

DRAFT FOR PUBLIC REVIEW | MARCH 9-25, 2024

SUMMARY REPORT

JANUARY – DECEMBER 2023

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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PDS23_016



CITY OF
SIOUX FALLS
HOUSING DIVISION

INVESTING IN OUR COMMUNITY 2023		
Funding Type	Source	Amount Expended
CDBG	public - federal	\$1,292,002
CDBG-CV	public - federal	\$636,918
HOME	public - federal	\$521,585
Other (ARPA)	public - federal	\$1,097,736
Other (State FLEX Loan)	public - state	\$462,245
General Fund	public - local	\$1,415,308
NR Revolving	revolving	\$2,218
Total Program Funding		\$5,428,012

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.

Funds Expended in 2023	\$1,243,987.15
CDBG	\$556,927.19
General.....	\$278,439.34
ARPA.....	\$408,620.62
Projects under contract that will continue into 2024.....	31
Projects completed in 2023	130
Of the 130 projects completed:	
Average project.....	\$10,976.89
People assisted.....	259
Average household income	53% AMI
Average household size	2.3 people
Household income (at or below 30% AMI)	12
Household income (31–50% AMI)	40
Household income (51–80% AMI)	52
Other (other aid-based qualifications).....	26
Large families (5+ members).....	14
Female-headed households.....	63
Elderly households	56
Disabled households	27
White (including 4 of Hispanic origin).....	99
Black/African American.....	5
American Indian/Alaska Native.....	1
Asian.....	1
Other	24

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.

Funds Expended in 2023	\$78,791.85
CDBG	\$72,172.44
General.....	\$6,619.41
Projects completed in 2023	22
Total people assisted in 2023	40
Of the 22 projects completed:	
Average loan	\$3,581.45
Average household income	34% AMI
Average household size	1.8 people
Household income (at or below 30% AMI)	11
Household income (at or below 50% AMI)	7
Household income (at or below 80% AMI)	4
Female-headed households.....	12
Elderly households	11
Disabled households	11
White (including 2 of Hispanic origin)	19
Black/African American.....	2
American Indian/Alaska Native & White	1

RENTAL REHABILITATION LOAN PROGRAM (Housing Division)

Loans are provided to owners of rental property owners with 0-3% interest dependent on rent limits. Funds may be used for exterior and interior rehabilitation, excluding appliances.

Funds Expended in 2023	\$462,245.31
Flex Revolving Loan.....	\$462,245.31
Projects under contract that will continue into 2024.....	2
Projects completed in 2023	11

NEIGHBORHOOD REVITALIZATION (AFFORDABLE HOUSING SOLUTIONS)

Affordable Housing Solutions acquires properties 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 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.

Funds Expended in 2023	\$319,998.18
HOME.....	\$120,823.40
ARPA.....	\$199,174.78
Projects under contract that will continue into 2024.....	9
Projects completed in 2023	7
Total people assisted in 2023	24
Of the 7 projects completed:	
Average sale price	\$235,100
Average household income	\$53,977 (63% AMI)
Average household size	3 people
Household income (50–80% AMI)	7
Large families (5+ members).....	1
Female-headed households.....	4
White (including 1 of Hispanic origin).....	1
Black/African American.....	6

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 2023	3
Projects under contract that will continue into 2024.....	3

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 began 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 2024.....	11
Housing units completed in 2022	3
Housing unit completed in 2023	6
Of the 9 projects completed:	
Average land cost (City portion)	\$5,000.00
Average construction cost (including land)	\$162,621
Average volunteers per project	191
Average volunteer hours per project.....	938
Average household income	\$ 47,529 (44% AMI)
Average household size	3.6 people
Household income (at or below 50% AMI).....	4
Large families (5+ members).....	3
Female-headed households.....	6
Black/African American.....	4
White.....	4
American Indian/Alaskan Native.....	1

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 2024. At least 51% of the units made available for sale to a household whose income is no greater than 80% of median family income.

CDBG Funds Expended in 2020.....	\$580,000.00
General Funds Expended in 2020	\$86,930.51
Housing units that will continue into 2024.....	5
Housing units sold in 2021.....	6
Housing units sold in 2022.....	10
Housing units sold in 2023.....	3

VETERANS COMMUNITY PROJECT (VCP)-WILLOW AVENUE INFRASTRUCTURE

In support of this specialized community, VCP Village, the City contributed to the expansion of North Willow Avenue which provides access to the tiny-home development. VCP Village is a specialized community of 25 tiny homes providing on-site support services designed for homeless Veterans.

CDBG Funds Expended in 2022.....	\$539,900.00
General Funds Expended in 2022	\$19,468.23
Units that will continue into 2024	20
Units completed in 2023.....	5

VINEYARD HEIGHTS (Vineyard Heights LP) S. Vineyard Ave.

