The Home Plan

A STRATEGIC PLAN FOCUSED ON HOMELESSNESS

The Homelessness Strategic Plan sets priorities and tangible recommendations for how our community will prevent and respond to homelessness in the coming years. It is led by a Steering Committee and built on community input, primary and secondary data, community needs and feasibility.

OUR VISION

"A community sharing responsibility for preventing and ending homelessness through access to safe, stable housing options for everyone, meaningful trauma-informed support, and promoting public safety for all residents."

TIMELINE

2026

JAN 2026

City Council requests a plan to connect City resources and collaborate with the community to solve homelessness.

APR 2026

Mayor Buffaloe invites community leaders to join the Steering Committee.

JUL 2026

40+ interviews completed with people experiencing homelessness.

SEP 2026

Focus groups with faith leaders, business owners, and youth service providers; City staff gathers data.

WE ARE HERE!

NOV 2026

Community engagement event to share findings and hear from you.

JAN 2027

Final plan goes to City Council for review, approval and next steps.

MAR 2026

The City contracts BerryDunn to help facilitate some meetings.

MAY 2026

The Steering Committee begins meeting to guide the work

AUG 2026

Community Roundtable at the ARC with 65+ attendees; citywide survey opens for public input; focus groups and stakeholder interviews with first responders, housing providers and people with lived experiences.

OCT 2026

City staff analyzes data; steering committee sets priorities and objectives based on community input.

DEC 2026

City staff writes the Strategic Plan.

2027

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700 interactions shaped the Homelessness Strategic Plan



445

General public

- Community survey
- Community roundtable

145

People with lived experience

- Housing challenges survey
- People experiencing homelessness, interviews
- Youth experiencing homelessness
- People at risk of losing housing
- People with past lived experience

60

Community and institutions

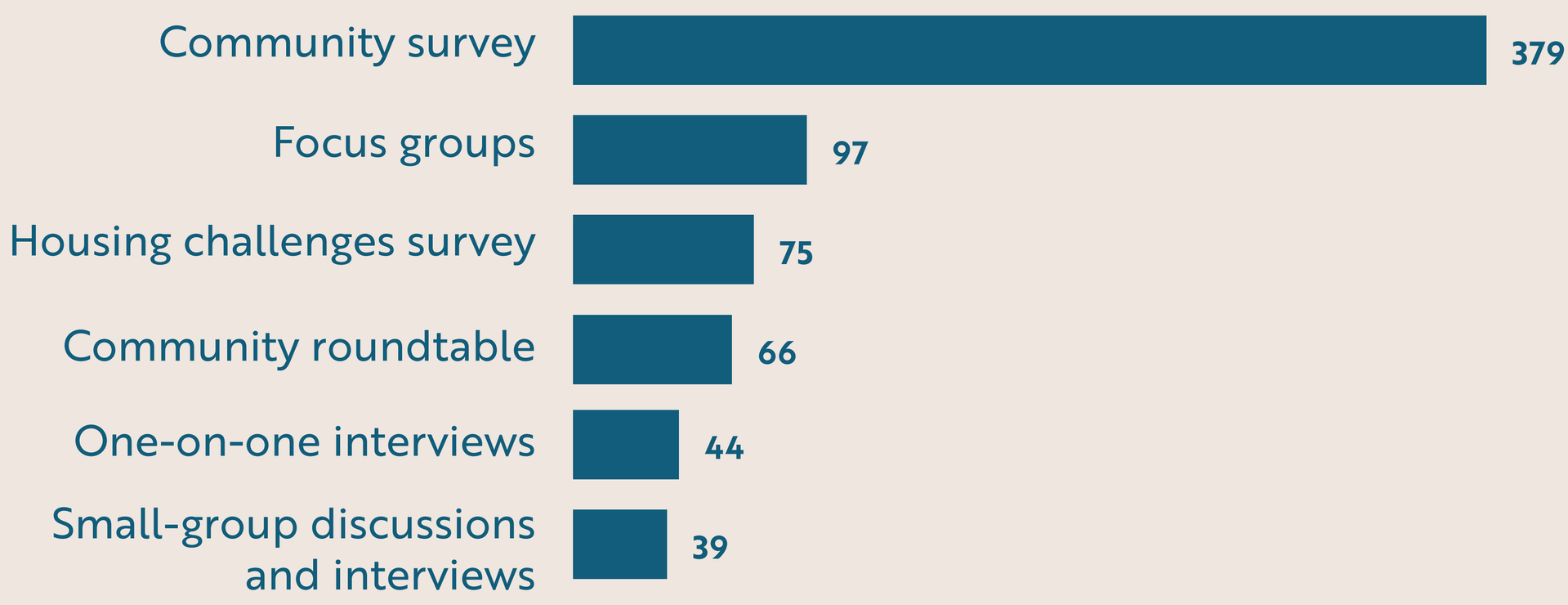
- Faith community
- Chamber's Emerging Issues Group
- Impacted businesses
- First responders
- Justice system
- Higher education

