



# 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.

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## TOPICS

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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.

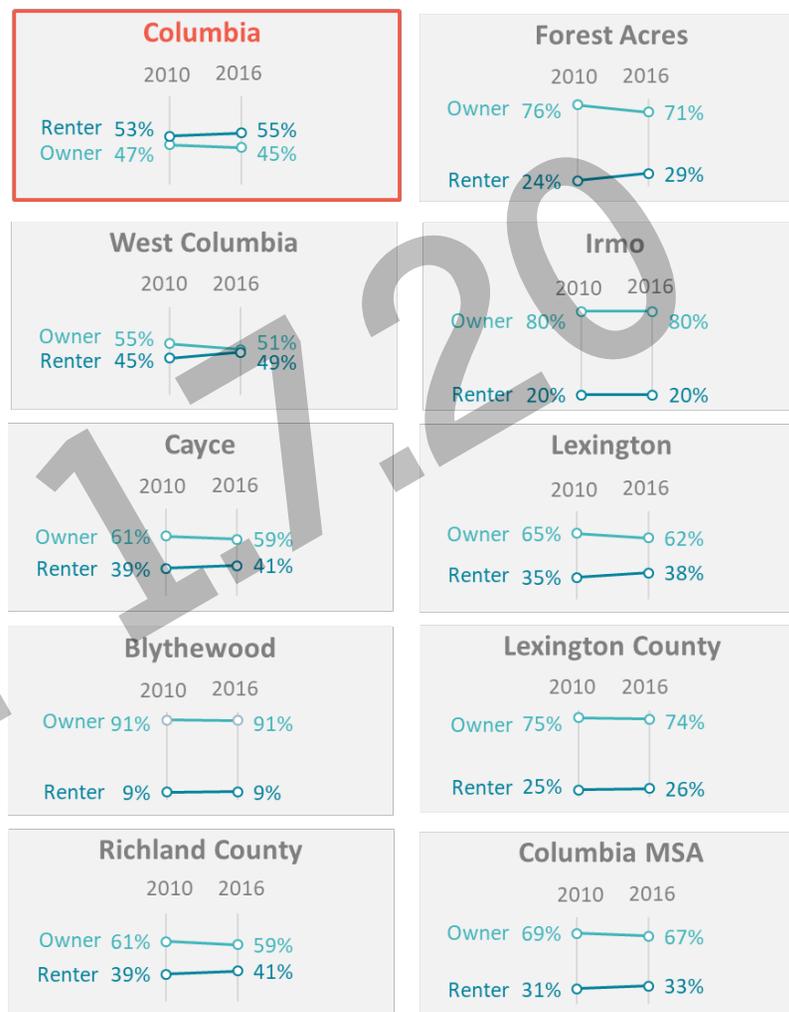


## Market Assessment

### 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 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.

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## Market Assessment

### HOUSING STOCK (CONTINUED)

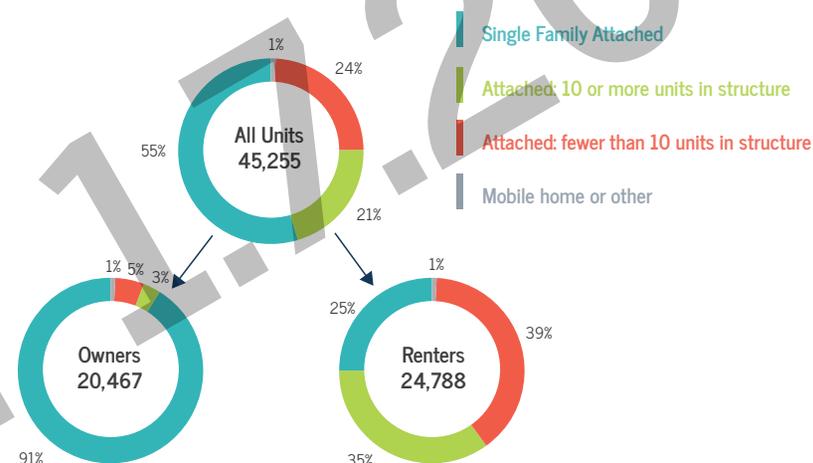
The below chart shows ownership rates by age of householder for the City of Columbia and the Columbia MSA. Ownership rates in Columbia are lower than the metro overall for each age cohort.

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. Source: 2012-2016 American Community Survey 5-Year estimates.

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.

As 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.

