



SUMMARY REPORT

JANUARY–DECEMBER 2020

The City of Sioux Falls 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 the Housing Division.



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PDS21_016

Homeowner Housing Rehabilitation Projects (units) completed in 2020	44 (48)
Homeowner Housing Constructed Projects (units) completed in 2020	9 (10)
Rental Housing Rehabilitation Projects (units) completed in 2020	15 (47)
<u>Rental Housing Constructed Projects (units) completed in 2020</u>	<u>3 (141)</u>
Total Housing Projects (units) completed in 2020	71 (246)

Rehabbed homes for households (people)	95 (238)
New housing built for households (people)	151 (372)
Accessibility repairs to remain in their homes for households (people).....	12 (21)
Financial assistance to get or keep housing for households (people).....	4,886 (5,462)
Emergency shelter for households (people).....	1,717 (1,813)
Total households (people) assisted in 2020	6,861 (7,906)

ACTIVE PROGRAM

SINGLE-FAMILY HOUSING REHABILITATION (HOUSING DIVISION): No-interest deferred payment 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.

Projects underway in 2020	50
CDBG Funds Expended in 2020	\$455,020.56
Projects under contract that will continue into 2021	15
Projects completed in 2020	35
Total people assisted in 2020	87

Of the 35 projects completed:

Average loan	\$10,336
Average household income	51% MFI
Average household size	2.5 people
Household income (0–30% MFI)	3
Household income (30–50% MFI)	13
Household income (50–80% MFI)	19
Large families (5+ members).....	4
Female-headed households	19
Elderly households	14
Disabled households	6
White (including 1 of Hispanic origin)	31
Black/African American	2
American Indian/Alaska Native.....	2

ACTIVE PROGRAM

EMERGENCY MOBILE HOME REPAIR (HOUSING DIVISION): 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.

Projects underway in 2020.....	9
CDBG Funds Expended in 2020.....	\$18,212.32
Projects under contract that will continue into 2021	1
Projects completed in 2020.....	8
Total people assisted in 2020	11
Of the 8 projects completed:	
Average loan	\$2,277
Average household income.....	(30% MFI)
Average household size	1.4 people
Household income (0–30% MFI).....	5
Household income (30–50% MFI).....	3
Female-headed households.....	6
Elderly households	6
Disabled households	7
White	8

ACTIVE PROGRAM

RENTAL REHABILITATION LOAN PROGRAM (HOUSING DIVISION): Repayment loans with 3% interest are provided to owners of rental property. Funds may be used for exterior and interior rehabilitation, excluding appliances. This is a nonfederal program with no reporting requirements related to household demographics. The program is funded solely by loan repayments from prior projects.

Projects (units) underway in 2020.....	16 (48)
Flex Revolving Loan Funds Expended in 2020.....	\$205,454.74
Projects (units) under contract that will continue into 2021	1 (1)
Projects (units) completed in 2020.....	15 (47)
Total estimated people assisted in 2020.....	123
Of the 15 projects completed:	
Average loan per project (units)	\$17,125 (5,465)
Household income (0–30% MFI).....	1
Household income (30–50% MFI).....	45
Household income (50–80% MFI).....	1

ACTIVE PROGRAM

NEIGHBORHOOD REVITALIZATION (AFFORDABLE HOUSING SOLUTIONS): Affordable Housing Solutions acquires properties for development of affordable housing. Many times, properties with extremely dilapidated structures contributing to neighborhood deterioration are acquired for redevelopment. The existing structures will be (a) demolished with new housing constructed on the site, or (b) rehabilitated into quality affordable housing. Alternatively, properties without existing structures are acquired under favorable circumstances in order to develop new affordable housing. Each new or rehabilitated unit is made available for sale or lease to a household whose income is no greater than 80% of median family income. HOME, CDBG and General Funds are typically used as grant funds while the Revolving Loan Funds are repaid when the home is sold.

