts that contain special design standards. The districts listed in the following table are carried forward and renamed. In some cases, text in the district regulations was revised for clarity. The OV-GATE-#: Gateway Design Overlay District is a new district in the updated Zoning Ordinance and Land Development Regulations. It establishes a framework that applies to the establishment of future gateway districts in the City. It first requires establishment of the vision and development goals for the specific gateway corridor in a corridor plan, which will include recommendations for specific regulatory changes.

Renamed and Purposed Design Overlay Districts

| Overlay District | Purpose |
|---|---|
| OV-5P: Five Points Design Overlay District | Support the established character of the Five Points area as a walkable, mixed use destination. District standards and guidelines promote high-density mixed-use development, pedestrian-oriented community form, and economic vitality. |
| OV- ID: Innovista Design Overlay District | Support the transition of the Innovista area to a walkable, mixed use destination. District standards and guidelines promote transition from vacant and low-intensity industrial and commercial uses to pedestrian-oriented mixed uses with unified form. |
| OV-NMC: North Main Corridor Design Overlay District | Support the transition of the North Main Corridor to a pedestrian-oriented, mixed-use corridor that is compatible with surrounding residential development. District standards and guidelines promote transition from a low-intensity commercial development pattern to a walkable, mixed-use corridor that supports multiple modes of travel. |
| OV-CC: City Center Design Overlay District | Encourage new development and redevelopment that is consistent with the character of Downtown Columbia. District standards and guidelines are intended to ensure new uses, building form, and site features are compatible with Downtown's high-density, walkable urban character, and support Downtown's identity as an employment and destination commercial center. |
| OV-HP: Historic Preservation Overlay District (See Table 6: Established Historic Sub-Districts) | Encourage new development and redevelopment that is consistent with the character of original or historic development in the historic districts and sites. District standards and guidelines are intended to prevent destruction of historic structures and ensure new uses, building design, and site features are compatible with the character of historic districts and sites. |
| OV-GATE-#: Gateway Design Overlay District | Provide a sense of arrival into the City, assist in navigation, and support the City's overall identity. District standards will be established following the adoption of gateway plans that identify the character of specific gateway locations. |
| OV-CCP: Community Character Protection Overlay District | Minimize the possibility that construction activity within a residential community would drastically negatively affect the existing character of that community. |

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

The Historic Preservation Overlay District

Development in a sub-district (within the OV-HP district) is required to comply with the standards and sub-district design guidelines identified in the following table. Individual locally designated landmarks would also be mapped as part of this overlay district.

Established Historic Sub-Districts

| Historic Sub-District | Applicable Standards and Design Guidelines |
|---|---|
| Cottontown/ Bellevue | Cottontown/Bellevue Architectural Conservation District Design Guidelines |
| Oakwood Court | Oakwood Court Architectural Conservation District |
| Earlewood | Earlewood Protection Area Design Guidelines |
| Elmwood Park Architectural Conservation District | Sec. 17-2.5(g)(6)b, Standards for Structure and Site Design, of the draft Zoning Ordinance and Land Development Regulations |
| Governor's Mansion Protection Area | Sec. 17-2.5(g)(6)b, Standards for Structure and Site Design, of the draft Zoning Ordinance and Land Development Regulations |
| Granby | Granby Architectural Conservation District Design Guidelines |
| Landmark District | Sec. 17-2.5(g)(6)b, Standards for Structure and Site Design, of the draft Zoning Ordinance and Land Development Regulations |
| Melrose Heights/ Oak Lawn | Melrose Heights/Oak Lawn Architectural Conservation District Design Guidelines |
| Old Shandon/Lower Waverly | Old Shandon/Lower Waverly Protection Area Design Guidelines |
| Seminary Ridge | Seminary Ridge Protection Area District Design Guidelines[40] |
| University Hill | University Hill Architectural Conservation District Design Guidelines |
| Wales Garden | Wales Garden Architectural Conservation District |
| Waverly | Waverly Protection Area Design Guidelines |
| West Gervais Street Historic Commercial District | West Gervais Street Historic Commercial District Design Guidelines |
| West Gervais Street Protection Area | West Gervais Street Protection Area Design Guidelines[41] |
| Whaley Street Protection Area | Whaley Street Protection Area Design Guidelines |

