

The information provided in this pamphlet is intended to be a brief synopsis of programs, projects and activities funded in whole or in part by the Community Development Block Grant Program (CDBG) and/or the Home Investment Partnerships Program (HOME). For complete information on these programs, projects and activities, please contact Community Development

## HOUSING PROGRAMS ADMINISTERED BY COMMUNITY DEVELOPMENT

### Homebuyers Assistance Program

Deferred loans are provided to households with incomes at or below 80% of the median family income. The funds may pay a portion of the down payment and closings costs associated with the purchase of a home. Houses within the core neighborhoods, illustrated on the map below, may be eligible for up to \$12,000. Other properties within the City limits of Sioux Falls may be eligible for up to \$6,000. A sliding scale based on income determines the maximum amount provided to any household.



## 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 their homes in a decent, safe and sanitary condition. Loan amounts are limited to the lesser of 120 percent of assessed value minus existing loan obligations, or \$24,999.

Projects underway in 2007 .....	46
CDBG funds expended in 2007 .....	\$411,063
Projects under contract in 2007 that continued into 2008 .....	10
<b>Projects completed in 2007 .....</b>	<b>36</b>
Of the 36 projects completed in 2007:	
Average loan.....	\$10,316
Average income of households assisted.....	\$27,810 (or 53.9% MFI)
Lowest income of households assisted.....	\$7,200 (or 16.4% MFI)
Average size of households assisted .....	2.2 persons
Large families (5+ members).....	3
Female-headed households .....	22
Elderly households .....	7
Disabled households .....	9
Average age of head of household.....	45.3
White (including 1 of Hispanic origin) .....	34
American Indian or Alaska Native .....	1
Black or African American & White .....	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. Projects address code deficiencies that are potentially life threatening, and other emergency repairs. The maximum loan provided for any one mobile home is \$2,000.

Projects underway in 2007 .....	3
CDBG funds expended in 2007 .....	\$6,419
Projects under contract in 2007 that continued into 2008 .....	0
<b>Projects completed in 2007 .....</b>	<b>3</b>
Of the 3 projects completed in 2007:	
Average loan.....	\$1,493
Average income of households assisted.....	\$21,716 (or 43.9% MFI)
Lowest income of households assisted.....	\$9,108 (or 20.7% MFI)
Average size of households assisted .....	1.3 persons
Female-headed households .....	2
Elderly households .....	2
Disabled Households.....	2
Average age of head of household.....	62.7
White .....	3

## HOUSING PROGRAMS ADMINISTERED BY OTHER ENTITIES

### Habitat for Humanity – Land Acquisition

Habitat for Humanity receives funds for acquisition of land on which houses are constructed utilizing volunteer labor, sweat equity, and donated materials and services. These new homes are sold to households at or below 50% of the median family income.

<b>Projects completed in 2007 .....</b>	<b>6</b>
Average income of households assisted .....	\$23,810 (or 35.1% MFI)
Lowest income of households assisted .....	\$19,000 (or 26.1% MFI)
Average size of household assisted .....	5.2 persons
Large families (5+ members).....	4
White.....	4
Black or African American .....	1
Other/More than one race .....	1

## HOUSING PROGRAMS ADMINISTERED BY OTHER ENTITIES

### Neighborhood Revitalization – New Construction

City general fund, HOME and other local dollars are provided to Sioux Falls Housing Corporation for acquisition of homes contributing to neighborhood deterioration. After acquisition, the homes are demolished, with a new house constructed on the site. The completed houses are sold to households with incomes at or below 80% of the median family income.

Projects in the program in 2007 .....	15
Houses with construction or rehab under contract at year-end .....	3
Properties acquired, awaiting construction or rehab in 2007 .....	3
Houses sold and awaiting billing for final payment .....	1
<b>Projects sold, occupied and fully completed in 2007.....</b>	<b>8</b>
Average income of households assisted .....	\$31,247 (or 62.1% MFI)
Lowest income of households assisted .....	\$24,745 (or 56.3% MFI)
Average size of households assisted.....	2.1 persons
Female-headed households .....	3
Disabled households .....	1
White.....	8

### Neighborhood Revitalization – Acquisition and Rehab

City general fund, CDBG and other local dollars are provided to Sioux Falls Housing Corporation for acquisition of homes contributing to neighborhood deterioration. After acquisition, the homes are rehabilitated and sold to households with incomes at or below 80% of the median family income. Funding for this program was approved in July 2007. One property was acquired in December and will be redeveloped in 2008.

### 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 at or below 50% of the area median. HBA provides volunteer labor.

