



Prepared by the City of Sioux Falls, South Dakota  
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PDS23\_034



## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Sioux Fall is an entitlement jurisdiction that receives funding on an annual basis allocated by Congress and administered through the US Department of Housing and Urban Development (HUD) to support strong, sustainable, inclusive communities through provisions of decent housing, a suitable living environment, expanded economic opportunities and to preserve and create affordable housing.

The Annual Action Plan (AAP) provides a summary of the actions, activities, and the specific federal and non-federal resources that will be used during the program year to address the priority needs and specific goals identified by the Consolidated Plan. This Annual Action Plan covers the fifth year of the 2020-2024 Consolidated Plan, and results are reported annually in the CAPER (Consolidated Annual Performance and Evaluation Report).

The funds include the Community Development Block Grant (CDBG), and the HOME Investment Partnership program (HOME) programs. The Annual Action Plan details how the City plans to invest its resources to address ongoing affordable housing, community development, and public service needs during the program year beginning January 1, 2024, through December 31, 2024.

In 2024, the City plans to continue its work providing decent and affordable housing, suitable living environments, and vital public services to improve the lives of its citizens – especially low- to moderate-income households and special needs communities such as the elderly, people experiencing homelessness, and persons with a disability.

#### **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

HUD's Community Planning and Development (CPD) Outcome Performance Measurement Framework classifies objectives in three (3) categories: Provide Decent Housing, Creating Suitable Living Environment, and Create Economic Opportunity.

Through the development of the 2020 – 2024 Consolidated Plan, the Needs Assessment, Market Analysis, Citizen Participation and Stakeholder consultation, the City’s Strategic Plan identified six (6) high priority needs to be addressed through the implementation of activities aligned with four (3) Three Plan goals.

The priority needs include:

- Affordable housing—providing financial support to developments and activities that help the city’s lowest income residents obtain stable, affordable housing. This may include homeless facilities/public facilities.
- Accessible housing—connecting people with resources to sustain housing.
- Neighborhood revitalization—reconstructing or rehabilitating vacant and dilapidated single-family homes in core areas of the city.
- Increase self-sufficiency—providing support to organizations that assist low income and special needs households with economic growth.
- Fair housing education and outreach—funding activities and programs that raise awareness and knowledge of fair housing rights.
- Accessibility modifications—providing support to help elderly and disabled households with mobility impairments make modifications to their housing.

Consistent with HUD’s national goals for the CDBG programs to provide decent housing opportunities, maintain a suitable living environment and expand economic opportunities for low- and moderate-income residents, the priority needs listed above will be addressed over the life of the five (5) years of the Consolidated Plan period through the implementation of CDBG and HOME funded activities aligned with the following four (3) measurable Strategic Plan goals:

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Sioux Falls has worked diligently in an attempt to address needs of the low-income members of the community with funding available through the federal government (CDBG and HOME) and the City of Sioux Falls (General Funds). Past efforts have included the broader, more loosely defined “community development” needs. It is anticipated that in the next five years, we will focus a vast majority of the available resources strictly on affordable housing, but without neglecting other pressing community development needs.

Attached in the Appendix: 2023 Review

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

See AP-12 Citizen Participation for more details about the citizen participation process and engagement efforts undertaken by the City.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

All comments received have been accepted and considered in developing the Action Plan. The City of Sioux Falls is committed to transparency and accountability to all residents. Survey comments have been included in the appendix of the 2024 Action Plan submitted to HUD. There were no comments submitted during the Public Comment Period.

Documentation of citizen participation is attached as an appendix to this plan

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

No comments or views were rejected or not accepted.

#### **7. Summary**

The concept of “home” has a special meaning for all of our residents. Safe, quality, affordable housing that is accessible to all residents is the foundation of our growing community, impacting everything from public safety and health, workforce, economic development, transportation, and overall quality of life. It is a core tenet of the Mayor’s administration because it is unrealistic to make a safe, vibrant, and engaged community without accessible housing.

Our team developed and refined our plan to address the needs, priorities, and used the valuable insights gained at the public hearings and goals identified in this plan. Realizing our goals will rely on an emphasis in leveraging both our existing partners along with forming new partners with proven capabilities in the housing industry

## **PR-05 Lead & Responsible Agencies – 91.200(b)**

### **1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	SIOUX FALLS	City of Sioux Falls Housing Division
HOME Administrator	SIOUX FALLS	City of Sioux Falls Housing Division

**Table 1 – Responsible Agencies**

### **Narrative (optional)**

The City of Sioux Falls is responsible for the administration of the Community Development Block Grant (CDBG) funds and Home Investment Partnerships Program (HOME) funds from the U. S. Department of Housing and Urban Development (HUD).

The City is not a recipient of Emergency Solutions Grant (ESG), or Homeless People with AIDS (HOPWA) grant funds. However, the State of South Dakota is a recipient of ESG and HOPWA, and developers, non-profits and faith-based organizations in Sioux Falls may apply for Homeless Prevention and Rapid Rehousing Program (HPRP), ESG and HOPWA funds through the State program offerings.

Sioux Falls Housing and Redevelopment Commission receives HOPWA funds through a partnership with the States of Montana, North Dakota and South Dakota. This program is tenant-based and is for persons or families with HIV/AIDS diagnosis. It allows qualified individuals/families under 80 percent of the area median income to receive rental assistance in the unit of their choice. Preference is given to those with HIV/AIDS diagnosis who are homeless and whose income is under 50 percent of the median income guidelines.

