



04
Housing

2017-19



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

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TOPICS

Housing, Complete
Neighborhoods, Affordability,
Equity

Introduction

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

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

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



Guiding Principles

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

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

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

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

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

Guiding Principles

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

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

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

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

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

Guiding Principles

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

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

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

DRAFT 12-17-19

Existing Conditions

THE DATA

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

HOUSING STOCK

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

Columbia has slightly more single-family homes than other housing types. 55% of homes in Columbia are single-family detached structures, 24% are attached units in relatively small structures (less than 10 units), 21% are attached units in larger structures (10 or more units), and about 1% are mobile homes. As shown in Figure 1, the housing type breakdown differs across owners and renters. 91% of homeowners in 2016 lived in single-family detached homes. In comparison, renters lived in a variety of housing types: 25% lived in

single-family detached homes, 74% lived in attached units, and about 1% lived in mobile homes.

The 2008 recession had a notable impact on Columbia's local housing market. Based on local building permit data, there was diminished residential construction during and following the recession. In 2017 and 2018, single-family permitting reached its highest points since 2008. The City of Columbia remains the main focus of multi-family permitting in the region.

The homes in Columbia are older and have fewer bedrooms compared to the MSA overall. 36% of Columbia's homes were built prior to 1960, whereas only 15% of the housing stock in the MSA was built before 1960.

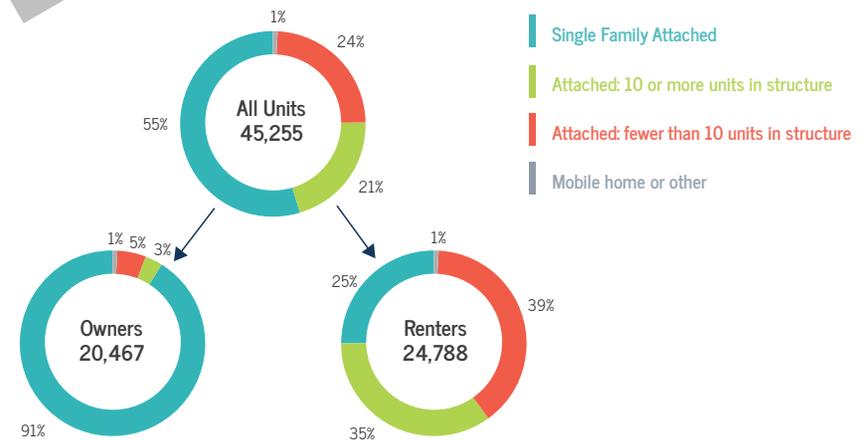


Figure 1. Housing Type, Columbia, (2012-2016 American Community Survey 5-year Estimates)