Projects (units) underway in 2020	27 (27)
HOME Funds Expended in 2020	\$417,902.12
CDBG Funds Expended in 2020	\$83,197.01
General Funds Prior Year Adjustment in 2020.....	\$(79,340.95)
<u>Revolving Loan Funds Expended in 2020.....</u>	<u>\$1,289,794.83</u>
Total Funds Expended in 2020	\$1,711,553.01
Projects (units) under contract that will continue into 2021	21 (21)
Projects (units) completed in 2020	6 (6)
Total people assisted in 2020	25
Of the 6 projects completed:	
Average project cost.....	\$235,067
Average sale price.....	\$181,500
Average household income	\$52,215 (62% MFI)
Average household size	4.2 people
Household income (30–50% MFI).....	1
Household income (50–80% MFI).....	5
Large families (5+ members).....	3
Female-headed households	3
White	2
Black/African American	4

ACTIVE PROGRAM

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 and donated materials and services. Each home is sold to a household whose income is no greater than 80% of the median family income.

Projects underway in 2020.....	4
CDBG Funds Expended in 2020	\$30,000.00
Projects under contract that will continue into 2021	2
Projects completed in 2020	2
Total people assisted in 2020	9

Of the 2 projects completed:

Average land cost (City portion)	\$15,000
Average construction cost (including land)	\$170,423
Average volunteers per project.....	225
Average volunteer hours per project	1,361
Average household income	\$34,491 (39% MFI)
Average household size	4.5 people
Household income (30–50% MFI)	2
Large families (5+ members).....	1
Female-headed households.....	1
Black/African American	2

COMPLETED PROJECT

TECHNOLOGY HEIGHTS II APARTMENTS (TECHNOLOGY HEIGHTS II LIMITED PARTNERSHIP)

4125 W. Cayman St.: In 2019, the City committed \$15,000 of General Funds toward the construction of 39-unit affordable housing rental development—17 one-bedroom units, 13 two-bedroom units, and 9 three-bedroom units. The funds were provided as a no-interest loan with annual repayments for 10 years. Construction began in 2019 and was completed in 2020.

General Funds Expended in 2020	\$15,000.00
Projects (units) completed in 2020	1 (39)
Total estimated people assisted in 2020.....	105

Units will be targeted to households at the following income level:

Household income (30–50% of median family income).....	39
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COMPLETED PROJECT

MAJESTIC RIDGE APARTMENTS (MAJESTIC RIDGE LIMITED PARTNERSHIP) 3600 S. Sparta

Ave.: In 2017, the City committed \$500,000 of General Funds toward the construction of a 60-unit affordable housing rental development—28 one-bedroom units, 20 two-bedroom units, and 12 three-bedroom units. The funds were provided as a no-interest loan with annual repayments for 30 years. Construction began in 2018 and was completed in 2020.

General Funds Expended in 2019	\$375,000.00
General Funds Expended in 2020	\$125,000.00
Projects (units) completed in 2020	1 (60)
Total estimated people assisted in 2020.....	156

Units will be targeted to households at the following income level:

Household income (0–30% of median family income).....	4
Household income (30–50% MFI).....	29
Household income (50–80% MFI).....	20
Household income (80–120% MFI).....	7

COMPLETED PROJECT

RESIDENCES AT GREENWAY APARTMENTS (RESIDENCES AT GREENWAY LIMITED PARTNERSHIP)

3008 E. 26th St.: In 2019, the City committed \$15,000 of General Funds toward the construction of a 42-unit affordable housing rental development—35 one-bedroom units and 7 two-bedroom units. The funds were provided as a no-interest loan with annual repayments for 15 years. Construction began in 2019 and was completed in 2020.

General Funds Expended in 2020 \$15,000.00

Projects (units) completed in 2020 1 (42)

Total estimated people assisted in 2020 74

Units will be targeted to households at the following income level:

Household income (50–80% of median family income)..... 42

COMPLETED PROJECT

PALISADES HOUSE MOVING (SOUTHEASTERN DEVELOPMENT FOUNDATION) 2701 N. Pampas

Grass Ave.: In 2020, the City invested resources and supportive action toward the relocation of five homes that were to be demolished to a new housing development. Moving of the homes was completed in 2020. Each home will then be sold to a household whose income is no greater than 80% of the median family income.