The Bailey Bill

The Bailey Bill (SC Code of Laws Section 4-9-195 and Section 5-21-140) is a special property tax abatement program for historic properties administered locally through the Planning Division. The Bailey Bill may be applied to commercial or residential properties that are: a) individually listed in the National Register of Historic Places; b) a contributing property in a National Register district; c) an individual City of Columbia historic landmark; or d) a contributing building in a local historic district. Generally, the Bailey Bill encourages sensitive rehabilitation of historic buildings by requiring retention and preservation of historic features and materials. The Bailey Bill doesn't

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES, CONT.

prohibit sensitive additions to historic buildings. When property owners invest 20 percent or more of the building's assessed value back into the building for qualifying repairs, the assessed value of the property is locked in at the publicly assessed value prior to the rehabilitation for the 20 years following the initial certification. This results in a tax abatement for the property that is an important incentive for rehabilitation.

Green Housing Development

The land use plan provides clear direction to promote a sustainable and unique built environment. Area plans, like the *Capital City Mill District Area & Corridor Plan,* include policies for green design and materials. This direction is carried forward in the Regulations Assessment. Key recommendations include:

- Remove unnecessary barriers for market-driven green building innovations
- Create meaningful incentives for green building features
- Add reasonable requirements for green building features in new development
- Coordinate standards and incentives in development regulations

The Zoning Ordinance and Land Development Regulations include both green building standards and incentives for green building. Residential developments with fewer than three dwelling units are exempt from the green building standards. The standards include a point system where proposed developments that include between three and 29 units must earn three points, and developments proposed with 30 or more units must earn four points. Point-earning green building activities are organized by location, energy conservation, alternative energy, passive solar, water conservation and water quality, vegetation, urban agriculture, building materials, and transportation. Developments earning these points are provided with green building incentives in the form of density bonuses, increase in height, increase in lot coverage, and reduction from minimum parking requirements. In the future, there are a variety of sustainability provisions the City could consider establishing. The Sustainable Development Code[42] is a great resource for identifying new sustainability provisions being implemented by other communities to improve the health and resiliency of neighborhoods and other areas of communities.

# Policy Analysis

## KEY HOUSING ACTORS

The table that follows includes a list of agencies that are involved in housing and neighborhoods policies and programs in Columbia.

| Agency / Organization | Agency / Organization Mission |
|---|---|
| Affordable Housing Coalition of SC | Policy and advocacy group dedicated to the creation, preservation and improvement of affordable/workforce housing for all South Carolinians. It is the only professional association in South Carolina representing all aspects of the affordable/workforce housing industry. |
| Columbia Code Enforcement Division | Enforces a variety of local ordinances related to the property maintenance and nuisances on all properties in the city of Columbia. |
| Columbia Development Corporation | Assists economic development in Columbia through public-private partnerships and business development. |
| Columbia Empowerment Zone, Inc. | Primarily focuses on fostering small business growth and job creation. |
| Columbia Housing Authority | Provides affordable housing to approximately 15,000 residents within the City of Columbia and throughout the Columbia Metropolitan area. There are approximately 2,500 units of housing for families of low and moderate incomes and 3,100 Section 8 housing vouchers and Moderate Rehabilitation Certificates managed by the Housing Authority. The Housing Authority also operates several homeless programs, including the Housing First program, Permanent Supportive Housing Program for the Homeless, and outreach to the homeless community.<br><br>The majority of affordable units managed by the Columbia Housing Authority are located within City limits. The A greater percentage of units within the City are multifamily units while most of the units located outside of the City are single-family houses. The larger multifamily complexes are located within City limits. Several of the older complexes have been demolished and replaced with mixed income Hope VI units, which resulted in the loss of affordable units. |
| Columbia Housing Development Corporation | Fosters the development of new housing and the preservation of existing housing in City neighborhoods. |
| Columbia Planning and Development Services | Administers City services related to current and long-term planning, zoning, permitting, and land development. |
| Community Development Department | Administers federal, state and local funding for housing and community development and monitors compliance. |