Existing Conditions

MARKET TRENDS

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

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

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

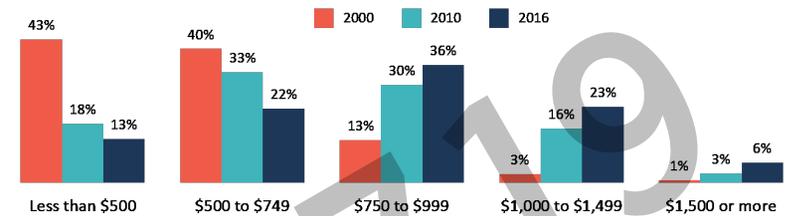


Figure 2. Rent Distribution, Columbia, 2000, 2010, and 2016

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

Existing Conditions

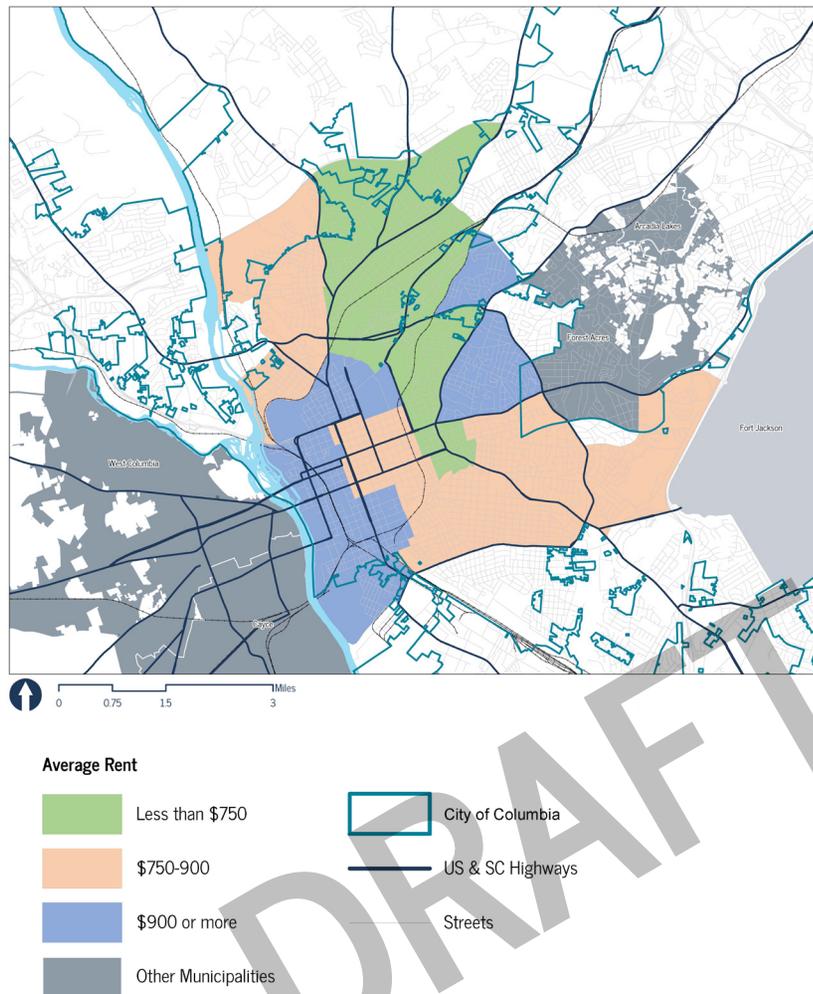


Figure 3. Median Gross Rent within Central City by Census Tract, Columbia, 2016

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

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

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

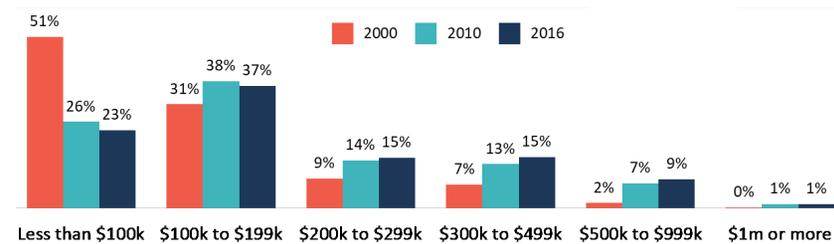


Figure 4. Home Value Distribution, Columbia, 2000, 2010, and 2016

Existing Conditions

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

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

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

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

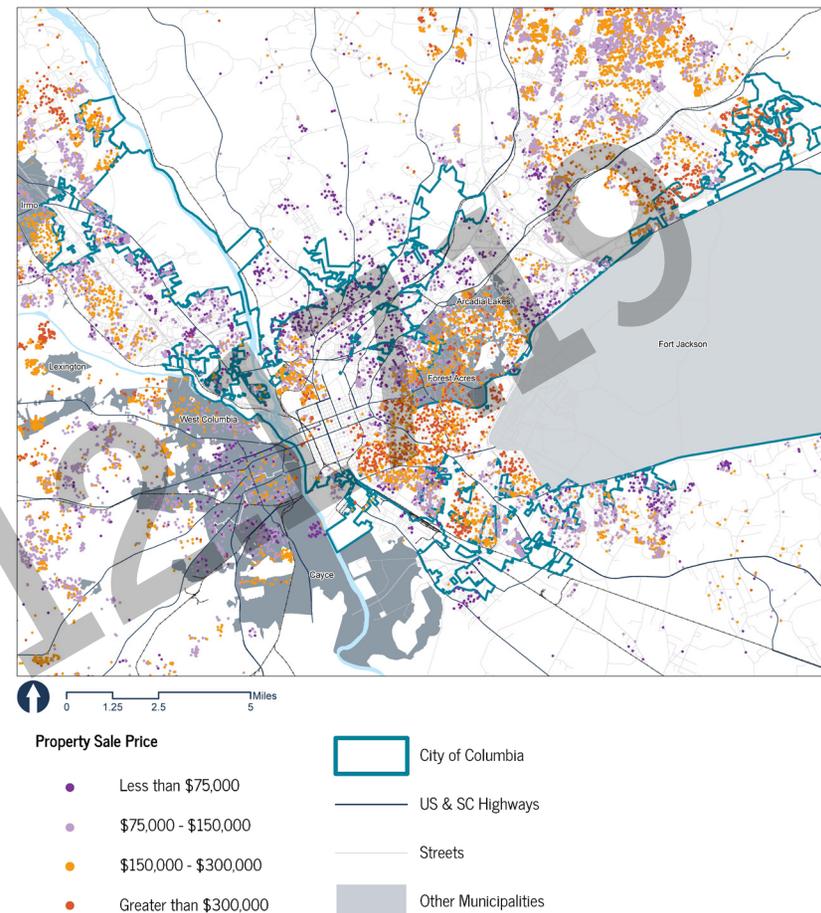


Figure 6. Homes Sold by Price and Location, Columbia, 2017-2018 Q2

Existing Conditions

AFFORDABILITY GAP ANALYSIS

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

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

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

FUTURE HOUSING NEEDS

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

Owner Affordability forecasts

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

Rental Affordability forecasts

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

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

Existing Conditions

STAKEHOLDER INPUT

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

- Expanding **affordable housing** can be achieved through strong incentives to private housing developers, through discounted public lands made available to affordable housing developers, and through a new community land trust that can produce, own, and manage new affordable residential units.
- Expanding a **mix of housing and neighborhood choices** in Columbia can be achieved by increasing the variety of housing types available in downtown and surrounding areas, providing a mix of residential units within redeveloping transportation corridors, and designing new multi-unit homes within existing neighborhoods to be compatible with the surrounding neighborhood.
- **Protection of cultural and historical characteristics** can be supported by incentives to property owners to maintain and improve their older homes, ensuring that development standards require new units constructed within existing neighborhoods are compatible with the surrounding character, and increasing community and property owner awareness on the value of historic assets and protection tools in place in Columbia.