### **Consolidated Plan Public Contact Information**

Questions concerning the Consolidated /Action Plan may be directed to:

Shana Nelson. Housing Compliance Supervisor

PO Box 7402, 231 North Dakota Avenue,

Sioux Falls, 57117-7402

Phone: (605) 367-8180

Email: [shana.nelson@siouxfalls.gov](mailto:shana.nelson@siouxfalls.gov)

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City of Sioux Falls conducted several meetings with peer agencies, service providers, city departments, and neighborhood leaders to maximize input from, and coordination with, a large cross-section of stakeholders. This input was instrumental in developing the planned activities for program year 2024.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

Coordination in the development of the 2024 Annual Action Plan establishes actions to achieve the goals identified in the Five-Year Consolidated Plan. The city uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level. In the development of the Annual Action Plan staff reached out to a wide network of community service and housing providers, government officials, business leaders, neighborhood representatives and residents.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The South Dakota Housing for the Homeless Consortium is the statewide Continuum of Care (CoC) for South Dakota. The South Dakota Housing Development Authority is the lead agency for the CoC.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The South Dakota Housing Development Authority (SDHDA) as the lead agency for the CoC also administers the ESG Program and is the administrator of the HMIS system. Many of the ESG recipients are domestic violence shelters.

The Policy Advisory Council (PAC) is the governing board for the South Dakota Housing for the Homeless Coalition. Several PAC members participate in the ESG selection committee to determine funding awards.

The State's Coordinated Entry System (CES) provides additional information for consideration when developing funding policies and procedures and evaluating outcomes of current services.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Sioux Falls Housing & Redevelopment Commission
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Sioux Falls Housing and Redevelopment Commission was consulted for information on housing and homelessness. SFHRC is expected to help carry out some of the housing aspects of this plan.
2	<b>Agency/Group/Organization</b>	Inter-Lakes Community Action Partnership
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Education Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Inter-Lakes Community Action Partnership was consulted for information on housing and homelessness. ICAP is expected to help carry out some of the housing aspects of this plan.
3	<b>Agency/Group/Organization</b>	Independent Living Choices
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Independent Living Choices was consulted for information on persons with disabilities and non-homeless special needs. ILC is expected to help carry out some of the housing accessibility aspects of this plan.
4	<b>Agency/Group/Organization</b>	Minnehaha County Department of Human Services
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County was consulted for information relating to homelessness.
5	<b>Agency/Group/Organization</b>	CHILDREN'S INN
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Domestic Violence
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
6	<b>Agency/Group/Organization</b>	City of Sioux Falls
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Broadband and Hazard Mitigation

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Hazard Mitigation - The City's Housing Division is currently working closely with the City's Emergency Manager in the management of one flood prone area. The City is utilizing funds from the Federal Emergency Management Agency to respond to flooding effects in an area which has flooded more frequently in the last 10-15 years. Purchase offers are being made to homeowners so that they may move from the affected area. However, some of these households have been hesitating to sell because of the increased value of other real estate in Sioux Falls and the challenges with finding appropriate replacement housing. Broadband - The City of Sioux Falls is asking the community to participate in a survey on digital equity <a href="https://siouxfalls.org/digitalequity">https://siouxfalls.org/digitalequity</a> to gather data and then formulate a plan.</p>
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#### **Identify any Agency Types not consulted and provide rationale for not consulting**

A broad range of agencies and organizations were proactively consulted during the development of the Annual Action Plan. In keeping with HUD's Best Practices, the City of Sioux Falls consulted with housing developers, service providers, civic and business leaders, and units of adjacent Governments.

#### **Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	South Dakota Housing Development Authority	Point-in-time count informed homeless data in Annual Action Plan and Consolidated Plan
Shape Sioux Falls 2040 Comprehensive Plan	City of Sioux Falls, Planning & Development Services	The Land Use Plan describes growth areas and projected uses for housing, types of housing, commercial and retail space.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

Public engagement is essential to effectively meet the needs of our residents and understand what people are experiencing and what our residents care about. The City encourages public participation and consultation. It emphasizes involvement by residents and the organizations and agencies that serve low/moderate income (LMI) persons in the planning and implementation of community development and housing programs. The following outlines the process to taken to hear from peer agencies and organizations, stakeholders and our residents:

**Accessible Housing Advisory Board Meetings:** These Housing Division conducts meetings monthly. These meetings provide information on how the City is executing funding, contract updates, upcoming projects and information on housing stats.

**Community Needs Assessment Survey and Public Hearing:** During the spring of 2023, the Housing Division conducted an online survey and Public Hearing to gather feedback from the community about major challenges and priorities for the City. 27 individuals responded to the survey, which was noticed in the newspaper, noticed on the City website and distributed via email. Two public hearings were conducted on June 5, 2023, to solicit additional feedback with 19 individuals attending.

**Application Process:** After the Community Needs Assessment Survey, Public Hearing and AHAB board: The City advertises the application for the next Program Year Funding. The advertisement includes, an email with the Application, notification at the AHAB Board meeting, as well as posting the application on the City web page. The Process for application award is based on the 5-year plan, updated community housing needs, restrictions by HUD and budget availability.