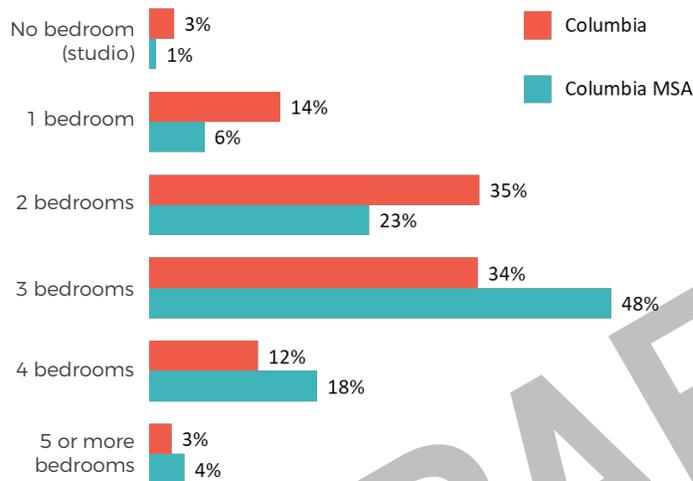


Housing Type, Columbia. (2012-2016 American Community Survey 5-year Estimates).

## Market Assessment

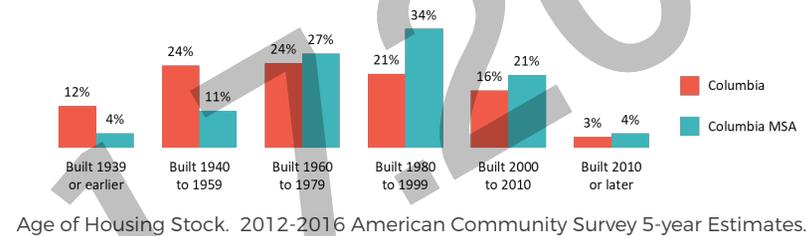
### HOUSING STOCK (CONTINUED)

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 Estimates.

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.



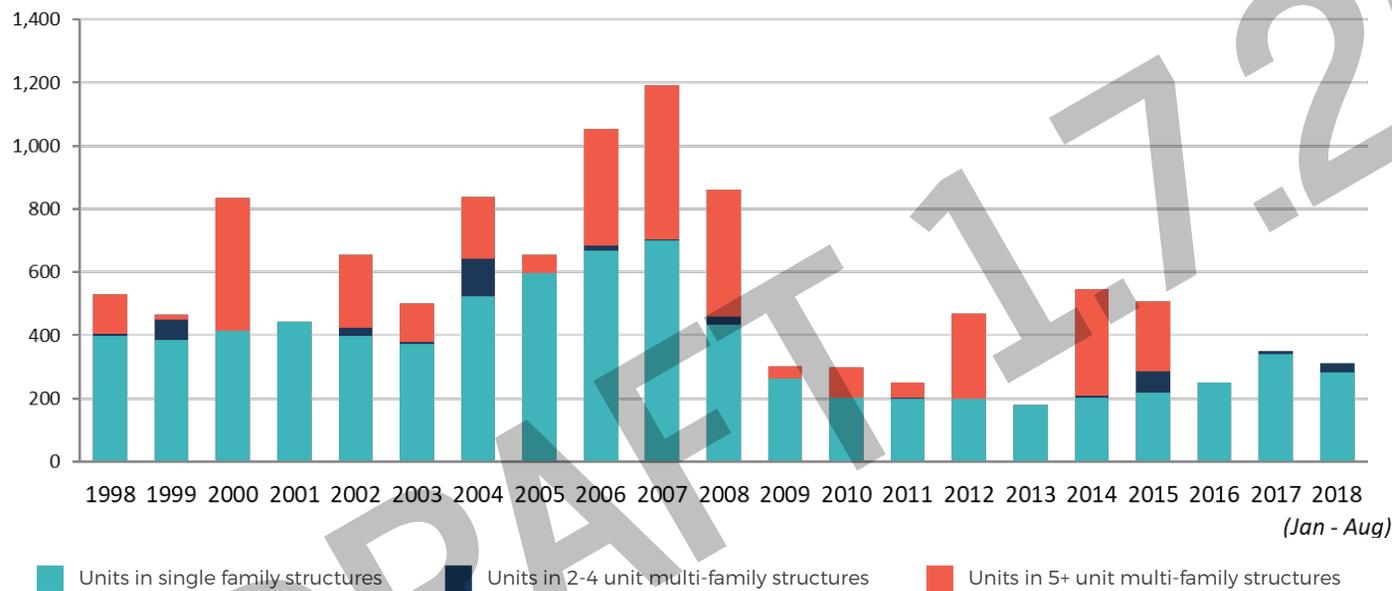
Age of Housing Stock. 2012-2016 American Community Survey 5-year Estimates.

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## 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. Source: HUD State of the Cities Data Systems Building Permit Database and BBC Research & Consulting.