- **Enhancement and stabilization of underserved neighborhoods** can be supported by providing ongoing planning assistance to vulnerable neighborhoods to identify needed improvements and prioritize investment of these, working with vulnerable neighborhoods to identify the potential for displacement of current residents and seek solutions, and to increase access to homeownership assistance and home maintenance assistance.
- Fostering **walkable and vibrant neighborhoods** can be supported through designing neighborhoods to include parks, greenways, and public spaces; funding construction of greenways and sidewalks in neighborhoods that desire these facilities; and providing neighborhoods with better access to transit.

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

Recommendations

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

RECOMMENDATION FRAMEWORK

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

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

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

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

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

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

Recommendations

💰 COST

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

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

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

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

📎 REFERENCE TO THEMES & OTHER ELEMENTS

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

🔍 DATA TO BE COLLECTED

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

📊 MEASURING SUCCESS

This section identifies milestones and benchmarks for each recommendation.

🔄 CONNECTION WITH ENVISION COLUMBIA

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

RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

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

DURATION

SHORT, ONGOING

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

PRIORITY

HIGH

COST

¢ - \$*

THEMES

- Partner
- Equity & Accessibility
- Engagement & Outreach

OTHER ELEMENTS

- Economic Development
- Land Use
- Population

DATA TO BE COLLECTED

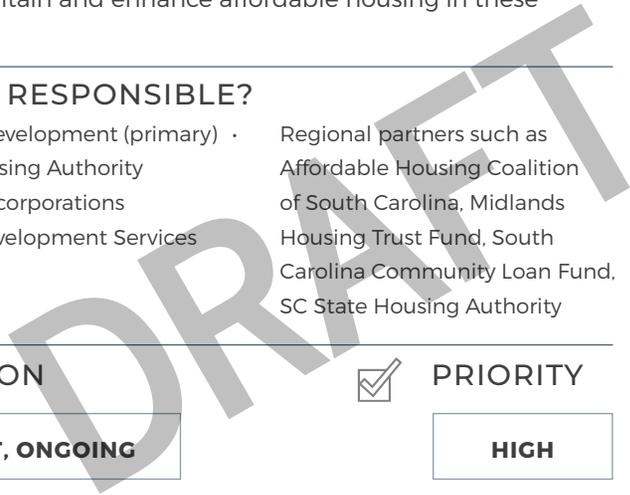
- Identify organizations that have existing relationships with communities in vulnerable neighborhoods in order to better engage with and understand the needs of these communities
- Evaluate areas of overlap with departments and agencies in order to improve internal efficiency and external provision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