The City committed \$450,000.00 toward the construction of a 62-unit affordable housing rental development—12 one-bedroom units, 34 two-bedroom units, and 16 three-bedroom units. The project was completed in 2023.

CDBG Funds Expended in 2021.....	\$450,000.00
Household income (at or below 30% AMI)	22
Household income (at or below 50% AMI)	36
Household income (at or below 80% AMI)	4
Female-headed households.....	40
Large family households	6
Elderly households	8
White (including 5 of Hispanic origin).....	51
Black/African American.....	7
American Indian/Alaska Native & White	1
Black/African American & White	1
Other/Multi-racial (including 2 of Hispanic origin)	2

RENTAL 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 2023	3
CDBG Funds Expended in 2023.....	\$15,000.00
Average project cost	\$5,000.00
Average household income	\$15,667 (25.96% AMI)
Average household size	1 person
Household income (at or below 30% AMI)	2
Household income (at or below 50% AMI)	1
Female-headed households.....	3
Elderly households.....	1
Disabled households	3
White.....	3

REPAIR AFFAIR (Independent Living Choices with 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	6
Total people assisted in 2023	8
CDBG Funds Expended in 2023.....	\$17,000
Average project cost	\$2,833
Number of volunteers.....	59
Average volunteers per project	9
Number of volunteer hours	356
Average volunteer hours per project.....	59
Average household income	\$30,995 (42.72% AMI)
Average household size	1 person
Household income (at or below 30% AMI)	1
Household income (at or below 50% AMI)	3
Household income (at or below 80% AMI)	2
Female-headed households.....	3
Elderly households.....	5
Disabled households	6
White.....	6

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 2023.....	57
Households continuing the program from 2022	41
Total households (people) assisted in 2023	98 (311)
CDBG Funds Expended in 2023.....	\$189,314.00
Results of 56 households leaving the program in 2023:	
Completed: Living situation stabilized; fully self-sufficient	4
Completed: Living situation stabilized; less dependent on government programs	17
Completed: Living situation remained unstable; didn't reduce dependence on govt. programs.....	1
Removed from program for noncompliance	22
Client chose to leave program/moved out of town/other	12
Of the 98 households assisted in 2023:	
Household income (at or below 30% AMI)	88
Household income (at or below 50% AMI)	10
Average household size	3 people
Large families (5+ members).....	15
Female-headed households.....	90
Disabled households	5
Chronically homeless prior to assistance.....	0
White (including 3 of Hispanic origin).....	38
Black/African American.....	13
Asian.....	1
American Indian/Alaska Native (including 3 of Hispanic origin).....	36
American Indian/Alaska Native & White (including 1 of Hispanic origin)	3
Black/African American & White	2
American Indian/Alaska Native & Black.....	1
Other/Multi-racial.....	4

Tenant-Based Rental Assistance (Inter-Lakes Community Action Partnership)

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.

New households assisted in 2023.....	39
Households continuing the program from 2022	36
Total households (people) assisted in 2023	75 (240)
HOME Funds Expended in 2023	\$342,261.63
Household income (at or below 30% AMI)	68
Household income (at or below 50% AMI)	7
Average household size	3 people
Large families (5+ members).....	12
Female-headed households.....	68
White (including 3 of Hispanic origin).....	29
Black/African American	11
Asian.....	1
American Indian/Alaskan Native (including 3 of Hispanic origin).....	29
American Indian/Alaskan Native & White (including 1 of Hispanic origin)	3
Black/African American & White	1
Other/multiracial	1

RAPID REHOUSING (Inter-Lakes Community Action Partnership):

Heartland House is a rapid rehousing program for homeless families with children. The program provides rental assistance and case management services. The goal for each participant is to enter into and maintain permanent housing by increasing their financial self-sufficiency. Household income when enrolled in the program must be no greater than 50% of median family income. The total cost of the program is \$886,225.16.

New households assisted in 2023.....	67
Households continuing the program from 2022	62
Total households (people) assisted in 2023	129 (466)
General Funds Expended in 2023	\$40,000
Results of the household served in 2023:	
Successfully completed the program.....	16
Terminated for noncompliance	27
Other/unknown	21
Continuing program	65
Household income (at or below 30% AMI)	117
Household income (at or below 50% AMI)	12
White (including 8 of Hispanic origin).....	42
Black/African American (including 1 of Hispanic origin)	19
American Indian/Alaskan Native (including 2 of Hispanic origin).....	57
Black/African American & White	5
American Indian/Alaskan Native & White	1
American Indian/Alaskan Native & Black/African American (including 1 of Hispanic origin)	1
Other/multiracial (including 1 of Hispanic origin)	3

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 is open to citizens in person at the office.