50

Service and housing providers

- Direct service providers
- Larger health providers
- Youth service providers
- Housing providers
- Smaller health providers and direct care
- Advocates

How we listened



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Numbers count participation in each activity; a person who took part in more than one activity is counted each time.

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HOMELESSNESS

309

people counted on one night in January 2025

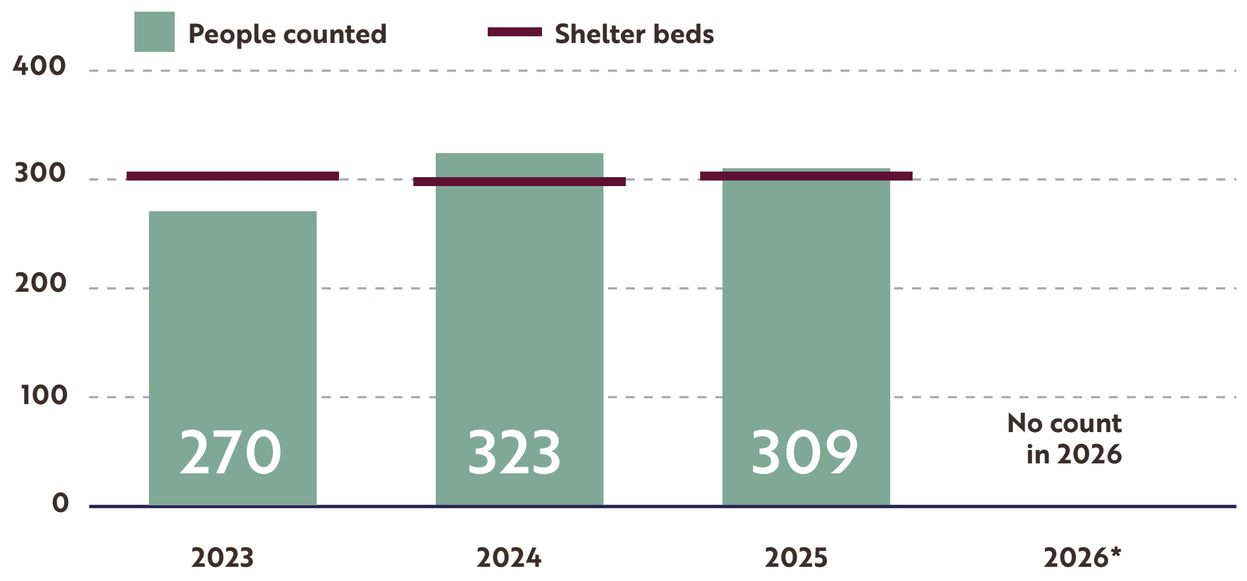
298

shelter beds in Boone County (total capacity)

Not counted: people paying for their own motel room, and people doubled up or couch-surfing with others, including children.