# Policy Analysis

## KEY HOUSING ACTORS, CONTINUED

| Agency / Organization | Agency / Organization Mission |
|---|---|
| Eau Claire Development Corporation | Community-based nonprofit organization; facilitates conservation and redevelopment in all Eau Claire/North Columbia neighborhoods. |
| Epworth Children's Home | This home provides a residential services program, independent living program, foster care & adoption program, medical evaluations, educational services and life skills classes, and counseling to children. |
| Greater Columbia Community Relations Council | Evaluates community relations issues within the community and formulates recommendations that address appear in the best interests of the community as a whole. |
| Hannah House | This shelter focuses on women and children. They provide several services: spiritual enrichment, counseling, life skills classes, goal setting, case management, job prep classes, soft skills and interview skills classes, GED classes, tutoring, scholarships for jobs, nutrition classes, financial education classes, budget training, and assistance with debt reduction. There are more than 40 beds. |
| Homeless No More | Nonprofit organization that works to support homeless and at-risk families through emergency services, transitional and affordable housing, and advocacy. |
| Mental Illness Recovery Center, Inc. | Nonprofit organization that aids those who have become homeless due to mental illness and/or emotional disorders. It provides counseling, housing (permanent housing, a program for homeless individuals or families who need intensive therapeutic services, and referrals to homeless shelters), and help with financial management. |
| Midlands Housing Trust Fund | Promotes community development through financing, technical assistance, and advocacy for the creation and preservation of affordable housing for households at 80 percent area median income (AMI) in the Midlands region. |
| Oliver Gospel Mission | This shelter helps men who are homeless or addicted to drugs and/or alcohol and homeless women. For male addicts, it provides a 4-phase recovery program as well as literacy classes and resume, interview, and GED prep. For women, it provides opportunities to gain skills needed to maintain stable employment and housing. |
| Palmetto Place Children's Shelter | This shelter helps children and teens who have faced abuse, abandonment, neglect and/or homelessness. It provides an emergency shelter, after-school programs, tutoring, recreational and social activities, and housing and wraparound services to homeless and unaccompanied teens. |
| Palmetto State Base Camp | Nonprofit organization that provides transitional residential housing for homeless veterans along with a program designed to make them self-sufficient. |

# Policy Analysis

## KEY HOUSING ACTORS, CONTINUED

| Agency / Organization | Agency / Organization Mission |
|---|---|
| Samaritan's Well | This shelter is for women and their children. It provides a stable transition shelter, life skills training, weekly Bible studies, assistance with goal setting, and financial management. |
| SC Association for Community Economic Development | Coalition of individuals and organizations who support the development of healthy and economically sustainable communities throughout South Carolina. Members work to build wealth and create economic opportunity for SC residents, focusing on minority communities and other groups who have been left out of the economic mainstream. |
| SC Community Loan Fund | Advance equitable access to capital by providing loans, technical assistance, and advocacy for affordable housing, healthy food, community facilities, and community business enterprises. |
| SC Housing Finance and Development Authority | State authorized housing finance entity charged with creating quality affordable housing opportunities for the citizens of South Carolina, including funding and developing affordable housing. |
| SC State Housing Trust Fund | Fund created by the S.C. General Assembly in 1992 to assist in the development, rehabilitation, and acquisition of affordable housing. The Trust Fund is funded through fees charged through the state documentary stamp tax. |
| TN Development Corporation | Develops affordable and long-lasting rental housing throughout Columbia. |
| Together SC | Statewide membership organization that is focused on bringing together South Carolina's leaders and partners to strengthen the state's entire nonprofit community. |
| Transitions Homeless Recovery Center | This shelter focuses on homeless adults, both men and women. It provides housing as well as daily programs and services. The programs focus on empowering and transitioning youth aged 18-24 and those aged 62 or older into independent living. |
| United Way of the Midlands | Identifies and responds to the critical human services needs across the communities in the Midlands. |
| The Women's Shelter | This shelter's primary focus is women. It provides primary shelter, transitional housing, food, clothing, transportation, educational programs, dental services, and on-site counseling. |

# Policy Analysis

## EMERGING THEMES

During Phase 2 of Columbia Compass (Public Meetings) the project team met with several focus groups and residents at public workshops.[43] The following themes have emerged from these interviews with focus groups and stakeholders, and the assessment of current market conditions and trends found earlier in this Appendix.