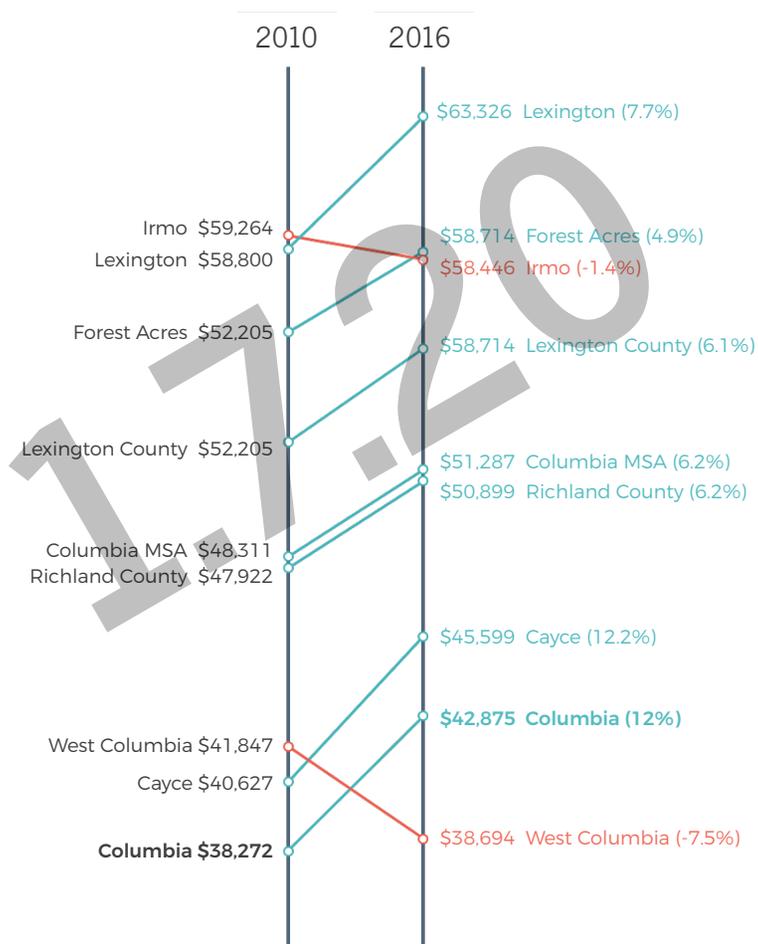
## Market Assessment

### 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. Source: 2012-2016 American Community Survey 5-Year estimates.

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## 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 increase at all other renter income cohorts.<sup>1</sup>

	2000		2016		2000 - 2016 Numerical Change	2000 - 2016 Percentage Point Change
	Number	Percent	Number	Percent		
Total	42,077		45,255		3,178	8%
<b>Owners</b>						
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%
<b>Total</b>	<b>19,155</b>	<b>100%</b>	<b>20,467</b>	<b>100%</b>		
<b>Renters</b>						
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%
<b>Total</b>	<b>29,922</b>	<b>100%</b>	<b>24,788</b>	<b>100%</b>		

Income distribution of owners and renters, Columbia, 2000 and 2016. Source: 2012-2016 American Community Survey 5-Year estimates.

## Market Assessment

### MARKET TRENDS (CONTINUED)

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

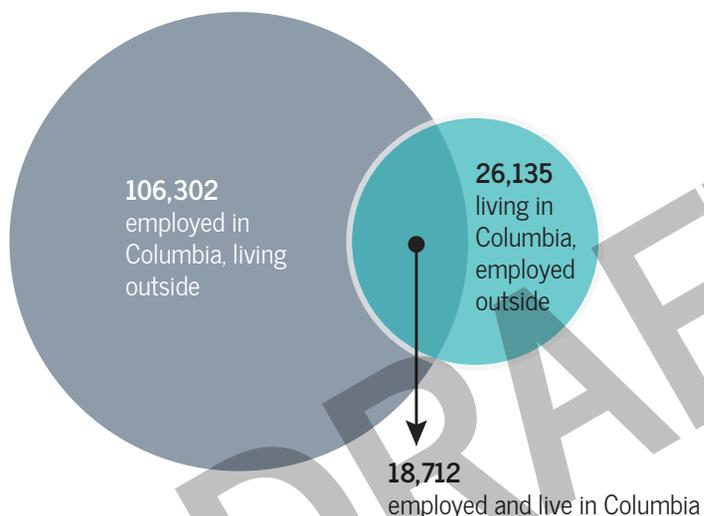
	2000			2016			Percentage Point Change		
	Columbia	South Carolina	United States	Columbia	South Carolina	United States	Columbia	South Carolina	United States
<b>Owners</b>									
Less than \$25,000	22%	26%	20%	14%	19%	14%	-8%	-7%	-6%
\$25,000 - \$50,000	29%	31%	28%	21%	24%	20%	-9%	-7%	-8%
\$50,000 - \$75,000	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%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>			
<b>Renters</b>									
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%	
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>			

Income distribution of owners and renters, Columbia, South Carolina, and the United States, 2000 and 2016. Source: 2012-2016 American Community Survey 5-Year estimates.