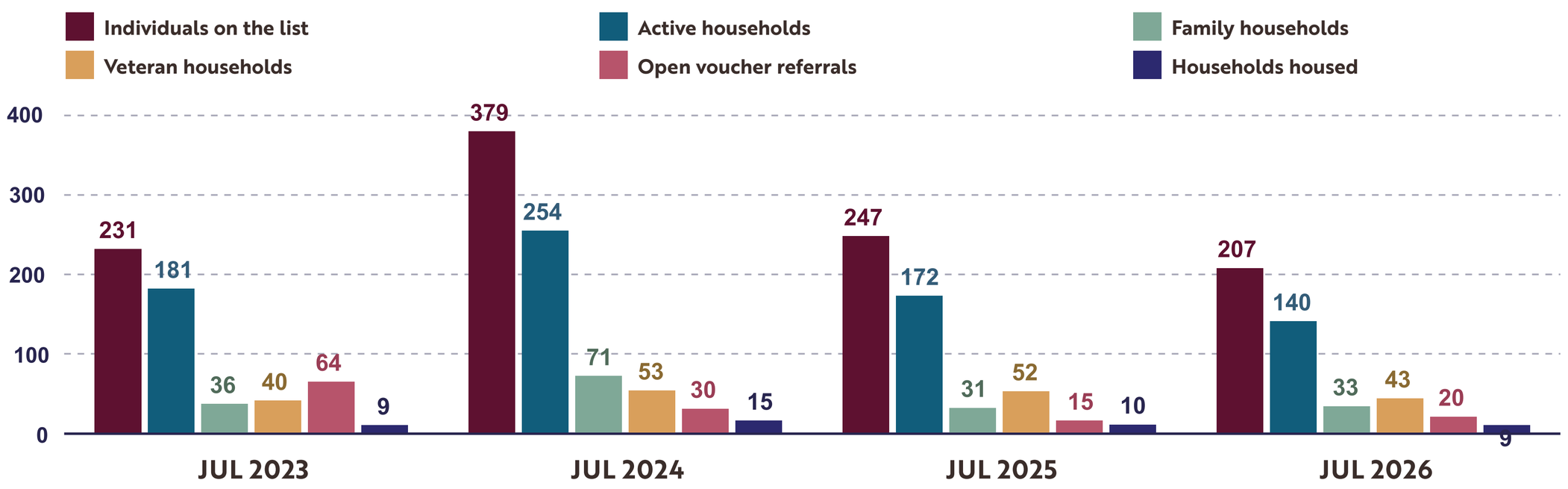
Point-in-Time Count

A count of sheltered and unsheltered people experiencing homelessness on a single night in January conducted by volunteers. HUD requires Continuums of Care to count people in emergency shelter, transitional housing and Safe Havens every year, and unsheltered people every other year. Each count is planned and carried out locally; Boone County typically counts every year unless weather prevents it.



Who is waiting for housing? The Prioritization List each July

Data pulled directly from the Homeless Management Information System (HMIS). Each month is a snapshot of a single day, and only includes households that have completed a VI-SPDAT (Vulnerability Index – Service Prioritization Decision Assistance Tool) assessment. In July 2026, 207 people were on the list, and 9 households were housed that month.



152

households housed, December 2024 to December 2025

100%

of available vouchers in use by the end of 2025

~14

open voucher referrals a month in 2025, for a list of 213 to 304 people

Prioritization List: the community-wide list of households waiting for housing, ranked by vulnerability. *No Point-in-Time Count took place in 2026.

Sources: City of Columbia, 2025 State of Homelessness Report (March 2026); Homeless Management Information System (HMIS), Boone County Coalition to End Homelessness; Boone County Point-in-Time Counts 2023–2025. Cost per day: 2025 Fair Market Rent; Room at the Inn (2023). Data covers Boone County.

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HOUSING IN COLUMBIA

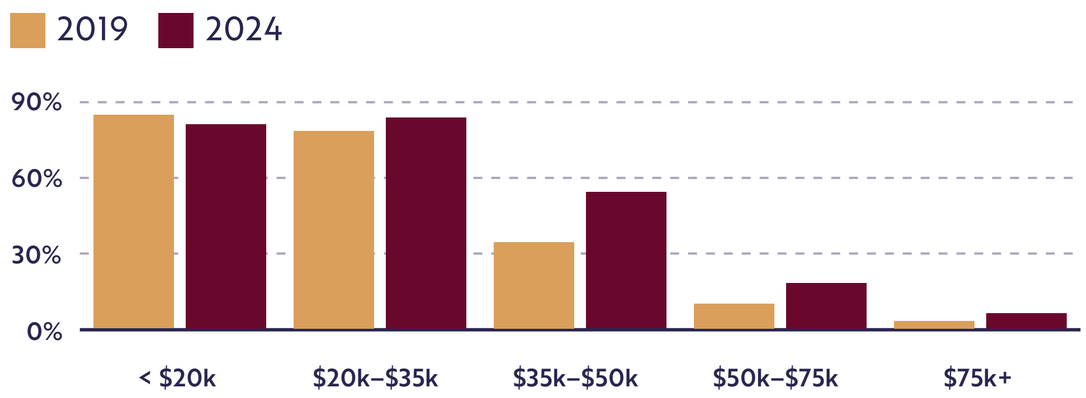
51.3%

of Columbia households rent

Compared with 31.9% acrossMissouri. Here is how many of them are struggling.

Who is cost-burdened? Renters by income, 2019 vs 2024

Share of renter households paying more than 30% of income on rent and utilities. More than 8 in 10 earning under $35,000 are cost-burdened.



