

SUMMARY REPORT

JANUARY-DECEMBER 2021

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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CITY OF
SIOUX FALLS
HOUSING DIVISION

Homeowner Housing Rehabilitation Projects (units) completed in 2021	46 (46)
Rental Housing Rehabilitation Projects (units) completed in 2021	11 (13)
Homeowner Housing Constructed Projects (units) completed in 2021	20 (33)
<u>Rental Housing Constructed Projects (units) completed in 2021</u>	<u>3 (143)</u>
Total Housing Projects (units) completed in 2021	80 (235)

Rehabbed homes for households (people)	59 (171)
New housing built for households (people)	176 (456)
Accessibility repairs to remain in their homes for households (people).....	10(11)
Financial assistance to get or keep housing for households (people).....	283 (737)
Emergency shelter for households (people).....	1,456 (1,546)
Total households (people) assisted in 2021	1,984 (2,921)

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 2021	64
CDBG Funds Expended in 2021	\$497,531.61
General Funds Expended in 2021	\$15,522.50
Projects under contract that will continue into 2021	28
Projects completed in 2021	36
Total people assisted in 2021	96

Of the 36 projects completed:

Average loan	\$10,580
Average household income	55% AMI
Average household size	2.7 people
Household income (0–30% AMI).....	5
Household income (30–50% AMI).....	8
Household income (50–80% AMI).....	23
Large families (5+ members).....	5
Female-headed households.....	15
Elderly households.....	11
Disabled households	4
White (including 1 of Hispanic origin)	27
Black/African American	5
American Indian/Alaska Native	1
Other	3

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 2021	12
CDBG Funds Expended in 2021	\$22,060.26
Projects under contract that will continue into 2022	2
Projects completed in 2021	10
Total people assisted in 2021	14
Of the 10 projects completed:	
Average loan	\$2,046
Average household income	(37% AMI)
Average household size	1.4 people
Household income (0–30% AMI).....	6
Household income (30–50% AMI).....	1
Household income (50–80% AMI).....	3
Female-headed households.....	4
Elderly households	5
Disabled households	5
White	10

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 2021	14 (17)
Flex Revolving Loan Funds Expended in 2021	\$184,211.66
Projects (units) under contract that will continue into 2021	3 (4)
Projects (units) completed in 2021	11 (13)
Total estimated people assisted in 2021	61
Of the 11 projects completed:	
Average loan per project (units)	\$11,679.34 (\$9,882.52)
Household income (0–30% AMI).....	0
Household income (30–50% AMI).....	5
Household income (50–80% AMI).....	8

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 2021	21 (21)
HOME Funds Expended in 2021	\$130,113.95
CDBG Funds Expended in 2021	\$15,117.54
General Funds Expended in 2021	\$79,004.77
<u>Revolving Loan Funds Expended in 2021</u>	<u>\$336,862.41</u>
Total Funds Expended in 2021	\$561,098.67
Projects (units) under contract that will continue into 2022	6 (6)
Projects (units) completed in 2021	15 (15)
Total people assisted in 2021	31
Of the 15 projects completed:	
Average project cost.....	\$156,444.34
Average sale price.....	\$186,190
Average household income	\$41,156 (58% AMI)
Average household size	2.1 people
Household income (30–50% AMI).....	3
Household income (50–80% AMI).....	12
Large families (5+ members).....	1
Female-headed households.....	5
Disabled households	1
White	9
Black/African American	3
Asian/White	1
American Indian	1
Other	1

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 2021	4
CDBG Funds Expended in 2021	\$30,000.00
Projects under contract that will continue into 2022	2
Projects completed in 2022.....	2
Total people assisted in 2021	13
Of the 2 projects completed:	
Average land cost (City portion)	\$15,000
Average construction cost (including land)	\$137,690
Average volunteers per project	130
Average volunteer hours per project	3,189
Average household income	\$49,385 (50% AMI)
Average household size	6.5 people
Household income (30–50% AMI)	1
Household income (50–80% AMI)	1
Large families (5+ members).....	2
Female-headed households.....	1
Black/African American	2

ACTIVE PROJECT

MILLARD ACRES-NORTON DEVELOPMENT (HABITAT) 2201 E. 34th St. N.: In 2019, the City committed up to \$111,180 of General Funds and \$11,180 of Storm Drainage Funds toward the construction of 20 owner-occupied units. \$100,000 of the funds were provided as a no-interest, deferred loan and \$22,360 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
General Funds Expended in 2021	\$2,797.73
Storm Drainage Funds Expended in 2021	\$11,179.74
Housing units that will continue into 2021	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. At least 51% of each new unit is made available for sale to a household whose income is no greater than 80% of median family income. The remaining units will be available for sale to a household whose income is at or below 120% of median family income.