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- The effectiveness of new partnerships, as measured by qualitative data, such as a survey of staff members, and quantitative data, which could measure the number of policies, programs, and services that result from new partnerships

CONNECTION WITH ENVISION COLUMBIA

- Plan
- Empower
- Enhance



RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

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

DURATION

SHORT, ONGOING

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

PRIORITY

MEDIUM

COST

¢ - \$\$\$*

THEMES

- Equity & Accessibility
- Partner
- Plan & Implement

OTHER ELEMENTS

- Cultural Resources
- Land Use
- Population

DATA TO BE COLLECTED

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

MEASURING SUCCESS

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

CONNECTION WITH ENVISION COLUMBIA

- Plan
- Empower
- Prosper
- Enhance

RECOMMENDATION

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

Case Study 1

Fruitvale Village, Oakland, CA

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

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



Fruitvale Village, Oakland, CA (Source: Eric Fredericks, Flickr)

of the village, have helped the neighborhood population stay together while also spurring the development of new homes and businesses nearby.

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

RECOMMENDATION

Support and incentivize the maintenance of properties in existing neighborhoods.

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

WHO IS RESPONSIBLE?

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

DURATION

SHORT, ONGOING

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

PRIORITY

HIGH

COST

¢ - \$\$
annually

THEMES

- Built Environment
- Equity & Accessibility
- Engagement & Outreach

OTHER ELEMENTS

- Cultural Resources
- Population

DATA TO BE COLLECTED

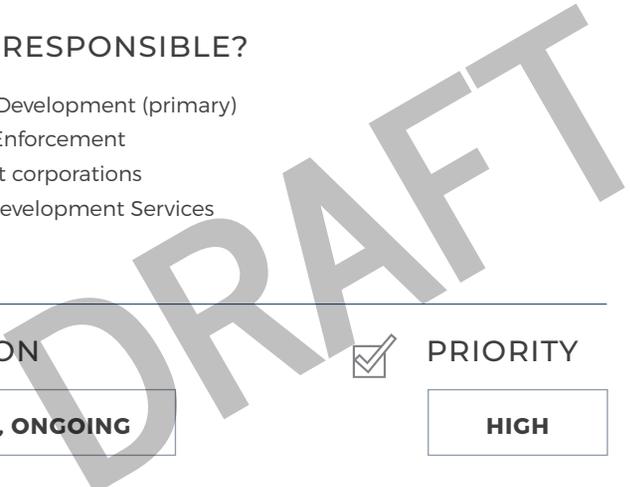
- Identify populations and neighborhoods that may struggle with property maintenance for the purpose of knowing who the target audience is for these resources
- Examine potential funding sources for these programs, including incentives, grants, and more

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- Reduction in code enforcement cases and reported property maintenance issues
 - Stabilization or increase of property values and/or median household income
 - Increase in number of residents taking advantage of low-income homeowner grant programs

CONNECTION WITH ENVISION COLUMBIA

- Plan
- Enhance
- Empower



RECOMMENDATION

Support and incentivize the maintenance of properties in existing neighborhoods.

Case Study 1

STRONG Neighborhoods Plan, Milwaukee, WI

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

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

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



STRONG Homes Loan Process (Source: City of Milwaukee)

RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

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

DURATION

LONG, ONGOING

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

PRIORITY

MEDIUM

COST

¢ - \$\$\$

THEMES

- Built Environment
- Equity & Accessibility
- Lead by Example

OTHER ELEMENTS

- Cultural Resources
- Land Use
- Transportation

DATA TO BE COLLECTED

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

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- Increase in the number of residential units within a 1/2 mile radius of transit, employment and commercial centers, grocery stores, healthcare facilities, schools, parks, and emergency facilities
 - Increase in mileage of the City's sidewalk and bikeway networks
 - Increase in the mix of development types and residential development within targeted neighborhoods

