



CITY OF SIOUX FALLS COMMUNITY DEVELOPMENT

2004 Summary of Programs

January 1 - December 31, 2004

Sioux Falls Community Development receives federal funding through the Community Development Block Grant (CDBG) program and the Home Investment Partnerships (HOME) program. These funds are allocated to the various projects and activities briefly described herein. For further information regarding these projects and activities, please contact Community Development.

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**EQUAL HOUSING
OPPORTUNITY**

HOUSING PROGRAMS ADMINISTERED BY COMMUNITY DEVELOPMENT

Single-Family Rehab Program

No-interest deferred and low-interest repayment loans are provided to home owner-occupants with incomes at or below 80% of the median family income for eligible repairs to maintain homes in a decent, safe and sanitary condition.

Projects underway in 2004	51
CDBG funds expended in 2004	\$491,335
Average cost per project	\$9,634
Projects underway in 2004 that continued into 2005	8
Projects completed in 2004	43
Of the 43 projects completed in 2004:	
Average income of households assisted	\$23,198 (or 50.4% MFI)
Lowest income of households assisted	\$8,820 (or 21.3% MFI)
Average size of households assisted	1.6 persons
Female-headed households	29
Elderly households	17
Disabled households	9
Large families (5+ members)	1
Average age of head of household	57.6
White	43

Homebuyers Assistance Program

No-interest deferred loans of up to \$8,000 are provided to households with incomes at or below 80% of the median family income. The funds are used as gap financing to make affordable the purchase of a house.

Projects completed in 2004	63
HOME/CDBG funds expended in 2004	\$378,222
Average cost per project	\$6,004
Total cost of the 63 purchases	\$5,736,308
Average income of households assisted	\$28,202 (or 57.2% MFI)
Lowest income of households assisted	\$12,161 (or 25.3% MFI)
Average size of households assisted	2.3 persons
Female-headed households	40
Disabled households	2
Large families (5+ members)	7
Average age of head of household	31.7
White (including 4 of Hispanic origin)	59
Asian	1
American Indian or Alaska Native & White	1
Asian & White	1
Other more than one race	1

Emergency Mobile Home Repair

3-year diminishing loans are provided to mobile home owner-occupants with incomes at or below 80% of the median family income, for costs to eliminate code deficiencies that are potentially life threatening.

Projects underway in 2004	5
CDBG funds expended in 2004.....	\$11,921
Average 2004 CDBG cost per project	\$2,384
Projects underway in 2004 that continued into 2005.....	0
Projects completed in 2004	5
Of the 5 projects completed in 2004:	
Average income of households assisted	\$21,106 (or 41.8% MFI)
Lowest income of households assisted	\$8,555 (or 20.3% MFI)
Average size of households assisted	1.8 persons
Female-headed households	2
Disabled households	2
Elderly households	1
Average age of head of household.....	58.8
White	5

HOUSING PROGRAMS ADMINISTERED BY OTHER ENTITIES

Neighborhood Revitalization Program

City CIP, HOME and other local funds are provided to Sioux Falls Housing Corporation for acquisition of homes contributing to neighborhood deterioration. After acquisition, the homes are replaced or rehabilitated and sold for appraised value to households at or below 80% of the median family income.

Projects in the program in 2004	12
Houses with construction or rehab underway as of year-end.....	5
Properties acquired, awaiting construction or rehab in 2005.....	2
Houses completed and for sale as of year-end	1
Houses completed and occupied in 2004	4
Average financial gap of 4 completed houses	\$49,256
Average income of households assisted	\$33,914 (or 52.3% MFI)
Lowest income of households assisted	\$12,161 (or 25.3% MFI)
Average size of households assisted	5.3 persons
Female-headed households	1
Large families (5+ members).....	3
White (including 1 of Hispanic origin)	3
Black or African American	1

Habitat for Humanity – Land Acquisition

Habitat for Humanity receives funds for acquisition of land on which houses are constructed utilizing volunteer labor, and sold to households at or below 50% of the median family income.

Projects completed in 2004	2
Average income of households assisted	\$20,191 (or 26.2% MFI)
Lowest income by dollar amount	\$19,981 (or 25.7% MFI)
Average size of household assisted	7.0 persons
Female-headed households	1
Large families (5+ members).....	2
Black or African American	2

Repair Affair Program

Home Builders Association (HBA) receives funds to purchase materials for accessibility modifications to houses owned and occupied by elderly and/or disabled households with incomes below 50% of the area median. HBA provides volunteer labor.