## Market Assessment

### MARKET TRENDS (CONTINUED)

According to the Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) data, 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. Source: U.S. Census Bureau, 2015 Longitudinal Employer-Household Dynamics, and BBC Research & Consulting.

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 residents 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. Source: U.S. Census Bureau, 2015 Longitudinal Employer-Household Dynamics, and BBC Research & Consulting.

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%).

# Market Assessment

## MARKET TRENDS (CONTINUED)

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.

### 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. Source: American Community Survey 5-Year estimates.

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. Source: American Community Survey 5-Year estimates.

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.

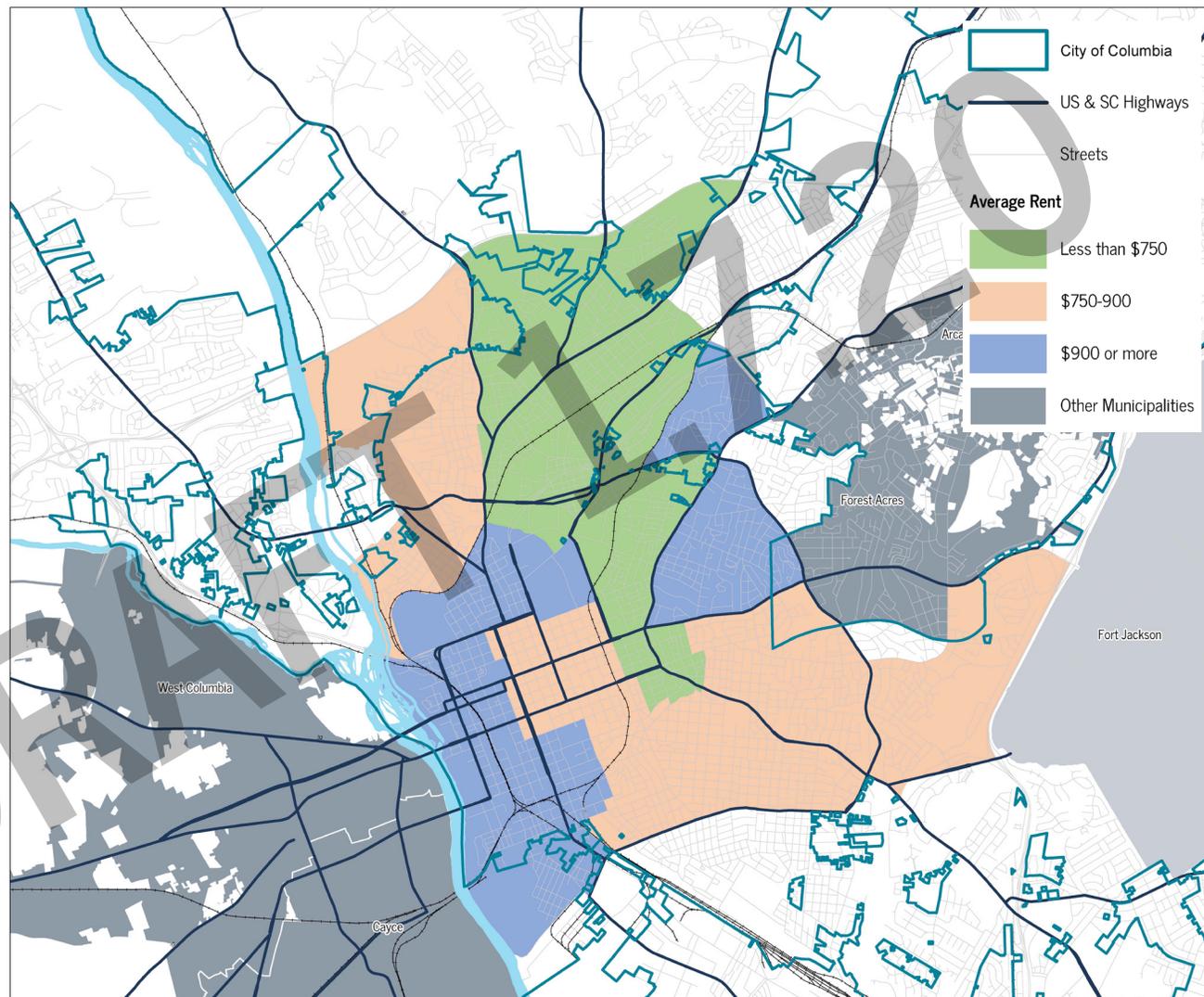


Rent Distribution, Columbia, 2000, 2010, and 2016. Source: American Community Survey 5-Year estimates.