Expended in 2020 \$0.00

Projects (units) completed in 2020 1 (5)

Total estimated households (people) assisted in 2020 5 (17)

Units will be targeted to households at the following income level:

Household income (50–80% of median family income)..... 5

ACTIVE PROJECT

FIELD OF DREAMS (AFFORDABLE HOUSING SOLUTIONS) 852 S. Sycamore Ave.:

A \$300,000 deferred loan was provided to Affordable Housing Solutions in 2014 for acquisition of land on which 26 for sale, owner-occupied, condominium affordable housing units were planned (12 units to be constructed in 2017 with 14 more units to follow completion of Phase I). During 2017, the project met challenges resulting in delays. Those challenges have been addressed and Phase I of the project was completed in 2018. The remaining units constructed in Phase I will be sold and occupied by households at or below 80 percent of the median family income. The City will be repaid their loan in May of 2021 and has decided to cancel the project instead of moving forward with Phase II.

CDBG Funds Expended in 2014 \$300,000.00

Condominiums completed, sold, and occupied in 2018 1

Household income (30–50% MFI)..... 1

Female-headed households 1

White 1

Condominiums completed, sold, and occupied in 2019.....	2
Household income (50–80% MFI).....	2
Disabled households.....	1
White.....	2
Condominiums completed, sold, and occupied in 2020.....	2
Total people assisted in 2020	3
Household income (50–80% MFI).....	2
Female-headed households.....	2
White.....	1
Black/African American & White	1

ACTIVE PROJECT

ROSELAND HEIGHTS APARTMENTS (ROSELAND HEIGHTS LIMITED PARTNERSHIP) 4700 E. 3rd St.: In 2019, the City committed \$15,000 of General Funds toward the construction of a 36-unit affordable housing rental development—12 one-bedroom units, 12 two-bedroom units, and 12 three-bedroom units. The funds were provided as a no-interest loan with annual repayments for 10 years. Construction began in 2019 and is estimated to be completed by the end of 2021.

General Funds Expended in 2020	\$11,250.00
Projects (units) under contract that will continue into 2021	1 (36)
Units will be targeted to households at the following income levels:	
Household income (0–30% of MFI).....	4
Household income (30–50% MFI).....	15
Household income (50–80% MFI).....	17

ACTIVE PROJECT

LACEY VILLAGE TOWNHOMES (LACEY VILLAGE TOWNHOMES LIMITED PARTNERSHIP) 500 N. Bahnson Ave.: In 2020, the City committed \$350,000 of HOME Funds toward the construction of a 46-unit affordable housing rental development—10 one-bedroom units, 24 two-bedroom units, 10 three-bedroom units, and 2 four-bedroom units. The funds were provided as a no-interest loan with annual repayments for 30 years. Construction began in 2020 and is estimated to be completed by the end of 2021.

HOME Funds Expended in 2020	\$150,000.00
Projects (units) under contract that will continue into 2021	1 (46)
Units will be targeted to households at the following income level:	
Household income (0–30% of median family income).....	3
Household income (30–50% MFI).....	43

ACTIVE PROJECT

ARBOR RIDGE APARTMENTS (ARBOR RIDGE LIMITED PARTNERSHIP) 950 S. Foss Ave.: In 2019, the City committed supportive action toward the construction of a 61-unit affordable housing rental development—35 one-bedroom units and 26 two-bedroom units. Construction began in 2020 and is estimated to be completed by the end of 2021.

Expended in 2020	\$0.00
Projects (units) that will continue into 2021	1 (61)
Units will be targeted to households at the following income level:	
Household income (0–30% of median family income).....	2
Household income (30–50% of median family income).....	23
Household income (50–80% of median family income).....	35
Household income (80–120% of median family income).....	1

ACTIVE PROJECT

NORTON DEVELOPMENT (HABITAT) 2201 E. 34th St. N.: In 2019, the City committed \$124,200 of General Funds toward the construction of 20 owner-occupied units. \$100,000 of the funds were provided as a no-interest, deferred loan and \$24,200 of the funds were provided as a grant. Construction will begin in 2021 and is estimated to be completed by the end of 2024. Each new unit is made available for sale to a household whose income is no greater than 80% of median family income.