CONNECTION WITH ENVISION COLUMBIA

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

RECOMMENDATION

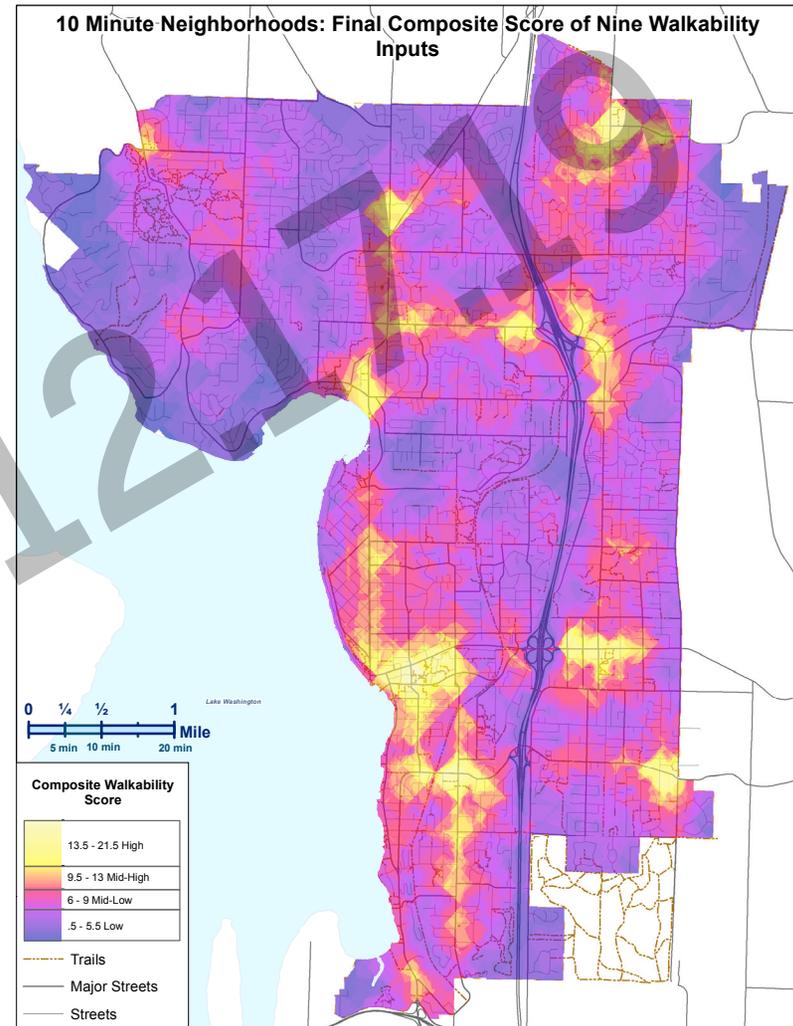
Continue to proactively examine and revise existing and proposed City standards to better align with elements of complete neighborhoods.

Case Study 1

10 Minute Neighborhood, Kirkland, WA

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

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



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

RECOMMENDATION

Establish incentives to encourage developers to construct affordable housing units.

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

WHO IS RESPONSIBLE?

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

DURATION

SHORT, ONGOING

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

PRIORITY

HIGH

COST

¢ - \$ 

THEMES

- Equity & Accessibility
- Built Environment
- Plan & Implement

OTHER ELEMENTS

- Economic Development
- Land Use
- Population

DATA TO BE COLLECTED

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

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- Increase in the number of affordable units available
 - Decrease the gaps in affordable price points available in the rental and for sale markets
 - Lower number of cost-burdened households, as tracked by the Census
 - Reduced or stabilized median housing rent and for sale prices

CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Prosper
- Enhance

RECOMMENDATION

Establish incentives to encourage developers to construct affordable housing units.**Case Study 1**