# 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 in the northern portions of the City and extend south to I-77.



Median Gross Rent by Census Tract, Columbia Center City, 2016. Source: 2012-2016 American Community Survey 5-Year estimates and Clarion.

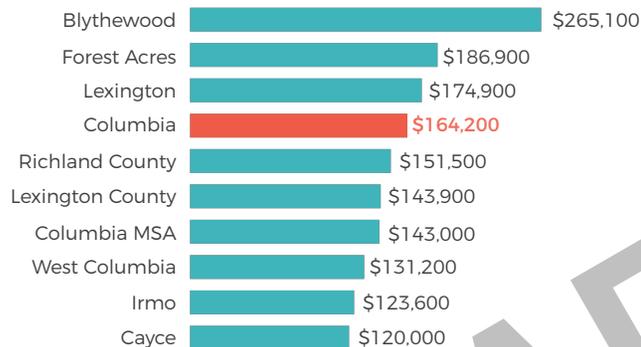


## Market Assessment

### MARKET TRENDS (CONTINUED)

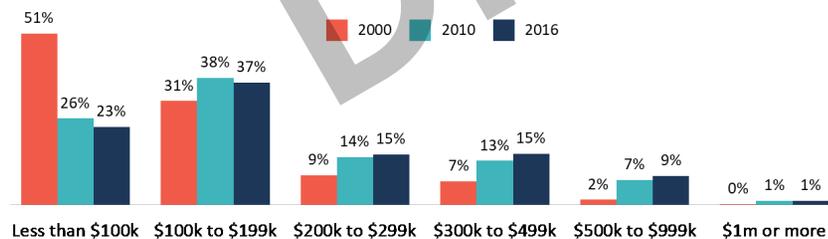
#### OWNERSHIP MARKET

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.



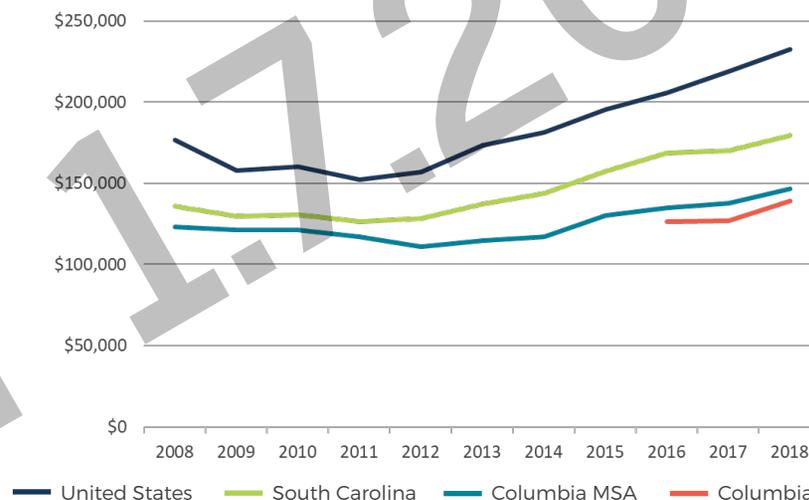
Median Home Value, Columbia and Surrounding Communities, 2016. Source: American Community Survey 5-Year estimates.

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. Source: American Community Survey 5-Year estimates.

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.

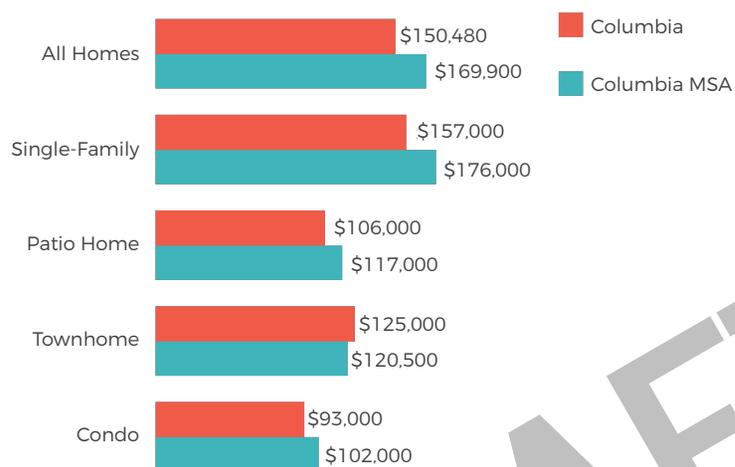


Median Sale Prices of Homes in Columbia, the Metro Area, South Carolina, and the US, 2008-2018. Source: Zillow Data and BBC Research & Consulting.

