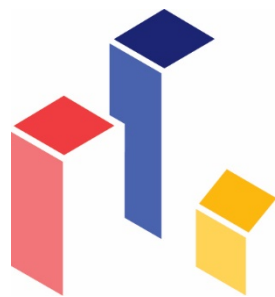


2020-2024 Consolidated Plan & 2020 Annual Action Plan



City of Sioux Falls
**PLANNING AND
DEVELOPMENT
SERVICES**

Draft for Public Review and Comment
October 4, 2019 to November 4, 2019



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This document represents the Five-Year Consolidated Plan for the City of Sioux Falls. It covers program years 2020 through 2024.

The Consolidated Plan is a five-year strategic plan required by the U. S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) program and Home Investment Partnership (HOME) program and the proposed use of funds provided by those grant programs. The plan facilitates the City's coordinated effort to review and create strategies to develop affordable housing and support services needs within the community.

The City of Sioux Falls receives approximately \$996,000 in CDBG dollars and \$470,000 in HOME each year directly from HUD.

The purpose of the Consolidated Plan is:

- To identify a city's, county's or state's housing and community development needs, priorities, goals and strategies; and
- To develop a strategic plan to stipulate how funds will be allocated to housing and community development activities during the five-year planning period.

The Consolidated Plan is a specific course of action. It builds on local assets and coordinates a response to the needs of the community. It integrates economic, physical, environmental, community and human development in a comprehensive and coordinated fashion so that families and communities can work together and thrive. A Consolidated Plan also sets forth program goals, specific objectives, annual goals, and benchmarks for measuring progress.

Individual Annual Action Plans will explain how the City intends to use of its CDBG and HOME allocations in each year of the five-year period, and how the funded programs, projects and activities will address the priorities identified in the Consolidated Plan.

It is important to note that the City’s Housing Division utilizes City of Sioux Falls general funds to supplement its federal resources to carry out its mission. The 2020 general fund allocation for the Housing Division will be \$1,035,227.

2. Summary of the objectives and outcomes identified in the Plan

The five-year priorities developed as a result of the Five-year Consolidated Planning process include:

1. 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.
2. Accessible housing—connecting people with resources to sustain housing
3. Neighborhood revitalization—reconstructing or rehabilitating vacant and dilapidated single-family homes in core areas of the city
4. Increase self-sufficiency—providing support to organizations that assist low income and special needs households with economic growth
5. Fair housing education and outreach—funding activities and programs that raise awareness and knowledge of fair housing rights
6. Accessibility modifications—providing support to help elderly and disabled households with mobility impairments make modifications to their housing

It is important to note that stakeholders who work closely with special needs populations also identified affordable and accessible public transit as a top need. Because CDBG and HOME dollars have limited ability to address transportation challenges, transportation improvements are recognized as a top need yet are not identified as a funding priority.

3. Evaluation of past performance

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.

4. Summary of citizen participation process and consultation process

The Plan included both stakeholder consultation and resident engagement. During the summer of 2019, a survey of housing and community development organizations, public service agencies, economic development organizations, and housing advocacy groups was conducted. Sixty-seven stakeholders responded to the survey.

The Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development strategies. The plan is developed with input from numerous housing and service providers, a list of which is appended to this plan.

The community was notified on the needs assessment hearings as follows:

- Emails or letters were sent to 66 local housing and service providers on April 17, 2019.
- A Public Notice was published in the Sioux Falls Argus Leader on April 19, 2019.
- A notice was posted at the City's website, www.siouxfalls.org on April 25, 2019.

These mailings and notices invited the agencies and the public to two public hearings for a discussion and assessment of community needs. These two hearings were held in the Downtown Holiday Inn, located at 100 West Eighth Street, on May 9, 2019, at 2:00 p.m. and 5:30 p.m. The meetings were held at an accessible meeting place and it was advertised that special accommodations would be made available upon request prior to the meeting. The meetings allowed groups and individuals the opportunity to identify community housing and non-housing needs. The Housing Division obtained the views of citizens, public agencies, and other interested parties for the development of the City's priorities for the 2020-2024 five-year Consolidated Plan. A total of 59 individuals representing many different agencies attended these two meetings.