Projects completed in 2004	7
CDBG funds expended in 2004	\$5,474
Average CDBG funds per project	\$782
Average income of households assisted	\$15,142 (or 32.9% MFI)
Lowest income of households assisted	\$6,019 (or 14.3% MFI)
Average size of households assisted	1.7 persons
Female-headed households	5
Elderly households	4
Disabled households	6
White	7

Home Modification Program

Funds were provided to the Prairie Freedom Center to make accessibility modifications in rental units occupied by disabled households with incomes at or below 80% of the area median.

Projects completed in 2004	7
CDBG funds expended in 2004	\$29,833
Average 2004 CDBG funds per project	\$4,262
Average income of households assisted	\$12,648 (or 27.8% MFI)
Lowest income of households assisted	\$7,020 (or 17.0% MFI)
Average size of households assisted	1.6 persons
Female-headed households	6
Elderly households	1
Disabled households	7
White	7

CDBG ACCOMPLISHMENTS

CDBG Public Services

The following narratives on CDBG, HOME and CDBG/HOME activities describe the accomplishments of all projects and activities completed in 2004. In addition, these narratives update the progress of projects and activities originally funded in prior years that are not yet complete.

Sioux Falls Housing and Redevelopment has received funds for several years for the Family Self-Sufficiency program. In 2004, \$66,660 was provided to 106 program participants for tuition assistance to enable them to work toward economic self-sufficiency. Nine participants completed the program in 2004 and became totally self-sufficient, while four others reached their full potential but still need some assistance because of physical or mental disabilities.

YMCA received \$13,300 in 2004 to provide summer camp scholarships to 266 children from low-income households that might otherwise be unable to attend. The total cost of these scholarships was \$45,202.

Inter-Lakes Community Action received \$3,296 for the Eviction Prevention Program, which helps prevent low-income households from being evicted via the provision of intensive case management. In 2004, this program served ten households, nine of which were still on the program at year end. Total cost of this activity was \$5,737.

Inter-Lakes Community Action received \$5,000 for staffing of the Heartland House, which provides homeless families with low-cost housing and case management in an effort toward permanent housing and long-term self-sufficiency. Twenty-nine households were served in 2004, with five successfully completing the program and moving into permanent housing. Total cost of this program was \$95,319.

The Housing Resource Center received \$5,000 in 2004 for staffing. During 2004, this organization provided education to 289 potential homebuyers, almost 78% of whom were low-income. Forty-one participants went on to become homeowners as of the end of 2004. The total cost was \$13,523.

Big Brothers Big Sisters received \$5,000 for personnel costs associated with the Mentor Mom Program which matches mentors with pregnant teens and teen mothers in an effort to increase parenting skills, increase self-sufficiency, decrease repeat teen pregnancies, and support staying in school. Forty-three women started the program in 2004. Total cost of this activity was \$25,150.

Rape and Domestic Abuse Center received \$5,000 in 2004. The Women's Empowerment Program provides counseling and assistance to battered and abused spouses. 263 new users of the program were assisted in 2004. This counseling is designed to return them to a level of functioning so that they will again be productive members of the community. Total cost of this activity was \$11,179.

Inter-Lakes Community Action received \$5,000 for a portion of the costs of its child development program. The program served 101 children, 98% of whom were from low-income households. Total project cost was \$612,121.

Teddy Bear Den received \$5,000 for staffing costs for its incentive-based program for low-income pregnant women. Participants earn points by attending prenatal appointments, parenting classes, and abstaining from alcohol and drugs, which results in healthier babies. The points can be redeemed for diapers, clothes and furniture. The program assisted 261 new participants in 2004. The total cost of the program was \$21,500.

Court Appointed Special Advocate (CASA) received \$5,000 for part of their personnel costs. CASA provides trained volunteers to advocate for the best interests of abused and neglected children involved in court proceedings in the Second Judicial Circuit. In 2004, CASA volunteers helped close 83 cases serving 147 children. Total cost was \$32,874.

Sioux Empire Homeless Coalition received \$5,000 of administrative funds for costs of the annual, one-day count and survey of the homeless population. 553 homeless persons were counted in Sioux Falls on September 22, 2004. Total project cost was \$5,000.

CDBG Public Facilities & Improvements

Sioux Empire Housing Partnership was awarded \$316,000 of 2001 funding for acquisition of land and site development, including street construction. The development provided 17 affordable, single-family houses. In 2004, the final five houses were completed and sold to households with incomes at or below 80% of the median family income. Construction of the homes was financed by a loan pool set up by local lenders.