## Market Assessment

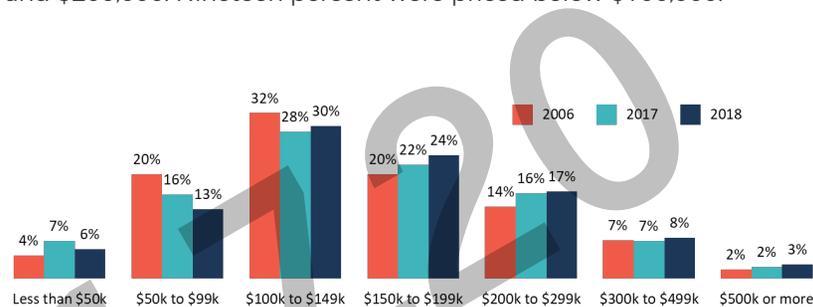
### MARKET TRENDS (CONTINUED)

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). Source: Multiple Listing Service and BBC Research & Consulting.

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). Source: Multiple Listing Service and BBC Research & Consulting.

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## 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
<b>City of Columbia</b>					
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%
<b>Columbia Metro</b>					
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). Source: Multiple Listing Service and BBC Research & Consulting.

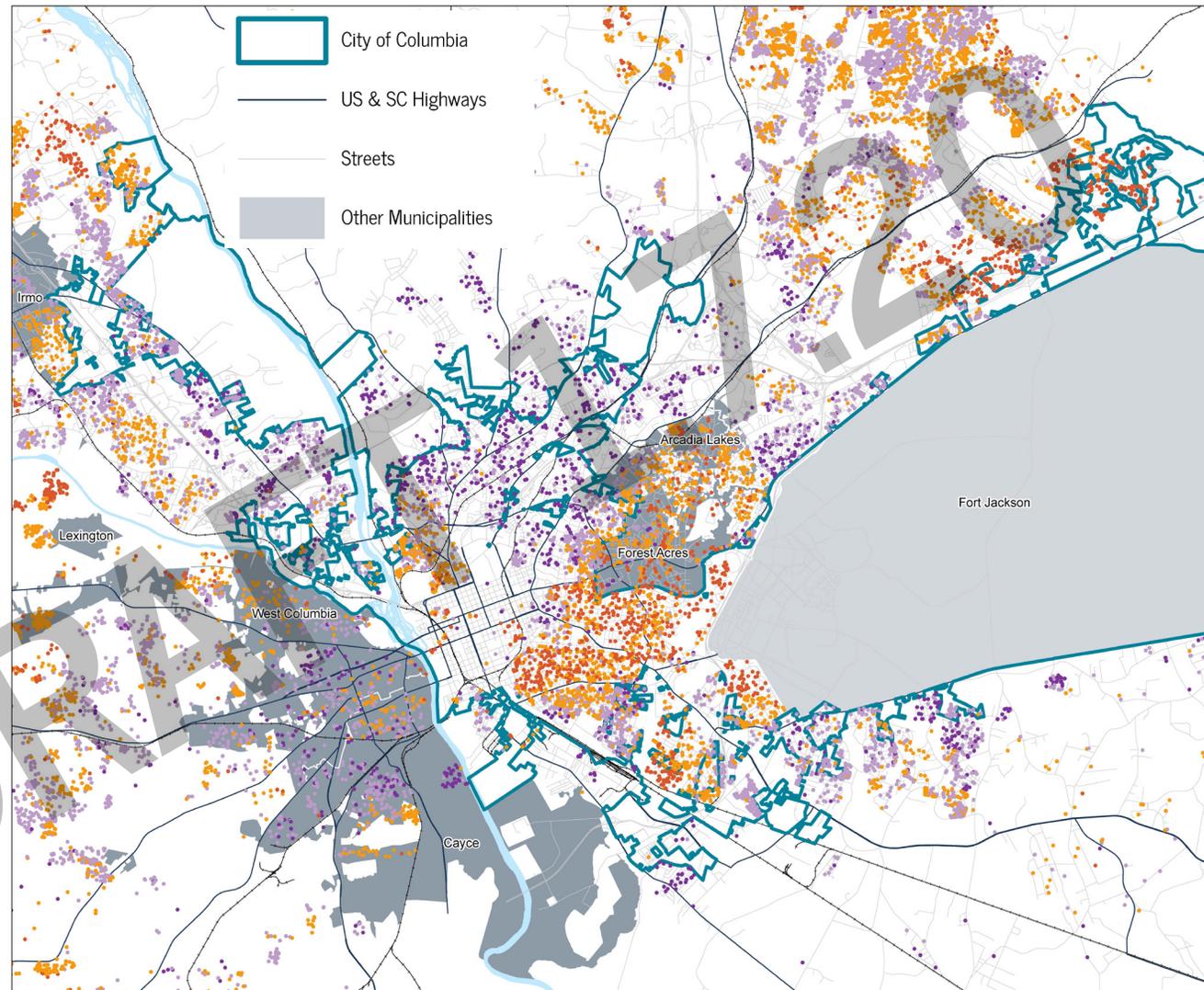
# Market Assessment

## 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.

### Property Sale Price

- Less than \$75,000
- \$75,000 - \$150,000
- \$150,000 - \$300,000
- Greater than \$300,000



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
<b>Median Income</b>	<b>\$31,093</b>	<b>\$42,875</b>	<b>38%</b>	
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.  
 Source: 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, and BBC Research & Consulting

### 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 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.



## Market Assessment

### AFFORDABILITY & GAPS ANALYSIS (CONTINUED)

#### 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.

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)	
<b>Total / Low Income Gap</b>		<b>24,788</b>	<b>100%</b>	<b>25,109</b>	<b>100%</b>	<b>(5,540)</b>	

Mismatch in the Rental Market, Columbia, 2016. Source: 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, and BBC Research & Consulting.

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<sup>2</sup> of those households may be occupied by students, leaving 3,271 units as the non-student gap.

## Market Assessment

### AFFORDABILITY & GAPS ANALYSIS (CONTINUED)

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.

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%
<b>Total /Gap below \$35,000</b>		<b>24,788</b>	<b>100%</b>	<b>8,235</b>	<b>100%</b>	<b>-22%</b>	<b>10%</b>

Market Options for Renters Wanting to Buy, City of Columbia, 2016.

Source: 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, and BBC Research & Consulting.

## 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. Source: 2012-2016 American Community Survey 5-Year estimates, Multiple Listing Service, 2015 Longitudinal Employer-Household Dynamics, and BBC Research & Consulting.

## 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.  
Source: BBC Research & Consulting

## 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
<b>Community-wide Plans</b>	
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)
<b>Area Plans</b>	
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
<b>Conservation &amp; Historic District Guidelines</b>	
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 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)	See draft 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 draft 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
<b>Community Character Districts</b>	
Heathwood Community Character District	See draft Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances
Hollywood-Rose Hill Community Character District	See draft Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances

Plan/Regulation	Date of Completion