<b>Projects completed in 2007 .....</b>	<b>5</b>
CDBG funds expended in 2007 .....	\$6,024
Average CDBG funds per project .....	\$1,205
Average income of households assisted .....	\$17,536 (or 34.4% MFI)
Lowest income of households assisted .....	\$13,025 (or 25.9% MFI)
Average size of households assisted.....	2.2 persons
Female-headed households .....	3
Elderly households .....	3
Disabled households .....	5
White .....	5

### Home Modification Program

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

<b>Projects completed in 2007 .....</b>	<b>5</b>
CDBG funds expended in 2007 .....	\$16,637
Average CDBG funds per project .....	\$3,327
Average income of households assisted .....	\$14,222 (or 29.8% MFI)
Lowest income of households assisted .....	\$7,716 (or 17.6% MFI)
Average size of households assisted.....	1.6 persons
Elderly households .....	1
Disabled households .....	5
White.....	4
American Indian or Alaska Native.....	1

## OTHER ACCOMPLISHMENTS

ICAP was awarded 2006 funding for the Eviction Prevention Program, which helped prevent low-income households from being evicted via the provision of intensive case management. \$110 was expended in 2007. Four households continued the program from 2006 to 2007. One household completed the program and remained in its residence, while the other three left the program for undisclosed reasons. No participants were evicted. Demand for the program waned and the program was terminated in September of 2007.

Sioux Falls Housing and Redevelopment Commission received \$38,471 for the Family Self-Sufficiency program. Ninety-eight program participants received tuition assistance in 2007 to enable them to work toward economic self-sufficiency. Six participants completed the program in 2007 and became totally self-sufficient, while three others became more self-sufficient and less dependant on governmental assistance.

Family Service, Inc. was awarded 2006 funding for psychiatric evaluations for low-income, indigent members of the community. Clients were referred to a contract psychiatrist when the patient's needs were beyond the services provided by the agency. \$830 was expended in 2007 to help four people. The activity was completed in October.

Furniture Mission received \$35,000 to help pay off the remaining mortgage balance on their facility. This all-volunteer organization accepts gently used furniture which is redistributed to low-income households, many of whom are coming out of homelessness. 1,957 households received furniture in 2007 to help establish a suitable living environment. Furniture Mission contributed \$1,738 to fully satisfy the existing lien against their facility.

Sioux Falls Housing & Redevelopment Commission administers the Tenant-Based Rental Assistance (TBRA) program. In 2007, \$99,323 was provided to formerly homeless households with incomes below 50% of the area median for rental assistance for housing that is affordable, decent, safe and sanitary. In 2007, twelve new households were added to the program. In addition, 13 holdovers from 2006 continued receiving rental assistance in 2007.

ICAP administers the Security Deposit Assistance Program. \$27,883 was expended in 2007 for security deposits and first month rent payments for 51 households with incomes at or below 50% of the area median. The project helps formerly homeless households obtain housing that is affordable, decent, safe and sanitary.

Sioux Falls Housing & Redevelopment Commission administered a special TBRA program for former residents of Sky View Mobile Home Park which closed in 2005. \$4,040 was expended in 2007. The activity was completed on July 19, 2007. Five holdovers from 2006 continued receiving rental assistance in 2007. This financial assistance helped with the cost of replacement housing and was available for a period of 24 months. \$81,000 was utilized for this program since 2005.

Accessible Space, Inc. was provided with \$375,000 of 2001-02 funding for part of the costs of a new 40-unit, accessible housing facility for the elderly. This project also received Section 202 funding from HUD, which limits rent to 30% of the occupant's adjusted gross income. Construction was completed in 2006 and 28 units were leased in 2007. The remaining units will be leased in early 2008. The total project cost was \$3,900,060.

## 2007 ACTION PLAN SUMMARY

The following were identified in the 2007 Action Plan for the City of Sioux Falls. That document specifies programs, projects and activities 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.

<u>CDBG/HOME Activities</u>	<u>CDBG/HOME Approved</u>	<u>Total Cost</u>
<b>CDBG Rehab Activities</b>		
Single-Family Rehab Program	\$681,102	\$681,102
Neighborhood Revitalization: Acquisition & Rehab	120,000	120,000
Emergency Mobile Home Repair	25,000	25,000
Home Builders Association: Repair Affair	10,000	10,000
Prairie Freedom Center: Home Modification	25,000	25,000
<b>CDBG Housing Activities</b>		
Habitat for Humanity: Green Hills Addition	\$100,000	\$115,000
Habitat for Humanity: City wide	60,000	60,000
<b>CDBG Public Services</b>		
Sioux Falls Housing: Self-Sufficiency	\$54,000	\$54,000
<b>CDBG Public Facilities</b>		
Furniture Mission	\$35,000	\$36,738
<b>HOME Housing Activities</b>		
Neighborhood Revitalization: New Construction	\$320,000	\$1,260,000
Tenant-Based Rental Assistance (TBRA)	137,000	137,000
Security Deposit Assistance	35,000	35,000
<b>CDBG &amp; HOME Activities</b>		
Homebuyers Assistance Program	\$388,888	\$388,888

## HOME MATCH

HOME regulations require a minimum local match of 25 percent of the amount of HOME entitlement and CHDO funds expended. From inception of the HOME program through Federal Fiscal Year 2007 (September 30, 2007), the City expended \$5,781,105 of entitlement and CHDO funds creating a match liability of \$1,445,276. As of the end of FFY 2007, the City's match contribution totaled \$2,218,000 leaving \$772,724 of excess match to be applied to the match liability incurred in future years.



## CITY OF SIOUX FALLS COMMUNITY DEVELOPMENT

### 2007 Summary of Programs

January 1 - December 31, 2007

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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