**Public Comment Period and Public Hearing:** The Action Plan, which includes the CDBG and HOME funding recommendations, was posted online and in the Argus leader for public comment from 5/20/2024 to 6/20/24. The Housing Division conducted two public hearings on 6/6/24. No comments were provided.

The City encourages all citizens to participate in the annual planning process. Accommodations are made for non-English speaking persons and persons with mobility, visual, or hearing impairments. A public notice was published in the Sioux Falls Argus Leader on May 19, 2024, as well as online on May 15th, 2024, published online advising the public that the draft 2024 Annual Action Plan was completed and available for review at the following locations. A notice was also posted at <https://www.siouxfalls.gov/resident-services/housing-neighborhoods/housing>

- Planning and Development Services, Housing Division, City Center, 231 North Dakota Avenue
- Main Library, 200 North Dakota Avenue
- Caille Branch Library, 4100 Carnegie Circle
- Oak View Branch Library, 3700 East 3rd Street
- Prairie West Library, 7630 West 26th Street
- Ronning Branch Library, 3100 East 49th Street

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	27 Individuals responded.	Comments are attached in the appendix	The City accepts all comments and views.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Two public hearings were conducted on June 5, 2023, to solicit additional feedback with 19 individuals attending.	Public transportation improvement, housing for sex offenders, housing with case management, target homeownership for low income residents, homelessness and transitional housing, transition housing and workforce housing.	The City accepts all comments and views.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	No one from the public attended the public meeting on the draft 2023 Annual Action Plan.	No comments were received.	No comments were not accepted.	

Table 4 – Citizen Participation Outreach

Annual Action Plan  
2024

19

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Sioux Falls is an Entitlement City and receives annual allocations of two grants from the U.S. Department of Housing and Urban Development (HUD):

- Community Development Block Grant (CDBG); and,
- Home Investment Partnerships Program (HOME)

The 2024 grant allocation will receive \$1,039,825 of CDBG funding and \$487,607 in HOME funding. The 2024 grant allocation was a reduction of \$135,204 from the previous program year 2023. The funding source breakdown reduced the following: CDBG funding by \$37,738(4%) and HOME funding of \$37,738(17%).

Through the use of federal, and local funds the City will address priority needs to provide and assist in affordable housing, accessible housing, neighborhood revitalization, accessibility modifications and state and local funds, the City plans to carry out the objectives set forth in this Action Plan. The City works in partnership with other City departments to develop coordinated plans, and to leverage resources for parks, infrastructure, code enforcement, clearance of substandard structures, economic development, housing development and other projects in targeted neighborhoods. Coordination with and support from adjacent HUD entitlement grantees is also sought when appropriate.

#### Anticipated Resources

Program	Source of	Uses of Funds	Expected Amount Available Year 1	Expected	Narrative Description
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	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,039,825.00	471,252.00	600,000.00	2,111,077.00	0.00	The City anticipates CDBG funds will leverage additional resources.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	487,607.00	140,219.00	130,934.00	758,760.00	0.00	The City anticipates HOME funds will leverage additional resources.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Homeowner rehab Housing New construction for ownership Public Services	360,000.00	0.00	0.00	360,000.00	0.00	City general funds used for 2024 Budget Authorization

Table 5 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Since its establishment as an entitlement City, the City of Sioux Falls has successfully leveraged CDBG and HOME funding with local resources to undertake activities that address the City's priority needs, with an emphasis on creating and maintaining affordable housing. During FY 2024, the City will leverage CDBG and HOME funding to meet its highest priority needs, as indicated in the 5-Year Consolidated Plan.

Leveraging resources is vital to meeting the needs of the City's low-and moderate income residents. Doing so ensures that all applicants are provided comprehensive support.

The For FY 2024 the City has appropriated \$360,000 of local funds to supplement the Single-Family Rehabilitation Loan Program, Neighborhood Revitalization program and the administration of CDBG and HOME programs.

HOME Program regulations require a local match or contribution of nonfederal funds to be permanently committed to the program. The City is currently using previously received loan revenue from HUD's closed-out programs (Urban Development Action Grant and Rental Rehabilitation Program); the value of materials, labor, and properties donated to various affordable housing projects; and City General Fund dollars budgeted

for the Neighborhood Revitalization Program to meet its local match obligation.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Not applicable. At this time, the City has no plans to utilize publicly owned land or property to address the needs identified in the plan, during FY 2024.

**Discussion**

The priorities identified are the outcome of an extensive, comprehensive effort to identify community needs. The Annual Action Plan assesses the available resources available to meet those needs. The \$730,934 of prior year resources includes \$600,000 of CDBG funding primarily due to the Single Family Rehab program underbudget for several years. We have identified three factors that affected this: Covid, Available positions in Housing, and the use of ARPA funds. The Prior year resources for HOME is due from a CHDO cancelled project and the City's ability to utilize ARPA funds to supplement the CHDO projects.