Shandon Community Character District	See draft Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances
Sherwood Forest Community Character District	See draft Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances
Whaley Street Community Character District	See draft Zoning Ordinance and Land Development Regulations and Sec. 17-324 of the current Code of Ordinances
<b>Regulations &amp; Other Documents</b>	
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	As of September 2018 – Undergoing Approval Process
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	1979 – Multiple subsequent revisions
Columbia Historic Preservation Ordinance; Chapter 17, Article V - Historic Preservation and Architectural Review	1979 – Multiple subsequent revisions

#### 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.

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.

## Policy Analysis

### CURRENT POLICY DIRECTION & THEMES (CONT.)

#### *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 draft 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.<sup>3</sup> As of 2017, 75 percent of all full-time students lived off-campus.<sup>4</sup>

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

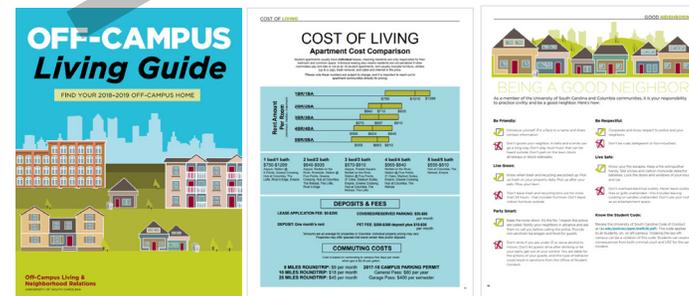
## CURRENT POLICY DIRECTION & THEMES (CONT.)

University Of South Carolina Student Housing Quick Facts (2018) <sup>5</sup>	
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 <sup>6</sup> :	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 UofSC 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. USC 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 UofSC’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 draft Zoning Ordinance and Land Development Regulations<sup>7</sup> addresses 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 draft regulations expand on the definition for private dormitory in the current zoning ordinance.<sup>9</sup> 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<sup>9</sup>:

- 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<sup>10</sup>
- 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 USC students (27 percent of undergraduate student body) belong to one of the 47 chapters of fraternities and sororities. The USC 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 draft 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.<sup>11</sup>
- **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.<sup>12</sup>
- **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 Façade 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. The Community Facilities Appendix and Transportation Appendix 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.<sup>13</sup>
- **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)<sup>14</sup>

#### 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<sup>15</sup> 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 Draft Zoning Ordinance and Land Development Regulations document proposes permitting accessory dwelling units in

## Policy Analysis

### CURRENT POLICY DIRECTION & THEMES (CONT.)

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<sup>16</sup> 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 Draft 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 Program	City partnership with local financial institutions. Provides funds to assist low-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 the City Council. All funded activities, programs or projects must be consistent with the priority needs and goals of the *Consolidated Plan*.