39%

of rentals cost $1,000 a month or less, down from 64% in 2019

4.9%

of rentals are vacant, down from 7.9% in 2019

$22.31

an hour, full time, to afford a 2-bedroom at Fair Market Rent. Missouri's minimum wage is $15.

RENTERS

1,439 **rental homes short in Columbia every year**

- Fair Market Rent for a 2-bedroom rose **15% in one year**, to $1,160 (2025 to 2026).
- Listings today ask **$1,240 to $1,390** for a 2-bedroom.
- A full-time minimum-wage job pays $31,200 a year. Affording that 2-bedroom takes $46,400.

HOMEOWNERS

523 **starter homes ($100,000–$250,000) short in Columbia every year**

- The median home value is **$284,600**, up 62% since 2014. Incomes rose 52%.
- A household at 80% of area median income can afford about **$254,000.**
- Cost-burdened homeowners rose from **13.4% to 15.1%** (2019 to 2024).

The City and County are working on the Housing Study's recommendations to add more housing across Columbia

> **"...lower-income renters are pushed out... forced to double up with family or friends, and for the most vulnerable... pushed into homelessness."**
>
> Boone County and the City of Columbia Housing Study, 2024

Cost-burdened: paying more than 30% of income on housing. Fair Market Rent: the federal government's estimate of what a basic apartment costs here, including utilities.

Sources: PolicyMap / NYU Furman Center, Housing Needs Assessment: Columbia (2026), Census ACS 2015–2019 and 2020–2024; Boone County and City of Columbia Housing Study (2024); HUD Fair Market Rents FY2025–FY2026; NLIHC, Out of Reach 2026; Apartments.com and Rentometer (2026 asking rents). Shortages: Housing Study estimates of yearly demand vs. homes available; the starter-home figure adds its $100,000–$250,000 price ranges. Census figures include students. Fair Market Rent and wage figures cover all of Boone County.

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HOUSING IN COLUMBIA CONTINUUM

Crisis & Instability

01 Unsheltered Homelessness

No shelter • No tenancy • Sleeping in places not meant for habitation • Highest vulnerability

02 Emergency Shelter

Temporary Shelter • No lease • Crisis stabilization • Night-to-night or very short term access

03 Temporary Paid lodging

Temporary Shelter • No lease • Crisis stabilization • Night-to-night or very short term access
e.g.Extended-stay motels/hotels

Rental

06 Subsidized rental housing

Income-adjusted rent • Public subsidy • Long-term affordability • if income exceeds limits rent can go up to market value
e.g. Section 8 vouchers

Housing + Servics

05 Permanent Supportive Housing (PSH)

Permanent • Income-based rent (if they have income)• Paired with wraparound supportive services • Disability eligibility

04 Transitional Housing

Time-limited • Program-based • Service-supported • Intermediate step • could include treatment or sobriety stipulations
e.g. Sober living

Rental

07 Affordable rental housing

Income-adjusted rent • Public subsidy • Long-term affordability • if income exceeds limits rent can go up to market value
e.g. Section 8 vouchers

08 Market Rate rentals

Permanent • Income-based rent (if they have income)• Paired with wraparound supportive services • Disability eligibility

Ownership

09 Assisted homeownership

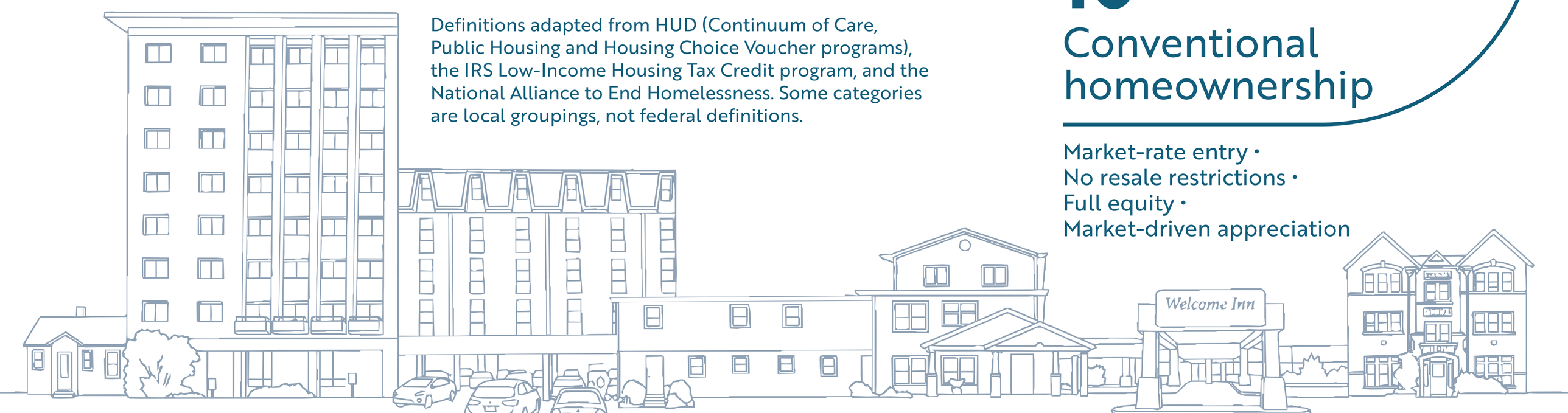
Time-limited • Program-based • Service-supported • Intermediate step • could include treatment or sobriety stipulations
e.g. Sober living