The City continues to collaborate with federal, state, and local agencies to leverage federal funds to address that are received.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand and Maintain Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$1,563,013.00 HOME: \$320,000.00 City General Funds: \$360,000.00	Homeowner Housing Added: 14 Household Housing Unit Homeowner Housing Rehabilitated: 52 Household Housing Unit
2	Connect People to Resources to Stabilize Housing	2020	2024	Affordable Housing		Increase Self-Sufficiency	CDBG: \$203,099.00 HOME: \$390,000.00	Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted Other: 60 Other
3	Assist Special Needs Clientele	2020	2024	Non-Homeless Special Needs		Accessibility Modifications	CDBG: \$137,000.00	Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Rehabilitated: 13 Household Housing Unit

Table 6 – Goals Summary

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Expand and Maintain Affordable Housing
	<b>Goal Description</b>	Increase the availability, accessibility and affordability of renter and owner-occupied housing units.
<b>2</b>	<b>Goal Name</b>	Connect People to Resources to Stabilize Housing
	<b>Goal Description</b>	Activities targeted to persons and families experience homelessness or at risk of homelessness.
<b>3</b>	<b>Goal Name</b>	Assist Special Needs Clientele
	<b>Goal Description</b>	Provide support to help special needs, elderly and disabled persons or households to improve accessibility modifications to their housing.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following is a list of the planned projects the City will fund with CDBG and HOME funds.

#### Projects

#	Project Name
1	Single Family Rehabilitation Loan Program
2	Mobile Home Repair Program
3	CHDO PROJECT -- Affordable Housing Solutions: Neighborhood Revitalization
4	Inter-Lakes Community Action Partnership (ICAP): Bright Futures
5	Inter-Lakes Community Action Partnership (ICAP): TBRA
6	Independent Living Choices (ILC): Repair Affair
7	Habitat for Humanity: Land Acquisition
8	Habitat for Humanity: TBI Acquisition
9	Independent Living Choices (ILC): Rental Modification Program
10	Independent Living Choices: Home Modification Program
11	CDBG Admin
12	HOME Administration

Table 7 - Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Priority needs are described in detail in section SP-25 of the Consolidated Plan and goals, including expected 5-year outcomes, are described in detail in section SP-45 of the Consolidated Plan. Expected annual outcomes for Program Year 2024 are described in section AP-20 of this Action Plan.

## **AP-38 Project Summary**

### **Project Summary Information**

<b>1</b>	<b>Project Name</b>	Single Family Rehabilitation Loan Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$897,483.00 City General Funds: \$360,000.00
	<b>Description</b>	Matrix Code 14A (14H for rehabilitation administration). Funds are provided to low-income owner-occupants to maintain their homes in a decent, safe, and sanitary condition. The maximum household income is 80% AMI. The maximum funding available per project is \$35,000, but could be further limited based on rehabilitation needs, length of ownership, county assessed value, equity, and income. Exceptions to the limit will be considered on a case-by-case basis. Funds would be provided to an eligible homeowner as a no-interest deferred payment loan.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 Single-family homes will be rehabilitated.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Rehabilitation activities undertaken may include repair or replacement of roofing, siding, plumbing, heating, electrical, windows, doors, painting, weatherization, etc.
<b>2</b>	<b>Project Name</b>	Mobile Home Repair Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$65,530.00
	<b>Description</b>	Matrix Code 14A (14H for delivery costs). Loans are provided to owner-occupants of mobile homes to repair deficiencies. Maximum household income is 80% AMI. The program provides up to \$5,000 per unit during the life of the mobile home. Funding is provided as a no-interest deferred loan that is forgiven after one-year of ownership and occupancy following completion of the repair work.

	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 mobile home units will be rehabilitated.
	<b>Location Description</b>	Matrix Code 14A (14H for delivery costs). Loans are provided to owner-occupants of mobile homes to repair deficiencies. Maximum household income is 80% AMI. The program provides up to \$5,000 per unit during the life of the mobile home. Funding is provided as a no-interest deferred loan that is forgiven after one-year of ownership and occupancy following completion of the repair work.
	<b>Planned Activities</b>	Matrix Code 14A (14H for delivery costs). Loans are provided to owner-occupants of mobile homes to repair deficiencies. Maximum household income is 80% AMI. The program provides up to \$5,000 per unit during the life of the mobile home. Funding is provided as a no-interest deferred loan that is forgiven after one-year of ownership and occupancy following completion of the repair work.
<b>3</b>	<b>Project Name</b>	CHDO PROJECT -- Affordable Housing Solutions: Neighborhood Revitalization
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$320,000.00
	<b>Description</b>	Matrix Code 01 when using CDBG funding. This program will utilize and comply with the CHDO set aside requirements. All HOME funds utilized in this program will be HOME CHDO funds. Properties are acquired for the 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 area median income.
	<b>Target Date</b>	12/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 housing units will be created for households with incomes no greater than 80% of the area median income.
	<b>Location Description</b>	City-Wide
	<b>Planned Activities</b>	Existing dilapidated properties, or properties without structures, are acquired and replaced with new or rehabilitated quality affordable housing.
<b>4</b>	<b>Project Name</b>	Inter-Lakes Community Action Partnership (ICAP): Bright Futures
	<b>Target Area</b>	
	<b>Goals Supported</b>	Connect People to Resources to Stabilize Housing
	<b>Needs Addressed</b>	Increase Self-Sufficiency
	<b>Funding</b>	CDBG: \$203,099.00
	<b>Description</b>	Matrix Code 05X for case management. ICAP will provide families who are homeless or in danger of becoming homeless with intense case management in conjunction with Tenant-Based Rental Assistance (TBRA) and security deposit funds. Each eligible household must have an income no greater than 50% AMI. The long-term goal for the participants is self-sufficiency. TBRA is provided for a period of up to 24 months.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 low-income households will receive case management.
	<b>Location Description</b>	City-Wide
<b>5</b>	<b>Planned Activities</b>	Rental assistance and case management are provided to low-income households in an effort to move toward self-sufficiency.
	<b>Project Name</b>	Inter-Lakes Community Action Partnership (ICAP): TBRA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Connect People to Resources to Stabilize Housing
	<b>Needs Addressed</b>	Increase Self-Sufficiency
	<b>Funding</b>	HOME: \$390,000.00