**Theme 1: Need to Grow Inventory of Affordable Housing.**
Like many communities throughout the nation, Columbia is experiencing a shortage of affordable housing. The City needs to find new solutions to promote and facilitate development of affordable housing for several sectors of the population: empty-nesters, the elderly, middle income households, critical employees such as police officers and teachers, students, low-income households, and persons that have life challenges (substance abuse, prior convictions, foster children aging out of the foster care system, and persons that are challenged by homelessness). City Council is considering new solutions to foster the development of affordable housing. The comprehensive planning process can shed light on additional strategies being used by other communities that Columbia can explore, including use of publicly owned lands.

**Theme 2: Need to Expand the Mix of Available Housing Options.**
The type of housing units offered in the City may not be meeting the needs of current and future residents, particularly at price points they can afford and in preferred locations. Smaller homes with less land to maintain proximate to downtown are cited as a particular type of housing that has limited availability. Affordable student rental housing that is proximate to and within easy commuting distance to USC campus is also cited as another need. Affordable rental housing for households not yet ready or interested in purchasing housing (e.g., young workers, empty-nesters) is also in need. Housing that is affordable to middle income residents may be available in Columbia, but many of the neighborhoods where these homes are located are served by school districts challenged by negative perceptions. Public school enrollment districts and housing choice in Columbia are intrinsically linked and are an important issue to be addressing in this plan.

**Theme 3: Support Development of Transit Accessible Housing.**
The affordable housing issue can only be solved if transportation is part of the equation. The trends that have made downtown and historic, walkable neighborhoods proximate to downtown so favorable are resulting in better accessibility for those that can afford it. The market is effectively "pushing" households that can't afford the housing prices in preferred locations to the edges of the community. Many of these households do not have the resources to afford their own cars. Over time as the population grows and less land is available to develop, it will be important to have affordable housing units served by transit to make employment options, job training, education, and daily needs more accessible to lower income populations. There are opportunities to add multifamily and missing middle housing arranged in a walkable mixed-use pattern along underutilized commercial corridors throughout the City.

# Policy Analysis

## EMERGING THEMES, CONTINUED

**Theme 4: Protect Neighborhood Character.**

Columbia is fortunate to have historic neighborhoods that express the architectural character of the City's past. Many of these communities are protected through historic district regulations that regulate the details of modifications to the home. Other communities don't have historic district protections, but instead have conservation overlay zoning that applies a more limited set of protections to reduce the incidence of teardowns. It appears that more education is needed to help property owners and other members of the community understand why these protections are in place. It may also be beneficial to streamline existing regulations for developers and property owners to make it easier to comply with the regulations. This could be a single document that compiles all the regulations applied within the various districts into regulatory topic areas or by geographic location.

Some neighborhoods may need additional tools to protect the historic character of the community. These choices will need to be carefully weighed to ensure that goals to expand housing choice and housing availability in Columbia area not being challenged by overly protectionist policies applied in older neighborhoods.

**Theme 5: Support Revitalization of Aging Neighborhoods.**

There are several older neighborhoods in Columbia that are in need of investment to ensure that the housing stock does not decline to the point of needing to be demolished. Some homeowners have difficulty affording upgrades to their home. Even with the tax abatement support of the Bailey Bill, some property owners of historic properties can't afford initial payments to make improvements to their home, which can result in visual and structural challenges for the home and have a negative impact on the neighborhood. The City may need to provide additional resources to provide public assistance for rehabilitation of homes in these neighborhoods to comply with higher standards applied in these communities. It will also be important to identify ways to maintain the existing fabric of communities so that residents are not displaced as new investment occurs. Ensuring that landlords are properly maintaining their rental properties is another opportunity to ensure the viability of older neighborhoods over time.

