

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 located within The City's Core Incentive Neighborhood 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.

Projects completed in 2008	56
HOME/CDBG funds expended in 2008	\$420,547
Total cost of the 56 purchases	\$5,610,970
Average loan	\$6,941
Average income of households assisted	\$31,256 (or 59.9% MFI)
Lowest income of households assisted	\$19,245 (or 42.3% MFI)
Average size of households assisted	2.1 persons
Large families (5+ members)	3
Female-headed households	31
Elderly households.....	2
Disabled households.....	3
Average age of head of household.....	29.5
White (including 1 of Hispanic origin)	55
Black or African American	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.

Properties in the program in 2008.....	21
Houses available for purchase at year-end	2
Houses with construction or rehab under contract at year-end.....	4
Properties acquired, awaiting construction or rehab in 2009	11
Projects sold, occupied and fully completed in 2008	4
Average income of households assisted	\$32,461 (or 58.4% MFI)
Lowest income of households assisted	\$30,654 (or 53.0% MFI)
Average size of households assisted	2.8 persons
Female-headed households	3
White.....	2
Black or African American	2

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. One property is scheduled to be acquired in January of 2009. It will be rehabilitated to be sold to a low-income household.

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.

Projects completed in 2008	4
Average income of households assisted	\$25,850 (or 40.6% MFI)
Lowest income of households assisted	\$20,648 (or 21.2% MFI)
Average size of household assisted.....	5.8 persons
Large families (5+ members)	2
Female-headed households.....	3
White.....	2
Black or African American.....	1
Black or African American & White	1

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.

Projects completed in 2008	5
CDBG funds expended in 2008	\$4,776
Average CDBG funds per project.....	\$955
Average income of households assisted	\$19,149 (or 38.5% MFI)
Lowest income of households assisted	\$12,966 (or 28.5% MFI)
Average size of households assisted.....	1.6 persons
Female-headed households.....	2
Elderly households.....	5
Disabled households.....	4
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.

Projects completed in 2008	12
CDBG funds expended in 2008	\$26,974
Average CDBG funds per project.....	\$2,248
Average income of households assisted	\$13,020 (or 26.7% MFI)
Lowest income of households assisted	\$5,292 (or 10.5% MFI)
Average size of households assisted.....	1.7 persons
Large families (5+ members)	1
Female-headed households.....	5
Elderly households.....	1
Disabled households.....	12
White.....	10
Black or African American.....	1
Asian.....	1

HOUSING PROGRAMS ADMINISTERED BY COMMUNITY DEVELOPMENT

Single-Family Rehab Program

No-interest deferred payment 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 2008	51
CDBG funds expended in 2008	\$619,898
Projects under contract in 2008 that continued into 2009	9
Projects completed in 2008	42
Of the 42 projects completed in 2008:	
Average loan.....	\$12,764
Average income of households assisted	\$28,608 (or 53.5% MFI)
Lowest income of households assisted	\$11,804 (or 25.9% MFI)
Average size of households assisted	2.5 persons
Large families (5+ members).....	6
Female-headed households	24
Elderly households	7
Disabled households	6
Average age of head of household.....	47.5
White	40
Black or African American & White	2

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 2008	2
CDBG funds expended in 2008	\$5,089
Projects under contract in 2008 that continued into 2009	0
Projects completed in 2008	2
Of the 2 projects completed in 2008:	
Average loan.....	\$1,969
Average income of households assisted	\$18,522 (or 37.1% MFI)
Lowest income of households assisted	\$3,645 (or 10.0% MFI)
Average size of households assisted	1.5 persons
Female-headed households	1
Average age of head of household.....	40.0
White	2

OTHER ACCOMPLISHMENTS

Sioux Falls Housing and Redevelopment Commission received \$50,883 for the Family Self-Sufficiency program. One hundred eleven (111) program participants received assistance in 2008 to enable them to work toward economic self-sufficiency. Twelve participants completed the program in 2008 and became totally self-sufficient, while five others became more self-sufficient and less dependant on governmental assistance.

Sioux Falls Housing & Redevelopment Commission administers the Tenant-Based Rental Assistance (TBRA) program. In 2008, \$146,099 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. Thirty-five (35) new households were added to the program in 2008. In addition, eleven holdovers from 2007 continued receiving rental assistance in 2008.

ICAP administers the Security Deposit Assistance Program. \$50,760 was expended in 2008 for security deposits and first month rent payments for 94 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.

Accessible Space, Inc. was identified to receive \$20,000 of 2008 CDBG funding for acquisition of land on which a complex of 18 housing units will be constructed. An occupant's income must be at or below 50% of the median family income. One adult household member must have a disability. All units will be fully accessible for wheelchairs. In early January, 2009, the developer received approval on their application for \$2.0 million of Section 811 funding from HUD which will limit rent to 30% of the occupant's adjusted gross income. With the 811 funding approved, the entire project, including the release of the CDBG funds, will proceed in 2009. The total estimated project cost is \$2,404,726.

St. Francis House received \$50,000 for acquisition of a property for its Multi-Family Housing Program. A property was acquired and the existing dilapidated structure was demolished in 2008. Currently, fundraising is underway so that construction of a new four-unit structure can occur in 2009. When completed, the facility will be used as emergency housing for homeless families. Total estimated project cost is \$736,900.

St. Francis House was identified to receive \$8,000 for repair and rehabilitation costs of a three-unit facility that it will use as transitional housing for homeless families with children. St. Francis House will acquire the property in early 2009. The total estimated cost is \$24,000.

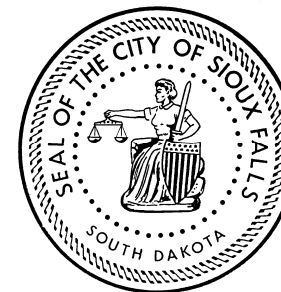
2008 ACTION PLAN SUMMARY

The following were identified in the 2008 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.

	CDBG/HOME Approved	Total Cost
CDBG Rehab Activities		
Single-Family Rehab Program	\$669,097	\$669,097
Neighborhood Revitalization: Acquisition & Rehab	60,000	60,000
Emergency Mobile Home Repair	24,000	24,000
Prairie Freedom Center: Home Modification	18,611	18,611
Home Builders Association: Repair Affair	4,776	4,776
CDBG Housing Activities		
Habitat for Humanity	\$80,000	\$80,000
Accessible Space	20,000	2,404,726
CDBG Public Services		
Sioux Falls Housing: Self-Sufficiency	\$54,000	\$54,000
CDBG Public Facilities		
St. Francis House: Multi-Family Housing Project	\$50,000	\$736,900
St. Francis House: 3-Unit Transitional Housing	8,000	24,000
HOME Housing Activities		
Neighborhood Revitalization: New Construction	\$466,759	\$1,575,000
Tenant-Based Rental Assistance (TBRA)	141,000	141,000
Security Deposit Assistance	35,000	35,000
CDBG & HOME Activities		
Homebuyers Assistance Program	\$434,501	\$434,501

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 2008 (September 30, 2008), the City expended \$6,335,053 of entitlement and CHDO funds creating a match liability of \$1,583,763. As of the end of FFY 2008, the City's match contribution totaled \$2,466,469 leaving \$882,706 of excess match to be applied to the match liability incurred in future years.



CITY OF SIOUX FALLS COMMUNITY DEVELOPMENT

2008 Summary of Programs

January 1 - December 31, 2008

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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