	<b>Description</b>	ICAP will provide TBRA to households with incomes no greater than 50% AMI who are homeless or in danger of becoming homeless for a period of up to 24 months. Up to \$6,000 may be used by ICAP for eligible administrative expenses.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 low-income households.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	ICAP will provide TBRA to households with incomes no greater than 50% AMI who are homeless or in danger of becoming homeless for a period of up to 24 months.
6	<b>Project Name</b>	Independent Living Choices (ILC): Repair Affair
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Special Needs Clientele
	<b>Needs Addressed</b>	Accessibility Modifications
	<b>Funding</b>	CDBG: \$17,000.00
	<b>Description</b>	Matrix Code 14A. These grant funds will purchase materials necessary to make accessibility modifications to homes owned and occupied by low-income persons who are elderly or with permanent disabilities. Maximum household income is 80% AMI.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 low-income households will benefit. Atlease one member of the household must be elderly or disabled.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Accessibility modifications
7	<b>Project Name</b>	Habitat for Humanity: Land Acquisition
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$500,000.00

	<b>Description</b>	Matrix Code 01. Acquisition of buildable lots. Houses will be constructed on these lots utilizing volunteer labor, sweat equity, and donated materials and services. Habitat for Humanity builds simple, affordable, decent houses for households with incomes at or below 50% area median income. Funding will purchase three lots.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 housing units will be created for households with incomes no greater than 50% of the area median income.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Funds will be provided to acquire lots on which affordable, single-family homes will be constructed and sold to low-income households.
<b>8</b>	<b>Project Name</b>	Habitat for Humanity: TBI Acquisition
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$100,000.00
	<b>Description</b>	Acquisition of troubled homes for rehabilitation. Rehabilitate homes for households with incomes at or below 80% area median income. Funding will purchase acquisition
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 TBI homes for rehabilitation
	<b>Location Description</b>	City-Wide
	<b>Planned Activities</b>	Funds will be provided to acquire three lots on which affordable, single-family homes will be constructed and sold to low-income households.
<b>9</b>	<b>Project Name</b>	Independent Living Choices (ILC): Rental Modification Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Special Needs Clientele
	<b>Needs Addressed</b>	Accessibility Modifications
	<b>Funding</b>	CDBG: \$45,000.00

	<b>Description</b>	Matrix Code 14A. These grant funds will provide accessibility modifications to rental units occupied by individuals with significant disabilities and incomes no greater than 50% area median income. Examples of eligible accessibility modifications include construction of wheelchair ramps, installation of grab bars, widening of doorways, replacement of doorknobs with levers, and installation of lever faucets.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 low-income households with at least one member with a disability will be assisted.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Accessibility modifications
<b>10</b>	<b>Project Name</b>	Independent Living Choices: Home Modification Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$75,000.00
	<b>Description</b>	Matrix Code 14A (14H for rehabilitation administration). ILC will administer home modifications to maintain their homes in a decent, safe, and sanitary condition. The maximum household income is 80% AMI.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 Single-family homes will be rehabilitated
	<b>Location Description</b>	City-Wide
	<b>Planned Activities</b>	Rehabilitation activities undertaken may include repair or replacement of roofing, siding, plumbing, heating, electrical, windows, doors, painting, weatherization, etc.
<b>11</b>	<b>Project Name</b>	CDBG Admin
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing

	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$207,965.00
	<b>Description</b>	Matrix Code 21A. These funds will be used for management, coordination, monitoring, and evaluation of the Community Development Block Grant Program in 2024. Some City general funds are also used for this project.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Administration of the CDBG program
12	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand and Maintain Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$48,760.00
	<b>Description</b>	Expand and Maintain Affordable Housing
	<b>Target Date</b>	12/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	231 North Dakota Avenue
	<b>Planned Activities</b>	These funds will be used for management, coordination, monitoring, and evaluation of the HOME Investment Partnership Program.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City of Sioux Falls assists with efforts to projects that identify specific needs for low- and moderate-income (LMI) persons and households rather than direct its allocations of CDBG or HOME to any particular geographical section of the City.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Neighborhood Conservation Areas/Future Conservation Areas	

**Table 8 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

Sioux Falls does not prioritize how it allocates its investments in the community on a geographic basis. All awards are made based on need of low- and moderate-income persons and households.

#### **Discussion**

Sioux Falls does not prioritize how it allocates its investments in the community on a geographic basis. All awards are made based on need of low- and moderate-income persons and households.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The jurisdiction will continue to administer existing housing programs and will continue to work with and support other agencies and entities in producing and preserving affordable housing to the maximum extent possible with funding made available from the CDBG and/or HOME programs and its local dollars. The housing needs determined to be a high priority will be given preference for funding.

The City of Sioux Falls has identified through its consolidated planning process the priority needs listed below:

- Affordable housing
- Increase self-sufficiency
- Accessibility modifications
- Fair housing education and outreach

Half of the priorities identified, including the first three (affordable housing, increase self-sufficiency, and accessible housing) are likely to address housing in the community whether that be by increasing or improving the supply of affordable housing or improving access to decent housing which is affordable.