Endnotes

1 Source: 2012-2016 American Community Survey 5-Year estimates.
2 Source: HUD State of the Cities Data Systems Building Permit Database and BBC Research & Consulting.
3 Source: 2012-2016 American Community Survey 5-Year estimates.
4 It should be noted that students are likely included in the ACS estimates of low income renters. The ACS indicates that there are 5,104 undergraduate students living in poverty in Columbia. Applying a household size of 2.8 persons per household to the population estimate results in the estimate of 1,822 student households likely included in the renter households earning less than $20,000 per year.
5 Source: 2012-2016 American Community Survey 5-Year estimates.
6 Ibid.
7 Source: U.S. Census Bureau, 2015 Longitudinal Employer-Household Dynamics, and BBC Research & Consulting.
8 Ibid.
9 Source: American Community Survey 5-Year estimates.
10 Ibid.
11 Ibid.
12 Source: 2012-2016 American Community Survey 5-Year estimates and Clarion.
13 Source: American Community Survey 5-Year estimates.
14 Ibid.
15 Source: Zillow Data and BBC Research & Consulting.
16 Source: Multiple Listing Service and BBC Research & Consulting.
17 Ibid.
18 Patio homes are smaller, typically single-story homes which are attached to one another.
19 Source: Multiple Listing Service and BBC Research & Consulting.
20 Source: 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, and BBC Research & Consulting
21 The ACS indicates that there are 5,104 undergraduate students living in poverty in Columbia. Applying a household size of 2.8 persons per household to the population estimate results in the estimate of 1,822 student households likely included in the rental gap for residents earning less than $20,000 per year.
22 Source: 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, and BBC Research & Consulting.
23 Ibid..
24 Source: 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, 2015 Longitudinal Employer-Household Dynamics, and BBC Research & Consulting.
25 Source: BBC Research & Consulting
26 Source: Official Enrollment Report, University of South Carolina Enrollment. Office of Institutional Research, Assessment, and Analytics (2018) http://ipr.sc.edu enrollment/ (Numbers are rounded to the nearest 100).
27 Source: Office of Institutional Research, Assessment, and Analytics. University of South Carolina (2018) http://ipr.sc.edu/enrollment/
28 Source: Office of Institutional Research, Assessment, and Analytics. University of South Carolina Office of Institutional Research, Assessment, and Analytics (2018)
29 Affiliated housing is privately-owned independent from the University of South Carolina's Office of Off-Campus Living & Neighborhood Relations but has working relationships with the office.
30 The draft language has been adopted, however at the time of publication is not yet in effect.
31 The draft language has been adopted, however at the time of publication is not yet in effect.
32 These standards are in Section 17-4.2.(c) Standards for Specific Principal Uses in the Zoning Ordinance and Land Development Regulations.
33 The Board of Zoning Appeals may grant a Special Exception Permit to exceed this density under specified circumstances.
34 The *Master Plan for The Villages of North Columbia* elaborates on this topic and identifies a course of action for particular neighborhoods in need (area specific).
35 *TCP2018* p. 258 and *Plan Columbia Land Use Plan* p.4
36 Also discussed in *West Gervais District Plan* (pg. 84) – Area Specific
37 The *Master Plan for The Villages of North Columbia*
38 This policy direction is referenced in the *Plan Columbia: Land Use Plan*, *TCP2018*, and the *West Gervais District Plan* (pg. 38).
39 This policy direction is referenced in the *Plan Columbia Land Use Plan* and the *Master Plan for The Villages of North Columbia*.
40 This historic sub-district was relatively recently downgraded.
41 The West Gervais Street Protection Area Guidelines are consolidated with the West Gervais Street Historic Commercial District Design Guidelines.
42 https://sustainablecitycode.org/
43 A detailed Memorandum entitled "Columbia Compass Housing Element Kickoff Meetings Input" documents these community inputs.