Interviews and input were also solicited and received from numerous community and government organizations, interested individuals, and civic leaders.

The City has adopted and follows a citizen participation plan that encourages all citizens to participate in the consolidated 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 October 4, 2019, advising the public that the draft 2020-2024 Consolidated Plan and the 2020 Annual Action Plan were completed and available for review at the following locations. A public notice was also published at www.siouxfalls.org.

- 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

The public was invited to submit written comments on the plans. The 30-day comment period will end on November 4, 2019. Housing Division staff will hold a public hearing at its City Center office on October 23, 2019, to receive and discuss written comments.

5. Summary of public comments

After November 4, 2019, a summary of comments, if any, will be included with the final plan prior to it being submitted to HUD by November 15, 2019.

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

The city accepts all comments and views.

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.

Over the past year, the Administration has elevated the City’s focus on the need for a comprehensive housing plan for Sioux Falls. One in which we leverage our limited municipal and federal funds to increase the number of clean, safe and affordable homes accessible to all residents throughout our community.

We drove this focus forward by holding public hearings to bring together stakeholders from across the housing industry to connect, explore efficiencies and form partnerships.

Our team to develop and refine our plan to address the needs, priorities, 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.

The City of Sioux Falls looks forward to what can be achieved in the next five years. We will strive to address the priorities and goals identified in this plan with the resources made available to us.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
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

The City of Sioux Falls receives 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 CDBG and HOME funds are administered by the City under Housing Division of the Planning and Development Services Department.

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.

Sioux Falls engaged the services of Root Policy Research to help write portions of this plan. Root Policy is a women-owned, Denver-based, consulting firm. Their team has more than 50 collective years of expertise in consulting and economic research. Root Policy equips clients with the research and policy needed to effectively respond to changing community needs. Their work is informed by economic theory, data and statistical analysis, and community input. Root Policy's Housing and Community

Development practice area includes market analyses, needs assessments, Consolidated Plans, Comprehensive Plans, neighborhood plans, affordability studies, and strategic plans.

Consolidated Plan Public Contact Information

Chellee Unruh, Housing Manger, City of Sioux Falls, manages the CDBG and HOME programs, and administered the Consolidated Plan process. Her contact information is (605) 367-8177, cunruh@siouxfalls.org, PO Box 7402, 231 North Dakota Avenue, Sioux Falls, 57117-7402.

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The 2020-2024 Consolidated Plan was developed by the City of Sioux Falls with consultation of various organizations, stakeholders, housing and service providers, and interested members of the community. An online survey publicly available April 17 to May 31, 2019 was instrumental in obtaining opinions from the community on housing and community development needs in Sioux Falls.

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(I)).

The Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development strategies.

The plan is developed with the cooperation and input from numerous for profit and nonprofit housing and service providers in the community.

The City sought input from many community housing and services providers in this consolidated planning process. A summary of those efforts is included in the Executive Summary of this Consolidated Plan.

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 and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SIOUX FALLS HOUSING AND REDEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	INTER-LAKES COMMUNITY ACTION PARTNERSHIP, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Independent Living Choices
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Minnehaha County Department of Human Services
	Agency/Group/Organization Type	Services - Housing Services-homeless Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Advisory Board Coordinator was consulted for information relating to homelessness.
5	Agency/Group/Organization	CHILDREN'S INN
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Domestic Violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Children's Inn was consulted for information relating to domestic violence.

Identify any Agency Types not consulted and provide rationale for not consulting

The city advertised the opportunities to participate in the 2020-2024 Consolidated Plan to its wide network of nonprofit, private sector and government partners.

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 Consolidated Plan
Shape Sioux Falls 2035	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

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Mayor appoints the board of Sioux Falls Housing and Redevelopment Commission (SFHRC) which has statutory authority for public housing under South Dakota law. Ongoing consultation and exchange of information occurs between the Housing Division of the City of Sioux Falls and the SFHRC including attendance at all of the SFHRC board meetings and regular communication and coordination with the Executive Director and staff of the commission.