General Funds Expended in 2020	\$108,382.00
Projects (units) that will continue into 2021	1 (20)
Units will be targeted to households at the following income level:	
Household income (50–80% of median family income).....	20

ACTIVE PROJECT

SNEVE DEVELOPMENT (SOUTHEASTERN DEVELOPMENT FOUNDATION) 700 S. Sneve Ave.: In 2020, the City committed \$580,000 of CDBG Funds and \$100,000 of General Funds toward the construction or relocation and rehabilitation of 24 owner-occupied units. The funds were provided as a no-interest, deferred loan. Construction began in 2020 and is estimated to be completed by the end of 2022. Each new unit is made available for sale to a household whose income is no greater than 80% of median family income.

CDBG Funds Expended in 2020	\$580,000.00
General Funds Expended in 2020	\$86,930.51
Projects (units) that will continue into 2021	1 (24)
Units will be targeted to households at the following income level:	
Household income (50–80% of median family income).....	24

ACTIVE PROJECT

ST. PAUL DEVELOPMENT (SUNDANCE GROUP) 1715 N. St. Paul Ave.: In 2020, the City committed \$120,000 of CDBG Funds and \$80,000 of General Funds toward the

construction of three owner-occupied units. The \$120,000 of CDBG funds were provided as a no-interest, deferred loan. The \$80,000 of General Funds were provided as a grant. Construction began in 2020 and is estimated to be completed by the end of 2021. Each new unit is made available for sale to a household whose income is no greater than 80% of median family income.

CDBG Funds Expended in 2020	\$75,838.09
General Funds Expended in 2020	\$0.00
Projects (units) that will continue into 2021	1 (3)
Units will be targeted to households at the following income level:	
Household income (50–80% of median family income).....	3

ACTIVE PROJECT

WALNUT DEVELOPMENT (SUNDANCE GROUP) 2100 E. Walnut St.: In 2020, the City verbally committed \$126,000 of CDBG Funds and \$112,000 of General Funds toward the construction of twenty owner-occupied units. The \$126,000 of CDBG funds will be provided as a no-interest, deferred loan. The \$112,000 of General Funds will be provided as a grant. An agreement will be signed in 2021. Construction will begin in 2021 and is estimated to be completed by the end of 2022. Each new unit is made available for sale to a household whose income is no greater than 80% of median family income.

CDBG Funds Expended in 2020	\$0.00
General Funds Expended in 2020	\$0.00
Projects (units) that will continue into 2021	1 (20)
Units will be targeted to households at the following income level:	
Household income (50–80% of median family income).....	20

ACTIVE PROJECT

VINEYARD HEIGHTS (VINEYARD HEIGHTS LIMITED PARTNERSHIP) S. Vineyard Ave.: In 2020, the City verbally committed \$200,000 of HOME Funds toward the construction of a 62-unit affordable housing rental development—12 one-bedroom units, 34 two-bedroom units, and 16 three-bedroom units. The funds will provided as a no-interest loan with annual repayments for 30 years. An agreement will be signed in 2021. Construction will begin in 2021 and is estimated to be completed by the end of 2022.

HOME Funds Expended in 2020	\$0.00
Projects (units) that will continue into 2021	1 (62)
Units will be targeted to households at the following income level:	
Household income (0–30% of median family income).....	3
Household income (30–50% of median family income).....	37
Household income (50–80% of median family income).....	22

ACTIVE PROGRAM

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.