Priority Needs:

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, Public Facility Improvements, and Housing activities located within

the four priority redevelopment areas; \$150,000 is available for Public Service activities; and \$1,878,782 is available for Public Facility Improvements & Housing Activities.

City Council defined priority areas for 2017-2018 & 2018-2019 fiscal years, have been extended into the 2019-2020 fiscal year and has designated funding for public facilities improvements and housing activities for city departments city departments only. 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 applications)
- Farrow Road Business Corridor (eligible for public service applications)
- Edisto Court Redevelopment Area (eligible for public service applications)
- King/Lyon Streets Redevelopment Area (eligible for public service applications)

# Policy Analysis

## CURRENT POLICY DIRECTION & THEMES (CONT.)

Other targeted redevelopment areas include:

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



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



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



Belvedere Area Map (eligible for public service applications only)



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



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



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



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



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



Pinehurst Redevelopment Area Map (eligible for public service applications 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 was master planned in 1786 with wide streets, a greenway, and a civic focus. The City of Columbia now has over 160 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 1970's 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 draft 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 appropriately. A Certificate of Design Approval (Major or Minor) is required to develop or redevelop a historic landmark or a property

## Policy Analysis

### CURRENT POLICY DIRECTION & THEMES (CONT.)

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 Zoning Administrator.

#### 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 proposed district in the draft 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.

Overlay District	Purpose
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

Historic Sub-District	Applicable Standards and Design Guidelines
Old Shandon/Lower Waverly	Old Shandon/Lower Waverly Protection Area Design Guidelines
Seminary Ridge	Seminary Ridge Protection Area District Design Guidelines <sup>17</sup>
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 <sup>18</sup>
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

## Policy Analysis

### CURRENT POLICY DIRECTION & THEMES (CONT.)

doesn't 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 following 20 years. 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 *Innovista Master Plan* and other area plans, 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<sup>19</sup> 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	<p>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.</p> <p>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.</p>
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

Agency / Organization	Agency / Organization Mission
Eau Claire Development Corporation	Community-based non-profit 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	Non-profit organization that works to support homeless and at-risk families through emergency services, transitional and affordable housing, and advocacy.
Mental Illness Recovery Center, Inc.	Non-profit 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	Non-profit organization that provides transitional residential housing for homeless veterans along with a program designed to make them self-sufficient.

## Policy Analysis

### KEY HOUSING ACTORS

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.<sup>20</sup> 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 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.
- 2 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.
- 3 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).
- 4 Source: Office of Institutional Research, Assessment, and Analytics. University of South Carolina (2018) <http://ipr.sc.edu/enrollment/>
- 5 Source: Office of Institutional Research, Assessment, and Analytics. University of South Carolina Office of Institutional Research, Assessment, and Analytics (2018)
- 6 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.
- 7 The draft language has been adopted, however at the time of publication is not yet in effect.
- 8 The draft language has been adopted, however at the time of publication is not yet in effect.
- 9 These standards are in Section 17-4.2.(c) Standards for Specific Principal Uses in the Zoning Ordinance and Land Development Regulations.
- 10 The Board of Zoning Appeals may grant a Special Exception Permit to exceed this density under specified circumstances.
- 11 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).
- 12 *TCP2018* p. 258 and *Plan Columbia Land Use Plan* p.4
- 13 Also discussed in *West Gervais District Plan* (pg. 84) – Area Specific
- 14 The *Master Plan for The Villages of North Columbia*
- 15 This policy direction is referenced in the *Plan Columbia: Land Use Plan, TCP2018, and the West Gervais District Plan* (pg. 38).
- 16 This policy direction is referenced in the *Plan Columbia Land Use Plan* and the *Master Plan for The Villages of North Columbia*.
- 17 This historic sub-district was relatively recently downgraded.
- 18 The West Gervais Street Protection Area Guidelines are consolidated with the West Gervais Street Historic Commercial District Design Guidelines. <https://sustainablecitycode.org/>
- 19 <https://sustainablecitycode.org/>
- 20 A detailed Memorandum entitled "Columbia Compass Housing Element Kickoff Meetings Input" documents these community inputs.

DRAFT 11.20