Narrative (optional):

Please see above.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Plan sets forth the policies and procedures to be used to solicit and encourage the citizens of Sioux Falls to participate in the development and implementation of programs utilizing grant funds from the CDBG and HOME programs. Participation by low income persons is particularly important to the planning process and the expenditure of these federal funds. Anyone requiring assistance in reading or understanding this document or any referenced document due to a disability or difficulty with the language utilized in the plan should contact the Housing Division and sufficient assistance to enable them to understand this document will be provided.

For details on efforts made to broaden citizen participation, the citizen participation process and how it impacted our goal setting, please reference the full citizen participation plan on our website <https://siouxfalls.org/planning-dev/planning/affordable-housing/citizen-participation>.

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	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Notice given that translators would be made available. None requested</p> <p>Persons with disabilities</p> <p>Non-targeted /broad community</p> <p>Residents of Public and Assisted Housing Local housing and service</p>	<p>66 individuals attended that represented local housing and service providers and members of the general public.</p>	<p>Affordable housing needed for a myriad of subgroups of the low-income population. Subsidize the construction of housing; Livable wages. Build smaller, more affordable homes. Eviction prevention and mediation. More density in building homes. Tax incentives for housing.</p>	<p>No comments were not accepted.</p>	
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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)
		providers				

2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language:</p> <p>Notice given that translators would be made available. None requested</p> <p>Persons with disabilities</p> <p>Non-targeted /broad community</p> <p>Residents of Public and Assisted Housing</p>	Same as above.	Same as above.	Same as above.	
3	Internet Outreach	<p>Minorities</p> <p>Non-</p>	Same as above.	Same as above.	Same as above.	

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)
		<p>English Speaking - Specify other language:</p> <p>Notice given that translators would be made available. None requested</p> <p>Persons with disabilities</p> <p>Non-targeted /broad community</p> <p>Residents of Public and Assisted Housing</p>				

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)
4	Online Survey	Community stakeholder groups who can speak to the needs of low- and moderate-income residents	67 respondents	A wide range of comments focused on topics relating to household affordability and accessibility, the needs of homeless, persons with disabilities and low-income Sioux Falls residents, and fair housing issues and contributing factors.	All survey responses were included in the analysis and incorporated into the assessment of housing needs	https://www.surveymonkey.com/r/SiouxFallsHousingSurvey

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community and economic development needs of residents in Sioux Falls. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables – discussed below. The Needs Assessment section covers the following areas:

- **Overall housing needs.** Top housing needs in Sioux Falls include affordable rental housing, accessible housing for people with special needs, and ownership opportunities for low- and moderate-income renters who would like to buy homes. Cost burden and severe cost burden are the most common housing problems Sioux Falls.¹
- **Households with disproportionately greater needs.** Low to moderate income households and residents belonging to a racial/ethnic minority—including Asian, Hispanic, African American and American Indian, Alaska Native— are more likely to be affected by housing problems than higher income and non-Hispanic white households.
- **People experiencing homelessness.** The Sioux Falls Housing for the Homeless Consortium January 2019 Point in Time (PIT) count identified 334 persons experiencing homelessness in Sioux Falls. Nearly one-third were newly homeless, with 28 persons identifying as chronically homeless. Among those counted in the PIT, the following conditions were most common: challenges with mental health (12% of respondents reported a mental illness), currently fleeing domestic violence (12%), and challenges with substance abuse (8%).
- **Non-homeless special needs.** Non-homeless special needs populations include households containing persons with a disability, elderly households, large families, female headed households with children, limited English proficient households, and those at risk of homelessness.

For non-homeless populations, survey participants overwhelmingly advise Sioux Falls to maintain, create, grow, and support affordable housing options. Additionally, survey respondents suggest addressing barriers to housing, increasing funds for housing and investing in infrastructure improvements, predominantly in expanding routes and times for public transportation. A long-term strategic plan approach that involves residential

¹ Cost burden occurs when a household pays more than 30 percent of their gross household income in housing costs, including utilities. Severe cost burden is when a household pays more than 50 percent. Severely cost burdened households are often at risk of eviction, foreclosure, and falling into homelessness.

feedback, in collaboration with the public and private sector, was recommended throughout most responses.