Rental units modified for accessibility.....	4
Total people assisted in 2020	5
CDBG Funds Expended in 2020	\$13,598.61
Average project cost.....	\$3,400
Average household income	\$19,831 (31.6% MFI)
Average household size	1.3 people
Household income (0–30% MFI)	2
Household income (30–50% MFI)	2
Female-headed households	2
Elderly households	3
Disabled households	4
White	4

ACTIVE PROGRAM

REPAIR AFFAIR (HOME BUILDERS CARE FOUNDATION): Grants are provided for the cost of materials to make accessibility modifications in homes owned and occupied by households that are elderly and/or disabled. Income must be no greater than 80% of median family income. Members of the Home Builders Association provide volunteer labor. Each project has a team leader who is a builder or remodeler. The remainder of the team is mostly associate members of the Home Builders Association whose construction knowledge could vary.

Owner-occupied units modified for accessibility	8
Total people assisted in 2020	16
CDBG Funds Expended in 2020	\$8,391.06
Average project cost.....	\$1,049
Number of volunteers	38
Average volunteers per project.....	4.8
Number of volunteer hours	215
Average volunteer hours per project	26.9
Average household income	\$30,350 (42.9% MFI)
Average household size	2 people
Household income (0–30% MFI)	2
Household income (30–50% MFI)	4
Household income (50–80% MFI)	2
Female-headed households	5
Elderly households	7
Disabled households	5
White	8

ACTIVE PROGRAM

PROJECT T.O.M. (HOUSING DIVISION): Grants are provided for disposal of mobile homes that have deteriorated beyond repair and case management and rental assistance to assist them in transitioning into a new home. Household income must be no greater than 80% of median family income.

New households assisted in 2020	2
Total people assisted in 2020	8
General Funds Expended in 2020	\$2,453.56
Average project cost.....	\$1,227
Average household income	\$38,034 (43% MFI)
Average household size	4 people
Household income (30–50% MFI)	1
Household income (50–80% MFI)	1
Large families (5+ members).....	1
Female-headed households	2
Disabled households	1
White (including 1 of Hispanic origin)	1
Other—more than one race.....	1

ACTIVE PROGRAM

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, defined herein.

New households assisted in 2020	30
Households continuing the program from 2019	44
Total households (people) assisted in 2020	74 (242)
CDBG Funds Expended in 2020	\$151,613.83
Results of 35 households leaving the program in 2020:	
Completed: Living situation stabilized; fully self-sufficient	3
Completed: Living situation stabilized; less dependent on government programs ..	6
Completed: Living situation remained unstable; didn't reduce dependence on govt. programs	1
Removed from program for noncompliance	17
Client chose to leave program/moved out of town/other	8
Of the 74 households assisted in 2020:	
Household income (0–30% MFI)	72
Household income (30–50% MFI)	2
Average household size	3 people

Large families (5+ members).....	16
Female-headed households.....	69
Chronically homeless prior to assistance	1
White (including 5 of Hispanic origin)	42
Black/African American	9
American Indian/Alaska Native (including 1 of Hispanic origin).....	21
American Indian/Alaska Native & Black/African American	1
Don't Know/Refused.....	1

ACTIVE PROGRAM

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. Assistance with a security deposit may also be provided. Household income must be no greater than 50% of median family income. Recipients of Tenant-Based Rental Assistance also receive case management through the Bright Futures program listed above. Sioux Falls Housing & Redevelopment Commission also administers the Section 8 Housing Choice Voucher program, which is a separate program with funding provided directly from HUD to the Commission.

New households assisted in 2020.....	23
Households continuing the program from 2019	44
Total households (people) assisted in 2020	67 (220)
HOME Funds Expended in 2020	\$419,429.36
Household income (0–30% MFI).....	67
Average household size	3 people
Large families (5+ members).....	14
Female-headed households.....	62
White (including 5 of Hispanic origin)	38
Black/African American	7
American Indian/Alaskan Native (including 1 of Hispanic origin).....	21
American Indian/Alaskan Native and White	1

ACTIVE PROGRAM

HEARTLAND HOUSE CASE MANAGERS (INTER-LAKES COMMUNITY ACTION): This program provides rapid rehousing 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.

