



City of Sioux Falls  
**Community  
Development**

Affordable Housing Division

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Affordable Housing Programs

2016 Summary

January 1 - December 31, 2016

Community Development's Affordable Housing Division provides funding to the various programs and projects described herein. Funding for these activities is provided by the federal

Community Development Block Grant (CDBG) program, the federal Home Investment Partnerships (HOME) program, City of Sioux Falls General Funds, community partners, and department resources. For further information, please contact Community Development.



EQUAL HOUSING  
OPPORTUNITY

March 29, 2017

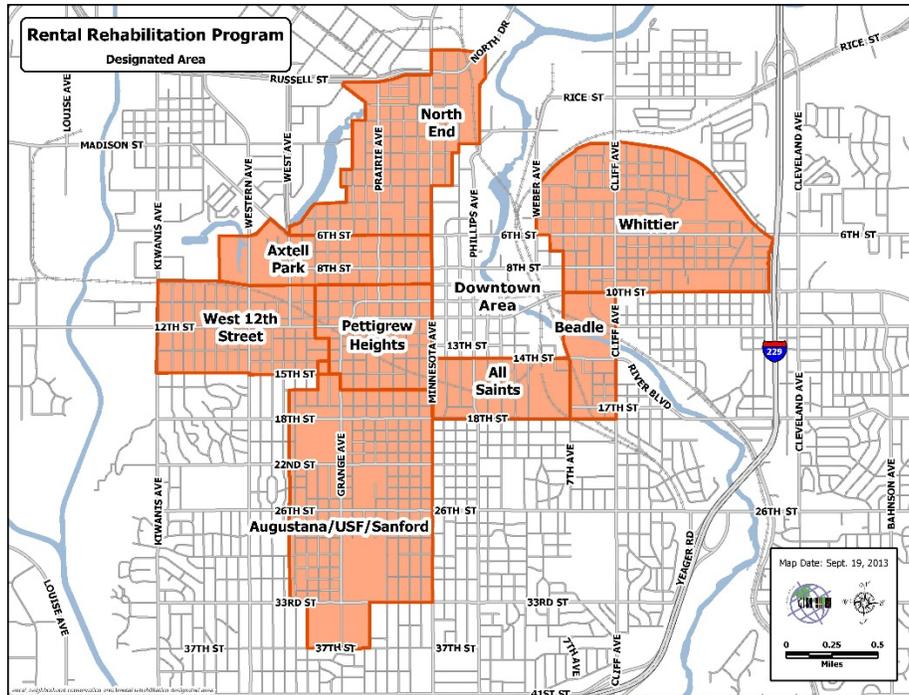
**Single-Family Housing Rehabilitation (Community Development):** No-interest deferred payment loans and low-interest repayment loans are provided to maintain homes in a decent, safe and sanitary condition. Household income must be no greater than 80% of median family income. CDBG and City General Funds were used for this program.

Projects underway in 2016 .....	75
Expended .....	\$497,495
Projects under contract that will continue into 2017.....	18
<b>Projects completed in 2016.....</b>	<b>57</b>
Of the 57 projects completed:	
Average loan .....	\$8,537
Average household income .....	54.4% MFI
Average household size .....	2.3 persons
Large families (5+ members) .....	8
Female-headed households.....	31
Elderly households.....	19
Disabled households.....	11
White (including 2 of Hispanic origin).....	51
Black/African American .....	3
American Indian/Alaska Native .....	2
Asian.....	1

**Furnace Replacement (Community Development):** Assistance is provided as a no-interest loan for replacement of older inefficient furnaces. Two-thirds of the loan may be forgiven after two years of ownership and occupancy. Income must be no greater than 80% of median family income. CDBG and City General Funds were used for this program.