CDBG Funds Expended in 2020	\$580,000.00
General Funds Expended in 2020	\$86,930.51
Housing units sold in 2021.....	6
Total people assisted in 2021	10
Household income (30-50% AMI).....	2
Household income (50-80% AMI).....	2
Household income (80-120% AMI).....	2
Female-headed households.....	1
Large family households	1
White	6
Housing units that will continue into 2022	18

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 2021	\$126,000.00
General Funds Expended in 2021	\$112,000.00
Projects (units) that will continue into 2022	1 (20)

ACTIVE PROJECT

VETERANS COMMUNITY PROJECT-WILLOW AVENUE INFRASTRUCTURE.: In 2021, the City verbally committed up to \$447,000 of CDBG Funds toward the expansion of North Willow Avenue to provide access to the Veterans' Community Project (VCP) transitional tiny-home development. Construction of the road was scheduled to begin in 2021, but was delayed due to high inflationary and supply chain disruptions. The construction of the road is estimated to be completed by the end of 2022. The ground-breaking for the development, which will contain 26 units, is scheduled for 2022. Each new unit will be made available for lease to homeless veterans.

CDBG Funds Expended in 2021	\$0
Projects (units) that will continue into 2022	1 (26)

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. In 2021, the funding source was changed to CDBG funds and increased to \$450,000.00. Of the total, \$250,000.00 will be provided as a no-interest loan with annual repayments for 30 years. The remaining \$250,000.00 is deferred until sale of the project or December 1, 2064, whichever occurs first. Construction began in 2021 and is estimated to be completed by the end of 2022.

CDBG Funds Expended in 2021	\$450,000.00
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	3
Total people assisted in 2021	3
CDBG Funds Expended in 2021	\$6,540.86
Average project cost.....	\$3,270.43
Average household income	\$13,518 (23.98% AMI)
Average household size	1 people
Household income (0–30% AMI).....	3
Female-headed households.....	1
Elderly households	2
Disabled households	3
White	1
Black/African American	1
White and Other	1

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	7
Total people assisted in 2021	8
CDBG Funds Expended in 2021	\$9,090.89
Average project cost.....	\$1,298.70
Number of volunteers	54
Average volunteers per project	6
Number of volunteer hours	272
Average volunteer hours per project	5.0
Average household income	\$22,042.98 (35.6% AMI)
Average household size	1 person
Household income (0–30% AMI).....	3
Household income (30–50% AMI).....	3
Household income (50–80% AMI).....	1
Female-headed households.....	6
Elderly households.....	6
Disabled households.....	4
White.....	7

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. There were no new projects in 2021.

Households assisted in 2021	0
Total people assisted in 2021	0
General Funds Expended in 2021	\$0

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 2021.....	53
Households continuing the program from 2020	39
Total households (people) assisted in 2021	92 (311)
CDBG Funds Expended in 2021	\$183,619.55
Results of 46 households leaving the program in 2021:	
Completed: Living situation stabilized; fully self-sufficient	1
Completed: Living situation stabilized; less dependent on government programs	10
Completed: Living situation remained unstable; didn't reduce dependence on govt. programs	3
Removed from program for noncompliance	26
Client chose to leave program/moved out of town/other	6
Of the 92 households assisted in 2021:	
Household income (0–30% AMI).....	88
Household income (30–50% AMI).....	4
Average household size	3 people
Large families (5+ members).....	19
Female-headed households.....	86
Disabled households	1
Chronically homeless prior to assistance	0
White (including 5 of Hispanic origin)	40
Black/African American	8
American Indian/Alaska Native (including 3 of Hispanic origin).....	43
American Indian/Alaska Native & White	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 2021.....	38
Households continuing the program from 2020	35
Total households (people) assisted in 2021	73 (249)

HOME Funds Expended in 2021	\$363,290.40
Household income (0–30% AMI).....	70
Household income (30-50% AMI).....	3
Average household size	3 people
Large families (5+ members).....	16
Female-headed households.....	69
White (including 4 of Hispanic origin)	36
Black/African American	7
American Indian/Alaskan Native (including 3 of Hispanic origin).....	29
American Indian/Alaskan Native and White	1

ACTIVE PROGRAM

RAPID REHOUSING (INTER-LAKES COMMUNITY ACTION): This program provides rapid rehousing program, formerly Heartland House, 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 total costs of the program is \$724,884.

New households assisted in 2021.....	52
Households continuing the program from 2020	66
Total households (people) assisted in 2020	118 (423)
General Funds Expended in 2021	\$24,000
Results of the 65 households leaving program in 2021	
Successfully completed the program.....	14
Terminated for noncompliance	23
Other/unknown	28
Household income (0–30% AMI).....	115
Household income (30–50% AMI).....	2
Household income (50-80% AMI).....	1
White (including 9 of Hispanic origin)	48
Black/African American	14
Asian	1
American Indian/Alaskan Native (including 2 of Hispanic origin).....	45
Black/African American & White.....	1
American Indian/Alaskan Native & White	3
American Indian/Alaskan Native & Black/African American (including 1 of Hispanic origin)	3
Other/multiracial (including 2 of Hispanic origin)	3

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.