Carroll Institute received \$146,260 of 2003 funds for the acquisition of a 6-bedroom structure to expand their transitional housing program. The program provides residential and treatment services for homeless individuals with dependency issues. The facility was acquired in 2004, but is undergoing rehabilitation before becoming operational in 2005. Upon completion, 12-18 individuals will be served per year. Total estimated project cost is \$252,800.

Children's Inn was awarded \$200,000 of 2003 funds as a no-interest deferred loan. The funds are being used for a portion of the construction costs of an addition to their existing facility. Once completed, the addition will provide nine additional bedrooms, additional office space for counseling of residents, and dining and multi-purpose rooms. The facility will help meet the growing need to house and counsel abused women and children. It is estimated that the addition will be completed in March of 2005. Total estimated cost is \$1,000,952.

DakotAbilities received \$7,500 of 2004 funds to purchase and install a folding wall partition that provides greater versatility and utility in the client training and vocational areas at their main facility. The activity provides a benefit to 25 individuals with developmental disabilities. Total project cost was \$7,694.

HOME ACCOMPLISHMENTS

Sioux Falls Housing and Redevelopment Commission administers the Tenant-Based Rental Assistance program. In 2004, \$103,862 was provided to 23 households with incomes below 50% of the area median to be used for rental assistance for housing that is affordable, decent, safe and sanitary.

Inter-Lakes Community Action administers the Security Deposit Assistance Program. \$27,364 was expended in 2004 for security deposits and first month rent payments for 66 households with incomes at or below 50% of the area median, helping them obtain housing that is affordable, decent, safe and sanitary.

CDBG & HOME ACCOMPLISHMENTS

Inter-Lakes Community Action received \$350,000 of 2003 funding as a no-interest deferred loan for acquisition of Heartland House II. This 20-unit facility is an expansion of their existing transitional housing program for homeless families with children. All units became occupied in 2004. Total project cost was \$747,345.

Accessible Space, Inc. was provided with \$375,000 of 2001-02 funding for part of the costs of a new 40-unit, handicapped-accessible housing facility for the elderly. This project is also receiving Section 202 funding from HUD, which will limit rent to 30% of the occupant's adjusted gross income. Construction is expected to be completed in June of 2005, followed by the units being leased. Total estimated project cost is \$3,474,196.

HOME MATCH

HOME regulations require a minimum local contribution of 25 percent of the amount of HOME entitlement and CHDO funds expended. From inception of the HOME program through Federal Fiscal Year 2004 (September 30, 2004), the City expended \$4,604,183 of entitlement and CHDO funds creating a match liability of \$1,151,046. As of the end of FFY 2004, the City's match contribution totaled \$1,519,071 leaving \$368,025 of excess match, to be applied to the match liability incurred in future years.

2004 ACTION PLAN SUMMARY

The following projects were identified in the 2004 Action Plan for the City of Sioux Falls. That document specifies projects to be undertaken with the use of CDBG and/or HOME program funds. Shown below are the amounts of CDBG/HOME funding approved for each project and its total project cost.

* Denotes projects completed in 2004.

CDBG Rehab Activities	CDBG/HOME Approved	Total Cost
Single-Family Rehab Program	\$720,447	\$720,447
Emergency Mobile Home Repair*	11,921	11,921
Home Builders Assoc. – Repair Affair*	5,474	5,474
Prairie Freedom Ctr. – Home Modification	18,500	18,500
CDBG Public Services		
ICAP – Eviction Prevention*	\$5,000	\$5,737
ICAP – Heartland House*	5,000	95,319
LSS – Housing Resource Center*	5,000	13,523
Big Brothers Big Sisters – Mentor Mom*	5,000	25,150
Rape & Domestic Abuse Center*	5,000	11,179
Sioux Falls Housing – Self-Sufficiency	69,000	69,000
ICAP – Child Care Staffing*	5,000	672,927
Teddy Bear Den*	5,000	21,500
YMCA – Camp Scholarship Assistance*	13,300	45,202
Court Appointed Special Advocate*	5,000	32,874
Salvation Army – Overnight Shelter	54,500	54,500
ICAP – Tenant Education/Self-Sufficiency	30,000	30,000
Furniture Mission	10,000	10,000
CDBG Public Facilities		
DakotAbilities – Operable Wall*	\$7,500	\$7,694
Miscellaneous CDBG Activities		
Habitat for Humanity	\$63,900	\$63,900
Sioux Empire Homeless Coalition*	5,000	5,000
HOME Activities		
Neighborhood Revitalization (CHDO)	\$196,299	\$196,299
Tenant-Based Rental Assistance	140,000	140,000
Security Deposit Assistance	35,000	35,000
CDBG & HOME Activities		
Homebuyers Assistance Program	500,337	500,337