Projects underway in 2016 .....	44
Expended .....	\$117,981
Projects under contract that will continue into 2017.....	2
<b>Projects completed in 2016.....</b>	<b>42</b>
Of the 42 projects completed in 2016:	
Average loan .....	\$2,666
Average household income .....	55.5% MFI
Average household size .....	2.3 persons
Large families (5+ members) .....	5
Female-headed households.....	23
Elderly households.....	14
Disabled households.....	6
White.....	36
Black/African American .....	3
American Indian/Alaska Native .....	1
Asian.....	2

**Rental Rehabilitation Loan Program (Community Development):** Repayment loans with 3% interest are provided to owners of rental property in select core neighborhoods. Funds are used to improve exterior appearance to help revitalize and improve these eligible neighborhoods. This is a non-federal program with no reporting requirements related to household demographics. The program is funded solely by loan repayments from prior projects.



Projects (units) underway in 2016 .....	11 (15)
Expended .....	\$113,795
Projects (units) under contract that will continue into 2017 .....	5 (6)
<b>Projects (units) completed in 2016.....</b>	<b>6 (9)</b>
Of the 6 projects completed:	
Average loan .....	\$11,662

**Emergency Mobile Home Repair (Community Development):** Financial assistance is provided for emergency repairs to mobile homes. Loans are forgiven after one year of ownership and occupancy. Household income must be no greater than 80% of median family income. CDBG funds were used for this program.

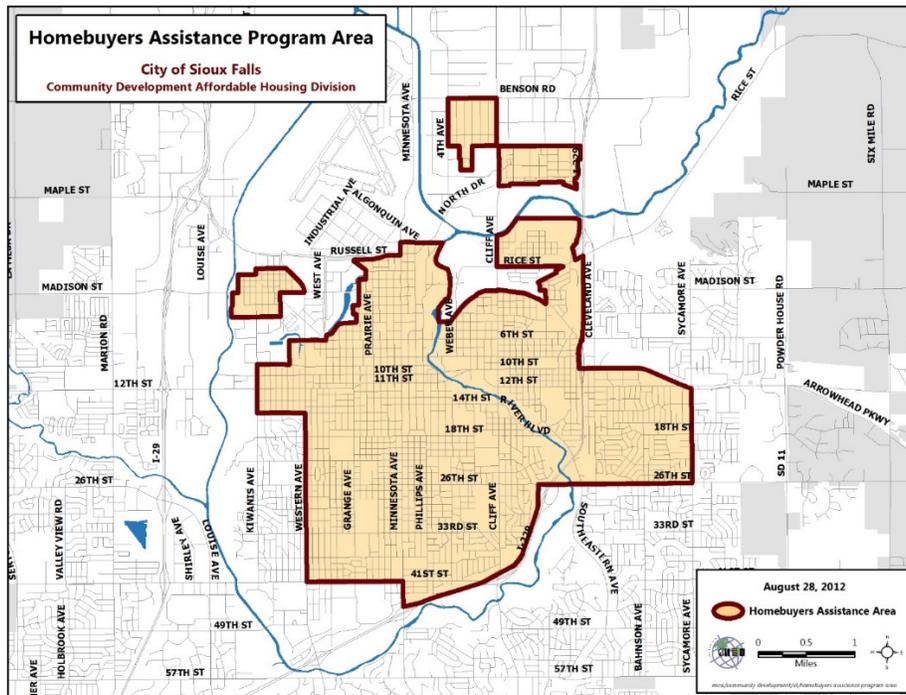
Projects underway in 2016 .....	9
Expended .....	\$22,729
Projects under contract that will continue into 2017.....	0

**Projects completed in 2016..... 9**

Of the 9 projects completed:

Average loan .....	\$2,525
Average household income .....	(48.8% MFI)
Average household size .....	1.8 persons
Female-headed households.....	5
Elderly households.....	5
Disabled households.....	2
White.....	8
Asian & White .....	1

**Homebuyers Assistance Program (Community Development):** No-interest deferred payment loans are provided for part of the down payment and closing costs associated with the purchase of a home. Household income must be no greater than 80% of median family income. Properties purchased must be located within a designated program area. CDBG and City General Funds were used for this program.



**Projects completed..... 11**

Expended .....