Approximately 839 calls and inquiries were received and 61 walk-in/appointments. The top five housing topics were as follows:

1. Eviction Process - 509
2. Substandard Living Conditions - 119
3. Rental Assistance - 136
4. Reasonable Accommodation Requests - 57
5. Discrimination -18

The Human Relations Office in partnership with the Sioux Falls Police department organized outreach and education activities in the community to advance fair housing awareness. A large volume of our education regarding fair housing occurs one-on-one with individuals who come into 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 2021, the Human Relations Office closed 18 housing discrimination investigations. Five cases were resolved through negotiated settlements and one through mediation utilizing outside counsel. Two of these cases were closed for lack of probable cause. Eight cases were dismissed and two case were voluntarily withdrawn.

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 2021	1,456 (1,546)
General Funds Expended in 2021	\$120,000.00
Household income (0–30% AMI).....	1,456
Female-headed households.....	367
Elderly households.....	99
Disabled households.....	301
White (including 31 of Hispanic origin)	562
Black/African American (including 6 of Hispanic origin)	238
Black/African American and White	0
American Indian/Alaskan Native (including 43 of Hispanic origin)	626
American Indian/Alaskan Native and White	0
Asian (including 1 of Hispanic origin)	11
Asian and White	0
Native Hawaiian or Other Pacific Islander (including 7 of Hispanic origin)	30
Other/multiracial (including 50 of Hispanic origin)	79

COMPLETED 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 was signed in 2021 to cover eligible expenses incurred in 2020 and 2021.

CDBG-CV Funds Expended in 2021.....	\$136,597.61
ESG-CV Funds Expended in 2021	\$115,402.39

COMPLETED 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 2020	261 (264)
Emergency Solution Grant (ESG) Funds Expended in 2020	\$387,830.30
General Funds Expended in 2020	\$25,062.26
Emergency Solution Grant (ESG) Funds Expended in 2021	\$89,803.44
General Funds Expended in 2021	\$3,049.80

COMPLETED 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.

CDBG Funds Expended in 2014.....	\$300,000.00
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Condominiums completed, sold, and occupied in 2018.....	1
Household income (30–50% AMI)	1
Female-headed households.....	1
White.....	1

Condominiums completed, sold, and occupied in 2019.....	2
Household income (50–80% AMI)	2
Disabled households.....	1
White.....	2

Condominiums completed, sold, and occupied in 2020	2
Total people assisted in 2020	3
Household income (50–80% AMI)	2
Female-headed households.....	2
White.....	1
Black/African American & White	1
Condominiums completed, sold, and occupied in 2021	7
Total people assisted in 2021	9
Household income (50–80% AMI)	7
Female-headed households.....	4
White.....	5
Black	1
Asian.....	1

COMPLETED 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 was completed in 2021.

General Funds Expended in 2020	\$11,250.00
General Funds Expended in 2021	\$3,750.00
Housing units completed in 2021	36
Units will be targeted to households at the following income levels:	
Household income (0–30% of AMI).....	4
Household income (30–50% AMI).....	15
Household income (50–80% AMI).....	17

COMPLETED PROJECT

LACEY VILLAGE TOWNHOMES (LACEY VILLAGE TOWNHOMES LIMITED PARTNERSHIP) 500 N.

Bahnon 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 was completed in 2021.

HOME Funds Expended in 2020	\$150,000.00
HOME Funds Expended in 2021	\$200,000.00
Housing units completed in 2021	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% AMI).....	43

COMPLETED 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 was completed in 2021.

Housing units completed in 2021	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

COMPLETED PROJECT

ST. PAUL DEVELOPMENT (SUNDANCE GROUP) 1715 N. St. Paul Ave.: In 2020, the City committed up to \$120,000 of CDBG Funds and \$80,000 of General Funds toward the construction of three owner-occupied units. At the end of 2021, the funding sources were changed to be \$100,978.39 CDBG Funds and \$159,020.06 of General Funds. A portion of the funds were provided as a grant and the remaining funds as a no-interest, deferred loan. Construction began in 2020 and was completed in 2021. Each new unit was 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
CDBG Funds Expended in 2021	\$25,140.30
General Funds Expended in 2021	\$159,020.06
Housing units completed in 2021	3
Total people assisted in 2021	10
Household income (30-50% AMI).....	1
Household income (50-80% AMI).....	2
Female-headed households	1
Large family households	1
White	1
American Indian	1
Black and White	1