The table below summarizes the 2024 programs and activities designed to foster and maintain affordable housing in Sioux Falls. The only project that is not addressed below that does not relate specifically to housing is our Fair Housing Outreach.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	60
Non-Homeless	53
Special-Needs	18
Total	131

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	60
The Production of New Units	12
Rehab of Existing Units	59
Acquisition of Existing Units	0
Total	131

**Table 10 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

The city will continue to create affordable housing opportunities with various partnerships through rental assistance, homeownership opportunities, renovation of the existing housing stock and new development.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Sioux Falls Housing Division continues to strengthen the relationship with the Sioux Falls Housing and Redevelopment Commission (SFHRC). The Housing Division is supportive of Sioux Falls Housing and Redevelopment Commission and is willing to partner with them to identify ways to create and maintain affordable housing opportunities in Sioux Falls.

### **Actions planned during the next year to address the needs to public housing**

The Sioux Falls Housing & Redevelopment Commission exist to improve the quality of life for the Sioux Falls Community, specifically its lower income residents, by administering housing assistance payments programs, promoting the development of affordable, decent and safe housing opportunities, and economic self-sufficiency in a non-discriminatory manner. The City will continue to partner for opportunities to people who experience barriers to housing because of income, disability, or special needs in an environment which preserves personal dignity, and in a manner which maintains the public trust to provide funds to a tenant-based rental assistance program administered by Inter-Lakes Community Action. This program can provide housing assistance to households in need of affordable housing hopefully reducing the demands on the Section 8 voucher program. The Bright Futures case management is a vital component to the TBRA program. Case management is designed to provide education and training to help those households achieve independence and self-sufficiency.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Sioux Falls Housing and Redevelopment Commission facilitated and encouraged residents of public in the operations of the Public Housing program and formed resident council. There have never been more than two residents that have responded to these invitations which is not an adequate representation to form a Resident Council.

SFHRC believes that the lack of interest on the part of the residents stems from the fact that SFHRC's Public Housing units are not located on one or two sites; there are no Public Housing communities or projects in Sioux Falls. SFHRC's Public Housing units are literally scattered all over the city, located in 17 census tracts. The scattered sites have been grouped together for accounting purposes only.

During the process of developing the five-year Agency Plan and each updated Annual Plan, SFHRC has encouraged Public Housing resident participation by inviting them to attend a public hearing specifically for Public Housing residents, and inviting written comments on the proposed Plan. In the past five years that SFHRC has completed these planning processes, only a minimal number of Public Housing families have attended any meetings for Public Housing residents. SFHRC has never received any written comments on the proposed Plan from Public Housing residents.

Going forward, SFHRC will continue its attempts to communicate and foster relationships with the Public Housing residents.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Sioux Falls Housing and Redevelopment Commission (SFHRC) has not been designated by the Public Housing Assessment System as “troubled.”

**Discussion**

Please see above.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The following represents community-wide efforts to address the needs of the homeless population in Sioux Falls.

#### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

##### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City of Sioux Falls proposes to fund coordination of shelter activities with FY 2023 general funds. The activities will provide for shelter and case management services for homeless and lower income persons. The City in partnership with Minnehaha County and community stakeholders will undertake one special needs activity in the FY 2023 grant year. There is a need for services and housing opportunities for homeless persons and persons or households at-risk of becoming homeless.

The South Dakota Housing for the Homeless Consortium will continue to lead statewide efforts to survey and count the homeless population each year, including in Sioux Falls. This HUD-mandated homeless survey and count is conducted in January of each year. The most recent homeless count, completed in January of 2023, tallied 490 homeless individuals in Sioux Falls, an increase from 407 counted in January of 2022.

##### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City is proposing 2023 CDBG and HOME funding for the tenant-based rental assistance program and the Bright Futures program both of which will be administered by Inter-Lakes Community Action Partnership and serve approximately 75 households that are at risk of homelessness or actually homeless.

\$120,000 of City General Funds are budgeted to Bishop Dudley Hospitality House for operating expenses. This emergency shelter provides the following capacity:

- 80 male beds.
- 20 female beds.
- 7 family units.

Better coordination and collaboration among affordable housing stakeholders in Sioux Falls including a collaboration between Minnehaha County and the City of Sioux Falls could help ensure that existing programs and resources reach people who need them. The Housing Division of Sioux Falls and

Minnehaha County along with other community partners plan to start a Housing Clinic to create a single entry point connecting families to needed resources.

In partnership with Minnehaha County, the Housing Division of Sioux Falls will work to better coordinate the affordable housing ecosystem. Clients in need of housing support services would be paired with a Housing Navigator that would pre-qualify them for housing partner services and then transfer them to the program that would best fit their immediate housing needs. The Navigator would follow up to the point to ensure that the client receives the services they need to stabilize their housing.

The Housing Clinic would also work to rehabilitate clients that have developed a negative rental history through an on demand-training module. The Tenant training module would educate tenants on their roles and responsibilities as a tenant, money management and conflict resolution. The goal of the training program is to encourage property owners to rent to tenants they would normally reject because of a negative rental history. The program would demonstrate the tenants' willingness to change previous behavior, by learning new tenant behavior. The training would also be used as a tool to help prevent tenant eviction.