Of the 11 projects completed:

Average loan .....	\$4,241
Average household income .....	63.9% MFI
Average household size .....	2.6 persons

Female-headed households.....	5
White (including 1 of Hispanic origin).....	8
Black/African American .....	2
Other/Multi-Racial .....	1

**3<sup>rd</sup> Avenue Lofts (415 South 3<sup>rd</sup> Avenue Limited Partnership):** The City committed \$350,000 of General Funds toward the construction of an 82-unit housing development—56 one bedroom units and 26 two bedroom units. The funds are provided as a residual receipts loan. If sufficient cash flow is available, interest payments will be made for the first 15 years, thereafter annual payments will begin so that the loan is paid in full 25 years after the project is completed and occupied. Construction has been delayed while the applicant awaits approval of tax credits. It is hoped that construction will commence in 2017 followed by the units being leased to eligible low-income households.

Household income (0-60% of median family income) .....	62
Market rate .....	20

**Field of Dreams (Affordable Housing Solutions):** A \$300,000 deferred payment loan was provided to Affordable Housing Solutions for acquisition of land on which 26 affordable housing units (12 units in 2017 and 14 units in 2018) will be constructed. Properties will be sold to households at or below 80 percent of the median family income. Construction will be completed in two phases with one phase beginning in the spring of 2017. Phase one is expected to be completed in 2017. Phase two will begin in early 2018. CDBG funds were provided for this program.

**Neighborhood Revitalization (Affordable Housing Solutions):** Affordable Housing Solutions acquires properties contributing to neighborhood deterioration. After acquisition, the existing structures are either demolished with new housing constructed on the site or rehabilitated consistent with applicable codes. Each completed housing unit is sold or leased to a household whose income is no greater than 80% of the median family income. HOME funds, City General Funds, and other division resources were used for this program.

Expended .....	\$1,931,157
Properties (units) in the program .....	23 (34)
<b>Properties (units) completed in 2016 .....</b>	<b>8 (11)</b>
Properties (units) for purchase/lease at year-end .....	2 (2)
Properties (units) under construction at year-end.....	2 (9)
Properties (units) acquired, awaiting construction or rehab at year-end.....	11 (12)
Properties (units) acquired in 2016 .....	3 (3)

<b>Single-family homes completed, sold, &amp; occupied in 2016.....</b>	<b>7</b>
Average project cost .....	\$187,608
Average sale price .....	\$128,471
Average household income .....	\$48,557 (68.0% MFI)
Average household size .....	3.7 persons
Large families (5+ members) .....	2
Female-headed households.....	1
White.....	3
Black/African American .....	4
 <b>Multi-family rental units completed, leased, &amp; occupied in 2016.....</b>	 <b>4</b>
Average cost per unit.....	\$109,026
Household income (30-40% of median family income) .....	3
Household income (40-50% MFI) .....	1
Average household size .....	2.0 persons
Female-headed households.....	4
Elderly households.....	1
Disabled households .....	1
White.....	3
Black/African American .....	1

**Chasing Willows II Apartments (Chasing Willows II Limited Partnership):** In 2015 the City committed \$750,000 of General Funds toward the construction of a 40-unit affordable housing development — 20 one bedroom units, 12 two bedroom units and 8 three bedroom units. \$400,000 will be repaid over 30 years without interest and \$350,000 will be provided as a no-interest deferred payment loan. Construction began in 2016 with \$375,000 being expended. The project will be completed in 2017 followed by the units being leased to eligible low-income households. Units will be targeted to households at the following income levels. A June 1, 2017 is expected.

Household income (0-30% of median family income) .....	4
Household income (30-50% MFI) .....	18
Household income (50-60% MFI) .....	18

**Fair Housing Education & Outreach (City Attorney’s Office):** \$15,500 of CDBG funds was provided for fair housing education and outreach. Eleven (11) fair housing classes and outreach events were held in the community for students, non-profit staff, service providers, rental housing owners, tenant groups, and property managers. Total attendance for all presentations and outreach schedules was 154 people. Class participants were surveyed before and after the education session. Survey results showed presentations to be successful in increasing the fair housing knowledge of participants. A phone line was staffed to answer questions about fair housing. Approximately 1,138 calls were received.

**Land Acquisition/House Construction (Habitat for Humanity):** Deferred payment loans are provided for acquisition of land on which new houses are constructed utilizing volunteer labor, sweat equity, and donated materials and services. Each home is sold to a household whose income is no greater than 50% of the median family income. CDBG funds were used for this program.