Total of 503 Housing Contacts

- 474 calls
- 17 e-mail/other electronic inquiries
- 12 walk-in/in person appointments

The top 5 housing topics were as follows:

1. Landlord/Tenant - 152
2. Habitability/Substandard Living Conditions - 135
3. Legal Information – 121
4. Discrimination - 99
5. Displacement – 75

The Human Relations Office organized and participated in various outreach and education activities in the community to advance fair housing awareness.

A large volume of the City's education regarding fair housing occurs one-on-one with individuals who come into the Human Relations Office or call for help. Additionally, in 2023, the Human Relations Office provided 14 training sessions that included fair housing awareness, totaling nearly twenty hours for just under 400 individuals. Throughout the year, Human Relations staff and members of the Human Relations Commission attended six community events to raise awareness about the role of the Human Relations Office and to distribute informational handouts regarding housing discrimination. The total attendance across all community events reached an estimated 23,600 individuals.

The Human Relations Office receives and processes complaints based on allegations of discrimination. If issues of harassment, reasonable accommodation, or unfair treatment cannot be resolved, a discrimination charge is filed. Two new housing discrimination complaints were filed in 2023. In 2023, the Human Relations Office closed three housing discrimination cases. One case was dismissed after investigation for lack of probable cause. One case was closed after a successful mediation that occurred prior to issuing a determination. One case resulted in a successful conciliation after investigation found probable cause that discrimination did occur.

The Human Relations Office also facilitated the resolution of one complaint prior to any official filing, and received eight intake questionnaires that did not result in an official charge due to insufficient facts to file or a lack of jurisdiction. At the end of 2023, the Human Relations Office had three open housing discrimination complaints.

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.

Individuals served in 2023	1,601
General Funds Expended in 2023	\$120,000
Household income (at or below 30% AMI)	1,601
Female.....	399
Elderly households.....	122
Disabled households	400
Veteran.....	122
White (including 65 of Hispanic origin).....	632
Black/African American (including 7 of Hispanic origin)	268
American Indian/Alaskan Native (including 50 of Hispanic origin)	604
Asian (including 3 of Hispanic origin)	14
Native Hawaiian or Other Pacific Islander (including 5 of Hispanic origin)	21
Other/multiracial (including 34 of Hispanic origin)	62

PUBLIC SAFETY DOWN PAYMENT ASSISTANCE

Funds were provided to stabilize and promote safety in at-risk neighborhoods by encouraging public safety employees to own and live in Sioux Falls. Each applicant can receive up to \$20,000 or 20 percent of the purchase price (whichever is less) – toward the purchasing of a new home not to exceed South Dakota Housing FTMB limit of \$385,000. One-time funding allocation of \$500,000.

Homes purchased in 2023	7
General Funds Expended in 2023	\$140,000
Total purchased homes.....	10
Remaining Funds allocated to Program	\$300,000

Community Commons Shelter (Inter-Lakes Community Action)

The City provided funding to purchase and rehabilitate a property to utilize as a non-congregate shelter. The facility will be made up of 10 multi-bedroom units, each equipped with its own private bathroom. The City will provide up to \$1,332,244 of CDBG-CV funds and \$125,000 general funds.

Total CDBG-CV Funds Expended	\$1,252,034.84
2022	\$557,142.86
2023	\$694,891.98

Old Orchard Home Rehabilitation (LifeScape foundation)

The City provided funding to replace the roof of the home. This home supports 6 intellectually and developmentally disabled adults.

Total General Funds Expended \$17,400.00

800 West 10th Street (John Koch Investments LLC)

The City provided funding to assist in the acquisition and rehabilitation of the property at 800 W 10th street. The project will provide four rent restricted affordable housing units.

Total General Funds Expended \$150,000.00

North Minnesota Avenue (Sioux Falls Development Foundation)

The City provided funding to acquire and redevelop six properties on the 800 block of North Minnesota Avenue. The houses are being donated, relocated, and rehabilitated by a city housing partner.

Total General Funds Expended \$656,681.50
2022 \$633,500.00
2023 \$23,181.50

QCT/SVI Lot Acquisition (South Eastern Development Foundation)

The City provided funding to SEDF for acquisition and redevelopment of fourteen properties within qualified census tracts (QCT) or socially vulnerability index (SVI) locations throughout the City.

Total ARPA Funds Expended \$795,652.50
2022 \$325,000.00
2023 \$470,652.50

House Move Contracts (South Eastern Development Foundation)

The City provided funding to SEDF to relocate dilapidated housing structures from flood zones and redevelopment areas. SEDF will relocate, rehabilitate, and sell the housing units.

Funds Expended in 2023 \$130,000.00
General \$130,000.00