New households assisted in 2020.....	45
Households continuing the program from 2019	53

Total households (people) assisted in 2020	98 (347)
General Funds Expended in 2020	\$24,000.00
Results of the 44 households leaving program in 2020	
Successfully completed the program.....	8
Terminated for noncompliance	11
Other/unknown	25
Household income (0–30% MFI)	96
Household income (30–50% MFI)	2
White (including 9 of Hispanic origin)	45
Black/African American	9
Asian	2
American Indian/Alaskan Native (including 3 of Hispanic origin).....	38
Black/African American & White	1
American Indian/Alaskan Native & White	1
Other/multiracial (including 1 of Hispanic origin)	2

ACTIVE PROGRAM

BISHOP DUDLEY HOSPITALITY HOUSE: Funds were provided to support the Bishop Dudley Hospitality House by contributing to the reasonable and necessary expenses associated with a warming site and year-round shelter services.

Households (people) assisted in 2020	1,456 (1,549)
General Funds Expended in 2020	\$120,000.00
Household income (0–30% MFI)	1,456
Female-headed households	387
Elderly households	67
Disabled households	335
White (including 27 of Hispanic origin)	463
Black/African American (including 5 of Hispanic origin)	184
Black/African American and White	2
American Indian/Alaskan Native (including 28 of Hispanic origin)	502
American Indian/Alaskan Native and White	1
Asian (including 1 of Hispanic origin)	12
Asian and White	1
Native Hawaiian or Other Pacific Islander (including 3 of Hispanic origin)	14
Other/multiracial (including 18 of Hispanic origin)	38
Don't Know/Refused (including 19 of Hispanic origin).....	239

ACTIVE PROGRAM

BISHOP DUDLEY HOSPITALITY HOUSE COVID-19: In 2020, the City verbally committed funds to provide support to the Bishop Dudley Hospitality House for COVID-19 related mitigation

measures. An agreement will be signed in 2021 to cover eligible expenses in 2020 and 2021.

CDBG-CV Funds Expended in 2020..... \$0.00

ACTIVE PROGRAM

COVID-19 RECOVERY CENTER (MINNEHAHA COUNTY, LUTHERAN SOCIAL SERVICES): Funds were used to house COVID-19 positive homeless individuals and those with pending test results in various hotel locations to isolate them and prevent the spread of COVID-19 in the homeless shelters in Sioux Falls.

Households (people) assisted in 2020261 (264)

Emergency Solution Grant (ESG) Funds Expended in 2020 \$387,830.30

General Funds Expended in 2020 \$25,062.26

ACTIVE PROGRAM

ONE SIOUX FALLS FUND (HELPLINE CENTER, SIOUX FALLS AREA COMMUNITY FOUNDATION, COMMUNITY OUTREACH): Provided mortgage, rent or utility assistance for residents whose employment was impacted by COVID-19.

Households assisted in 2020 4,645

General Funds Expended in 2020 \$1,000,000.00

ACTIVE PROGRAM

FAIR HOUSING EDUCATION & OUTREACH (CITY ATTORNEY’S OFFICE/HUMAN RELATIONS): Funds were provided for fair housing education and outreach. A phone line was staffed to answer questions about fair housing and the Human Relations Office received citizens in person at the office.

CDBG Funds Expended in 2020..... \$19,000.00

Approximately 753 calls and inquiries were received and 40 walk-in/appointments. The top five housing topics were as follows:

1. Eviction Process
2. Substandard Living Conditions
3. Rental Assistance
4. Reasonable Accommodation Requests
5. Discrimination

While the Human Relations Office was not able to conduct organized outreach and education to the community due to COVID-19, a large volume of our education regarding fair housing occurs one-on-one with individuals who come in to the office or call for help. The Human Relations Office files complaints based on allegations of discrimination. If

issues of harassment, reasonable accommodation, or unfair treatment cannot be resolved, a discrimination charge is filed. In 2020, the Human Relations Office closed 14 housing discrimination investigations. One of these cases was resolved by mediation. Nine of these cases were dismissed for lack of probable cause. One case was dismissed. Two complaints were withdrawn.