<b>Homes completed and occupied .....</b>	<b>2</b>
Average lot cost .....	\$12,500
Average household income .....	\$41,692 (45.1% MFI)
Average household size .....	8.0 persons
Large families (5+ members) .....	2
Black/African American .....	2

**Repair Affair (Home Builders Care Foundation):** Grants are provided for accessibility modifications in homes owned and occupied by households that are elderly and/or disabled. Members of the Home Builders Association provide volunteer labor. Income must be no greater than 80% of median family income. CDBG funds were used for the cost of materials.

<b>Owner-occupied units modified for accessibility .....</b>	<b>5</b>
Expended .....	\$1,212
Average project cost .....	\$242
Average household income .....	\$21,085 (39.4% MFI)
Average household size .....	1.6 persons
Female-headed households.....	3
Elderly households.....	3
Disabled households.....	3
White.....	4
Other/Multi-Racial.....	1

**Mobile Home Self-Help Program (Hope Next Door):** General Fund grants are provided for materials necessary for improvements to mobile homes. Concerned citizens provide volunteer labor for this effort. \$2,588 was expended in 2016 for seven projects. Eligible costs are limited to exterior rehabilitation, landings, and structural repairs. All repairs must address code violations.

**Home Modification (Independent Living Choices):** This program offers grants to make accessibility modifications in rental units occupied by households with disabilities. Household

income must be no greater than 50% of median family income. CDBG funds were used for this program.

<b>Rental units modified for accessibility.....</b>	<b>5</b>
Expended .....	\$19,572
Average project cost .....	\$3,914
Average household income .....	\$14,053 (27.6% MFI)
Average household size .....	1.2 persons
Female-headed households.....	4
Elderly households.....	5
Disabled households .....	5
White .....	3
Black/African American .....	1
American Indian/Alaska Native .....	1

**Bright Futures (Inter-Lakes Community Action):** The program attempts to lead households toward economic self-sufficiency and eliminate their dependence on other assistance programs. It incorporates intense case management to households receiving Tenant-Based Rental Assistance and Security Deposit Assistance programs, defined herein. CDBG funds are used for this case management program.

<b>New households assisted in 2016.....</b>	<b>57</b>
Households continuing the program from 2015 .....	25
<b>Total households assisted in 2016.....</b>	<b>82</b>
Results of 51 households leaving the program in 2016	
Living situation stabilized; fully self-sufficient.....	11
Living situation stabilized; less dependent on government programs.....	2
Removed from program for noncompliance .....	12
Other/unknown .....	26
Expended .....	\$105,000
Household income (0-30% MFI) .....	82
Average household size .....	3.1 persons
Large families (5+ members) .....	9
Female-headed households.....	79
Elderly households.....	1
Disabled households .....	2
Chronically homeless prior to assistance.....	35
White.....	37
Black/African American .....	19
Asian.....	1
American Indian/Alaskan Native (including 1 of Hispanic origin) .....	21
American Indian/Alaska Native & White .....	2
Black/African American & White.....	1
Other/Multi-Racial .....	1

**Heartland House Case Managers (Inter-Lakes Community Action):** This transitional housing program for homeless families with children provides low-cost housing and case management in an effort to guide the assisted households toward self-sufficiency. Household income when enrolled in the program must be no greater than 50% of median family income. The City contracts with ICAP and provides General Funds for this service.

<b>New households assisted in 2016.....</b>	<b>31</b>
Households continuing the program from 2015 .....	30
<b>Total households assisted in 2016.....</b>	<b>61</b>
Results of the 50 households leaving program in 2016	
<b>Successfully completed the program.....</b>	<b>4</b>
Terminated for noncompliance .....	13
Other/unknown .....	33
Expended .....	\$24,000
Household income (0-30% MFI) .....	53
Household income (30-50% MFI) .....	6
Household income (50-80% MFI) .....	2
White.....	26
Black/African American .....	6
Asian.....	1
American Indian/Alaskan Native .....	24
American Indian/Alaskan Native & White.....	1
Black/African American & White .....	3

**Horizon Place Apartments (Inter-Lakes Community Action):** The City provided a \$900,000 deferred payment loan for part of the acquisition costs of two 21-unit apartment buildings (42 units total). The new funding sources will ensure affordability for a minimum of 30 years. The recipient has also been approved for low-income housing tax credits through the State of South Dakota to rehabilitate the existing housing units. Rehabilitation will occur in 2017, during which time there is expected to be temporary relocation of existing tenants, and be completed in 2018. When completed the project will have two one bedroom units, 12 two bedroom units and 28 three bedroom units. The units will provide affordable housing for households at the income levels listed below.