Clients through the Housing Clinic would also have the opportunity to get legal guidance on navigating fair housing. Through education and consultation clients would know their rights and responsibilities

\$93,000 of City General Funds are budgeted for startup of a housing clinic. This funding is proposed to pay for 50 percent of a Housing Clinic Manager, plus costs of a website/software. The Housing Clinic will work to connect people with resources—help households, including the homeless, navigate the housing service system in order to obtain suitable housing.

The City has also budgeted \$24,000 of City General Funds for Inter-Lakes Community Action Partnership's rapid rehousing/Heartland House program. Families are required to work with a Housing Stabilization Coach to create a Housing Stabilization Plan and can generally receive up to 12 months of rental assistance based on their individual progress. The families pay rent based on their income. The goal for each of the participants is that eventual self-sufficiency and housing stabilization. Maximum capacity for the program is 46 families at any given time.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

As noted above, the City will continue to support the Tenant-Based Rental Assistance program. This program can provide housing assistance to households that are at risk of homelessness or actually

homeless. The Bright Futures case management is vital co-requisite to that program. Case management is designed to provide assistance to help those households achieve independence and self-sufficiency.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City adopted a resolution on June 7, 2022, establishing a Homeless Task Force to study homelessness within the City of Sioux Falls, and making policy recommendations to reduce homelessness over a ten-year period. IN 2024, Sioux Falls will be hiring a Homeless services coordinator.

## **Discussion**

Please see above.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Please see sections MA-40 and SP-55 of the 2020-2024 Consolidated for detailed discussions on barriers to affordable housing development in Sioux Falls. Also please see the Analysis of Impediments action plan steps appended to this plan.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The Analysis of Impediments for Sioux Falls was updated in 2019. No public policies, including land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, and/or growth limitations were found to be barriers in Sioux Falls. The actions that will be undertaken to remove barriers in PY2024 and future program years will address structural, and market barriers related to inequities in ownership and lack of affordable housing.

### **Discussion:**

Please see above.

## AP-85 Other Actions – 91.220(k)

### Introduction:

In accordance with the goals and objectives outlined in the 2020-2024 Consolidated Plan, the City will execute the other actions described below.

### Actions planned to address obstacles to meeting underserved needs

No obstacles were identified in meeting underserved needs; therefore, no specific actions will be taken. The Housing Division is committed to soliciting greater involvement from traditionally underserved populations. This is done through notification of social service providers about the needs assessment hearings at the start of the planning process.

### Actions planned to foster and maintain affordable housing

Developing and maintaining an adequate supply of affordable housing is a high priority need in the community. Addressing substandard conditions in the existing affordable housing stock is critical to achieving this goal.

In 2024, Sioux Falls plans to take the following actions:

- Continue to administer housing rehabilitation programs for very low- and extremely low-income households that address the service life of key building components such as sewer and water lines, hot water heaters, furnaces, and electrical systems. Failure of these building systems is often costly and can lead to housing instability.
- Monitor multifamily buildings whose affordability periods expire soon and pursue strategies to extend affordability and prevent displacement.
- Explore opportunities to introduce additional homeownership programs and opportunities to the community.
- Continue to collaborate with the other City Divisions to provide private developers with information intended to minimize involuntary displacement of low- to moderate-income households.
- Provide funding for acquisition/rehabilitation projects to increase the number of affordable rental units.
- Execute our HOME-ARP funds, specially allocated from the 2021 American Rescue Plan.

### Actions planned to reduce lead-based paint hazards

All housing rehabilitation and affordable housing preservation projects include testing for lead-based paint and related hazard elimination activities when needed.

### **Actions planned to reduce the number of poverty-level families**

The Bright Futures program will continue in 2023. The Housing Division will provide CDBG funds to Inter-Lakes Community Action Partnership to administer this program. The program is designed to improve the lives of low-income households by providing intense case management while each household receives rental assistance. The goal of this two-year program is that each participating household will have stabilized their living situation and freed themselves from governmental assistance of any kind. It is anticipated that this program will continue for the foreseeable future.

### **Actions planned to develop institutional structure**

Sioux Falls is fortunate in that there are in excess of 35+ private non-profit agencies listed by Helpline Center, a local service referral agency, that play a role in the delivery of housing and housing related services to low-income households. With this significant number of players, all of whom have overhead and management support, structure, and expenses, there may be a need for better interagency communication, cooperation, and perhaps even consolidation of this myriad of agencies. There is no lack of concern for special needs populations and homeless people.

The existing affordable housing network in Sioux Falls is very fragmented. It has been described as program rich but system poor. The main goal of the proposed housing clinic would be to create a one-stop shop to get information on all affordable housing programs and a warm transfer to most appropriate program for that household's need.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The affordable housing system in Minnehaha County is program rich but systems poor: It is a complex system with many influential stakeholders but no coordinating authority. Numerous organizations compete for a limited pool of resources, often duplicating services and resulting in inefficiency.

Although programs exist to address a variety of needs, a lack of coordination among programs leaves clients and providers alike without a clear idea of how to access the programs and resources that are available. Families in need of assistance may turn to a small number of housing search and information services, but have no clearly defined, single point of entry to being accessing the resources that currently exist.