Ownership

10 Conventional homeownership

Market-rate entry • No resale restrictions • Full equity • Market-driven appreciation

Definitions adapted from HUD (Continuum of Care, Public Housing and Housing Choice Voucher programs), the IRS Low-Income Housing Tax Credit program, and the National Alliance to End Homelessness. Some categories are local groupings, not federal definitions.



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DOES YOUR JOB PAY ENOUGH?

Fair Market Rent Cost	
One-Bedroom	$1,011
Two-Bedroom	$1,160
Three-Bedroom	$1,573
Four-Bedroom	$1,861

Hourly Wage by Number of Bedrooms **	
One-Bedroom	$19.44
Two-Bedroom	$22.31
Three-Bedroom	$30.25
Four-Bedroom	$35.79

Work Hours/Week at $15.00 Minimum Wage	
One-Bedroom	52
Two-Bedroom	59
Three-Bedroom	81
Four-Bedroom	95

Occupation	Median Hourly Wage
Cooks, Fast Food	$16.63
Janitors and Cleaners	$17.74
Home Health and Personal Care Aides	$17.72
First-line Supervisors of Food Preparation and Serving Workers	$20.10
Nursing Assistants	$19.25
Laborers and Freight, Stock, and Material Movers	$19.31
Secretaries, Administrative Assistants	$21.51
Customer Service Representatives	$21.83
Bus Drivers	$21.51
Miscellaneous Assemblers and Fabricators	$22.97
Refuse Collectors	$25.40
Maintenance and Repair Workers	$24.19
Heavy and Tractor-Trailer Truck Drivers	$26.96
School Teachers	$26.73
General and Operations Managers	$39.18
Registered Nurses	$40.54

LOVE COLUMBIA

*July 2026 Data from National Low Income Housing Coalition - https://nlihc.org/oor/state/mo

**Paying more than 30% of income for rent places a housing-cost burden on a household.

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“ My church family is here. My blood family is here. My street family is here. Even though the world shows a lot of hate, Columbia doesn't. ”

“ With everything I've been through in life, including the military, getting back on my feet being homeless is one of the hardest things I've had to deal with. There are so many different things out there that is preventing just to get ahead in life.”

I was in the hospital for long enough that I lost my job, and I subsequently lost my place to live. And so, all of my possessions, including my identification and all my critical documents, were lost. So, leaving the hospital, I only had the clothes on my back.

“ It's more the mental aspect of the thing as far as when people lose things, they end up getting depressed and bitter and angry and stuff like that. You got some people that no matter what they do it's like it's a fight for air. It's like you're constantly battling bills, rent, lights, everything that you need to do. ”

These are voices from people who have experienced homelessness or housing instability in Columbia. They shared their experiences through one on one interviews, focus groups, surveys for the Home Plan

Quotes are shared with permission and without names to protet participants’ privacy.

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" Centerstone and the amazing work of those caseworkers. Brandon Schultz has helped me since March and I've had a voucher since May and I finally get into my new place next week. "

" I would say that the Voluntary Action, they've just been fantastic. They helped me get my identification documents and things back and they pointed me in all the right directions for case work and to move forward with getting back into control of my own life again."

Keeping our belongings, it's so hard. You got to have a birth certificate to get the ID, then you get all of the stuff and keep it on us, then one rainy day or a day that you have too much stuff and you need to set it down somewhere and you can lose your personal property so fast.

These are voices from people who have experienced homelessness or housing instability in Columbia. They shared their experiences through one on one interviews, focus groups, surveys for the Home Plan

" I had a medical scenario where I started having seizures, and I wasn't able to maintain a job or pay for housing. When the money I had saved up ran out, I had pretty much no choice and I ended up homeless. "

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