Household income (0-30% of median family income) .....	2
Household income (30-40% MFI) .....	3
Household income (40-50% MFI) .....	37

**Security Deposit Assistance (Inter-Lakes Community Action):** Households that are homeless or at risk of homelessness receive security deposits to obtain rental assistance in housing that is

affordable, decent, safe and sanitary. Household income must be no greater than 50% of median family income. HOME funds were used for this program.

<b>Households assisted .....</b>	<b>68</b>
Expended .....	\$37,434
Household income (0-30% MFI) .....	67
Household income (50-60% MFI) .....	1
Average security deposit subsidy .....	\$488
Average total monthly rent .....	\$664
Average household size .....	2.8 persons
Large families (5+ members) .....	7
Female-headed households.....	57
Elderly households.....	1
Disabled households.....	11
Chronically homeless prior to assistance.....	26
White.....	34
Black/African American .....	14
Asian.....	1
American Indian/Alaskan Native (including 1 of Hispanic origin) .....	17
Black/African American & White .....	1
American Indian/Alaskan Native & White (including 1 of Hispanic origin).....	1

**Day Care Egress Windows (EmBe):** CDBG funding of \$23,000 was committed to the recipient for costs to install windows at their day care facility at 300 West 11th Street. The funds will be provided as a no-interest deferred payment loan. Child care is provided to up to 160 children ages four weeks through five years. The project began in 2016 and will be completed in early 2017. Total estimated project cost is \$65,381.

<b>Children served .....</b>	<b>118</b>
Expended .....	\$10,350
Household income (0-30% MFI) .....	21
Household income (50-60% MFI) .....	17
Household income (60-80% MFI) .....	28
Household income (greater than 80% MFI).....	52
White (including 7 of Hispanic origin).....	86
Black/African American (including 4 of Hispanic origin) .....	5
American Indian/Alaskan Native (including 1 of Hispanic origin) .....	9
Black/African American & White.....	5
Amer. Ind./Alaskan Native & Black/African Amer. (including 3 of Hispanic origin).....	7
Other/Multi-racial (including 1 of Hispanic origin).....	6

**Tenant-Based Rental Assistance (Sioux Falls Housing & Redevelopment Commission):**

Households that are homeless or at risk of homelessness receive funding for rental assistance in housing that is affordable, decent, safe and sanitary. Household income must be no greater than 50% of median family income. HOME funds were used for this program.

<b>New households assisted in 2016.....</b>	<b>36</b>
Households continuing the program from 2015 .....	19
<b>Total households assisted in 2016.....</b>	<b>55</b>
Expended .....	\$192,510
Average monthly TBRA subsidy .....	\$513
Average total monthly rent .....	\$776
Household income (0-30% MFI) .....	55
Average household size .....	2.9 persons
Large families (5+ members) .....	3
Female-headed households.....	54
White.....	29
Black/African American .....	14
Asian.....	1
American Indian/Alaskan Native .....	11

**Ellis Court Apartments (Westwood Limited Partnership):** In 2014, the City committed \$350,000 of General Funds toward the construction of a 56-unit affordable housing development—28 two bedroom units and 28 three bedroom units. The funds will be repaid over 32 years without interest. Construction was completed in 2016 with the final \$87,500 being drawn against the loan. All units were leased to eligible low-income households. All housing units are targeted to households at the income levels listed below.

Household income (0-30% of median family income) .....	3
Household income (30-40% MFI) .....	6
Household income (40-50% MFI) .....	15
Household income (50-60% MFI) .....	32