Land Use Incentive Grant Program, Asheville, NC

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

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

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

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



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

RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

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

DURATION

SHORT, ONGOING

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

PRIORITY

HIGH

COST

¢ - \$

THEMES

- Built Environment
- Equity & Accessibility

OTHER ELEMENTS

- Land Use
- Population
- Transportation

DATA TO BE COLLECTED

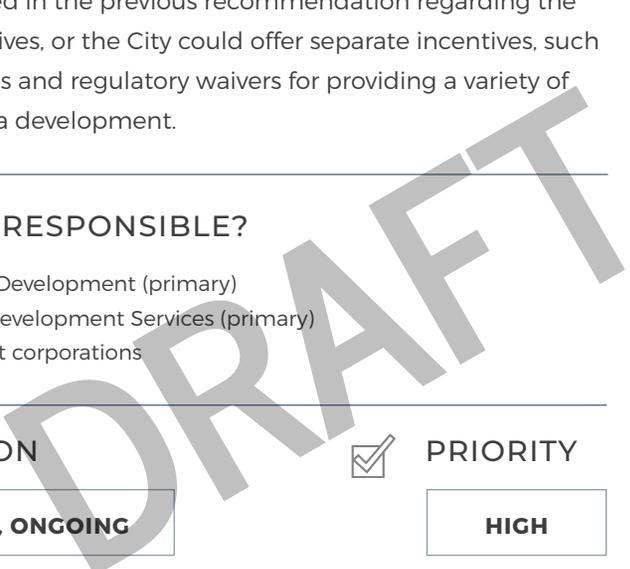
- Identify vacant and redevelopable land that could be suitable for affordable multi-unit housing
- Identify City-owned land that could be used for multi-unit housing

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- Increase in percentage of multi-unit housing within downtown and along redeveloping corridors
 - Increase in the number of units created within downtown and along redeveloping corridors

CONNECTION WITH ENVISION COLUMBIA

- Plan
- Prosper
- Connect
- Enhance



RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

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

DURATION

SHORT, ONGOING

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

PRIORITY

HIGH

COST

¢ - \$

THEMES

- Equity & Accessibility
- Lead by Example
- Plan & Implement

OTHER ELEMENTS

- Land Use
- Population

DATA TO BE COLLECTED

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

MEASURING SUCCESS

The following key metrics can be used to measure success:

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

CONNECTION WITH ENVISION COLUMBIA

- Plan
- Empower
- Prosper
- Enhance
- Lead

RECOMMENDATION

Leverage public land and funding to develop affordable housing.

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

WHO IS RESPONSIBLE?

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

DURATION

LONG

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

PRIORITY

HIGH

COST

\$\$ - \$\$\$\$

THEMES

- Equity & Accessibility
- Partner
- Lead by Example

OTHER ELEMENTS

- Land Use
- Population

DATA TO BE COLLECTED

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

MEASURING SUCCESS

The following key metrics can be used to measure success:

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

CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Prosper
- Enhance

RECOMMENDATION

Leverage public land and funding to develop affordable housing.

Case Study 1

Redevelopment of City-Owned Land, Asheville, NC

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

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



Site assessments of High Impact Sites (Source: City of Asheville)

RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

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

DURATION

LONG

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

PRIORITY

LOW

COST

¢ - \$\$\$
annually

THEMES

- Equity & Accessibility
- Built Environment

OTHER ELEMENTS

- Land Use
- Population

DATA TO BE COLLECTED

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

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- Increase in the City's affordable housing stock at the citywide level
 - Decrease the gaps in affordable price points available in the rental and for sale markets
 - Lower number of cost-burdened households

CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Prosper
- Enhance



RECOMMENDATION

Consider working with regional partners to establish a regional housing land trust that can manage affordable units.

Case Study 1

Community Home Trust, Orange County, NC

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

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

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



Community Home Trust offers a variety of housing types, including single-family homes, town homes, and condos. (Source: Community Home Trust)

RECOMMENDATION

Consider working with regional partners to establish a regional housing land trust that can manage affordable units.

Case Study 2

The Guadalupe Home Ownership Program, Austin, TX

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

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

A key factor that helped GNDC to establish their community land trust program was a 2011 state law that increased the affordability of

land trust properties by making them tax-free. GNDC has also been strategically acquiring land since the 1980s, which allowed them to buy property before prices skyrocketed. Additionally, GNDC has been able to use funds from a City of Austin affordable housing bond in order to acquire more land.

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



GNDC community land trust homeownership unit (Source: GNDC)

RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

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

DURATION

MEDIUM, ONGOING

PRIORITY

HIGH

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

COST

¢ - \$\$\$*

THEMES

- Partnerships
- Equity & Accessibility
- Safety

OTHER ELEMENTS

- Community Facilities
- Population

DATA TO BE COLLECTED

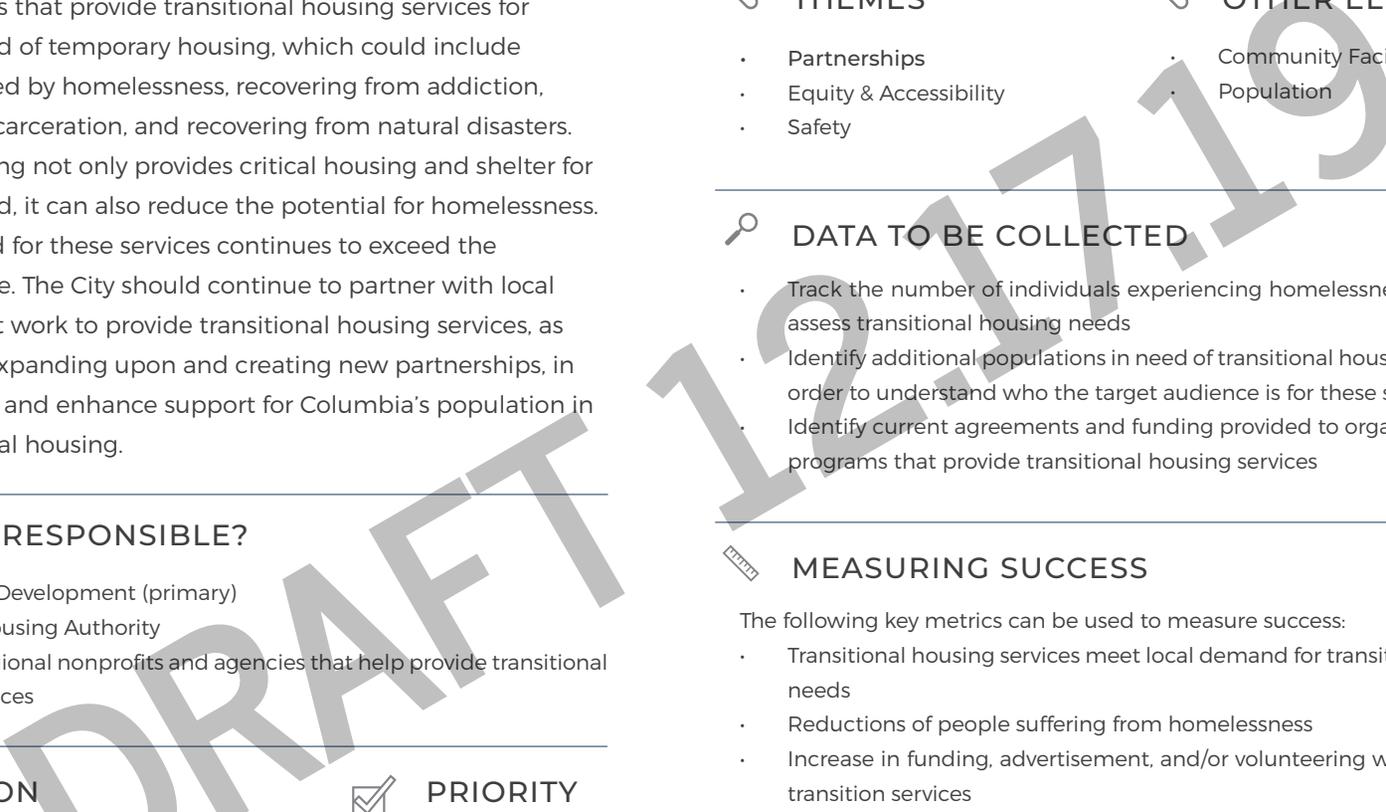
- Track the number of individuals experiencing homelessness in order to assess transitional housing needs
- Identify additional populations in need of transitional housing services in order to understand who the target audience is for these services
- Identify current agreements and funding provided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

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- Transitional housing services meet local demand for transitional housing needs
 - Reductions of people suffering from homelessness
 - Increase in funding, advertisement, and/or volunteering with homeless/transition services

CONNECTION WITH ENVISION COLUMBIA

- Attract & Retain
- Plan
- Empower
- Prosper



RECOMMENDATION

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

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

WHO IS RESPONSIBLE?

- Zoning Division (primary)

DURATION

SHORT

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

PRIORITY

HIGH

COST

¢ - \$* 

THEMES

- Equity & Accessibility
- Built Environment

OTHER ELEMENTS

- Community Facilities
- Land Use
- Population

DATA TO BE COLLECTED

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

MEASURING SUCCESS

- The following key metrics can be used to measure success:
- Supply of emergency and transitional housing units meets local demand

CONNECTION WITH ENVISION COLUMBIA

- Plan
- Prosper
- Lead