Better coordination and collaboration among affordable housing stakeholders in Sioux Falls including a collaboration between Minnehaha County and the City of Sioux Falls could help ensure that existing programs and resources reach people who need them. The Housing Division of Sioux Falls and Minnehaha County along with other community partners plan to create a single entry point connecting families to needed resources.

In partnership with Minnehaha County, the Housing Division of Sioux Falls will work to better coordinate the affordable housing ecosystem. Clients in need of housing support services would be paired with a Housing Navigator that would pre-qualify them for housing partner services and then transfer them to the program that would best fit their immediate housing needs. The Navigator would follow up to the point to ensure that the client receives the services they need to stabilize their housing.

**Discussion:**

Please see above.

## **Program Specific Requirements**

### **AP-90 Program Specific Requirements – 91.220(I)(1,2,4)**

#### **Introduction:**

#### **Introduction:**

All CDBG funds expected to be available during the program year include program income that will have been received before the start of the next program year.

The City does not administer programs that would generate program income from Section 108 loans, surplus from urban renewal settlements, line of credit for planned use not included in prior plans, or float-funded activities.

All program income will be expended before or in conjunction with allocated CDBG or HOME funds, and for activities that benefit persons of low- and moderate-income.

HOME funds expected to be available during the program year include program income that was received before the start of the current program year and will be spent for activities that benefit persons of low- and moderate-income. HOME funds are not used to refinance existing debt secured by multifamily housing that may be rehabilitated with HOME funds.

#### **Community Development Block Grant Program (CDBG)**

#### **Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	471,252
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Annual Action Plan 2024	48

<b>Total Program Income:</b>	<b>471,252</b>
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#### **Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### **HOME Investment Partnership Program (HOME)**

##### **Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Sioux Falls invests HOME funds consistent with 24 CFR §92.205(b). Forms of investment include interest-bearing loans, non-interest-bearing loans, deferred payment loans, and grants. Forms of investment for each program are determined on a case-by-case basis.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Any down payment assistance program administered by the City of Sioux Falls will impose a recapture requirement consistent with §92.254(a)(5)(ii)(A)(1).

Households receiving down payment assistance (whether HOME, CDBG, City general fund, or any combination thereof) are subject to the requirements of §92.254(a)(4), which specify a period of affordability. Each assisted household is required to repay the assistance (i.e. the City recaptures the assistance), without interest, when they sell or discontinue occupancy of the property whether that occurs during or after the HOME program period of affordability. Each loan is secured by a mortgage filed against the property.

The City is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and the net proceeds are insufficient to repay the full amount due, the City can only recapture the available net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than assistance provided by the City) and any closing costs.

When the net proceeds are insufficient, the City shall recapture any available net proceeds from the selling homeowner. In order to accept less than full payment due under the terms of the loan, the City will require a seller's HUD-1 settlement statement to document that lack of available net proceeds to achieve payment in full.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Projects completed through the Neighborhood Revitalization program receive a development subsidy, not a direct homebuyer subsidy. Houses made available through the program are subject to the requirements at §92.254(a)(4), which impose resale restrictions for a period of affordability, the length of which is dictated by the amount of the original HOME development subsidy. Resale requirements are enforced by a deed restriction, signed by the initial and subsequent purchasers, and filed against the property which dictates:

- That the home may be resold only to a subsequent purchaser who meets the qualifications set forth in the HOME Regulations.
- That the initial or subsequent purchaser agrees to notify the City in writing of any sale, transfer, or exchange of the entire property, or any portion thereof.
- That the initial or subsequent purchasers may sell, transfer or exchange the property at any time,

but the initial and subsequent purchasers shall notify in writing and obtain the agreement of any purchaser that the property is subject to the requirements of the deed restriction. This provision shall not act to waive any other restriction on sale, transfer, or exchange of the property. All owners agree that the City may void any sale, transfer or exchange of the property if the buyer or successor or other person fails to assume the requirements of the deed restriction.

- The housing is required to be the principal residence of the initial or subsequent purchasers during the applicable period of affordability.
- Each initial and subsequent purchaser must have an income no greater than 80% of the median family income.
- Each initial and subsequent purchaser agrees that the property may not be used as rental housing during the applicable period of affordability.
- That the property will not be resold by the initial or subsequent purchaser at a profit above documented costs and an added amount not to exceed the federally calculated rate of inflation per year of ownership throughout the term of the agreement.

All requirements specified above will expire at the end of the applicable period of affordability.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Sioux Falls does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Priority will be given to families with children who are at imminent risk of homelessness [Housing Division Policy]. Imminent risk of homelessness is defined as a household that will imminently lose their primary nighttime residence, provided that (1) the residence shall be lost within 14 days of the date of application for homeless assistance, (2) no subsequent residence has been identified, and (3) the household lacks the resources or support networks needed to obtain other permanent housing [[https://www.hudexchange.info/resources/documents/HomelessDefinition\\_RecordkeepingRequir](https://www.hudexchange.info/resources/documents/HomelessDefinition_RecordkeepingRequir)

mentsandCriteria.pdf]. This would include, but is not limited to, families who are being evicted from a housing unit or are being kicked out of a friend/family home for various reasons.

Because the statewide Coordinated Entry System only includes those experiencing literal homelessness, referrals will be taken from the subrecipient's waiting list. Documentation will be required to verify imminent risk of homelessness. Those experiencing literal homelessness will not be excluded but will no longer be given priority over those at imminent risk of literal homeless.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Please see above.