Community Development Needs. The top five greatest unmet community needs, as evidenced by the Sioux Falls Consolidated Plan Stakeholder Survey 2019, include:

- Access to reliable and affordable public transportation (69%)
- Mental health services (64%)
- Affordable childcare (52%)
- Support services for low-income residents (48%), including access to affordable housing and rental assistance, and
- Job training (36%).

Survey respondents indicate that the greatest unmet community development needs are most prevalent in low-income and immigrant communities. Geographically, stakeholders identified downtown, just outside downtown (approximately one-mile radius), Whittier, Pettigrew, and neighborhoods with public transportation routes as recommended priority focus areas.

Future Needs

A model of current and future housing needs developed for this study projects that, during the 5 years of this Consolidated Plan, housing needs in Sioux Falls will grow to:

- Extremely low-income families: 5,895 with housing needs now v. 6,596 in 2024;
- Very low-income families: 4,825 with housing needs now v. 5,399 in 2024;
- Low income families: 4,170 with housing needs now v. 4,666 in 2024;
- Low to moderate income families: 880 with housing needs now v. 985 in 2024;
- Renters: 10,150 with housing needs now v. 11,357 in 2024;
- Owners: 6,620 with housing needs now v. 7,407 in 2024;
- Elderly households: 4,550 with housing needs now v. 5,091 in 2024;
- Single person households: 1,812 with housing needs now v. 2,027 in 2024;
- Large family households: 1,730 with housing needs now v. 1,936 in 2024;
- Limited English Proficiency (LEP) households: 204 with housing needs now v. 228 in 2024;
- Households with a member with a disability: 5,151 with housing needs now v. 5,764 in 2024. Of households with a disability with current needs—1,940 have hearing or vision impairments, 2,635 have ambulatory limitations, 2,125 have cognitive limitations, and 2,525 have self-care or independent living limitations.
- Domestic violence survivors with a housing need: 168 now v. 188 in 2024.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The 2017 population of Sioux Falls was 176,898. Between 2000 and 2017, the city's population increased by 42.7 percent, an average annual growth rate of 2.5 percent. The city now has 53,000 more residents than in 2000. By comparison, the State of South Dakota grew by 8.4 percent between 2000 and 2018.

Sioux Falls is the largest city in South Dakota. The second largest city is Rapid City with 75,443 people.²

The City's growth is closely related to its strong labor market. The Minneapolis Federal Reserve's December 2018 Fedgazette calls Sioux Falls the "state's engine for job growth" and relates the city's economic health to its ability to accommodate a growing labor force.³

Although this growth has boosted many facets of the city's economy, it has also led to growing demand for housing.

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Sioux Falls. According to the 2011-2015 CHAS data, 4,605 low to moderate income rental households experience cost burden (22%) and 4,195 low to moderate income rental households experience severe cost burden (20%). Among owner households, a lower number but similar proportion (3,765 or 24%) are cost burdened and 1,780 or 11 percent are severely cost burdened.

The HUD-provided tables show cost burden and other housing problems by income level (AMI). Extremely low-income renters, making 30 percent or below AMI, are disproportionately impacted by severe cost burden and substandard housing.

According to HUD, the four low-income ranges are defined as the following. Additionally, households making 100 percent or less (all four income ranges combined) are considered "low to moderate income". For the purposes of this plan, these definitions will be used consistency throughout the NA and MA sections.

- 0-30% AMI = extremely low-income

² US Census –population percentage change - April 1, 2010 to July 1, 2018

³ <https://www.minneapolisfed.org/publications/fedgazette/south-dakota-economy-seeing-slower-growth-but-not-everywhere>

- 30-50% AMI = very low-income
- 50-80% AMI = low-income
- 80-100% AMI = low to moderate income

Demographics	Base Year: 2000	Most Recent Year: 2017	% Change
Population	123,975	176,898	42.7%
Households	49,731	72,873	46.5%
Median Income	\$41,221	\$61,915	50.2%

Table 5 - Housing Needs Assessment Demographics

Data 2017 ACS 1-Year, 2000 U.S. Census

Source:

Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	7,625	7,670	13,640	7,230	29,370
Small Family Households	2,060	2,375	4,240	2,725	15,945
Large Family Households	465	570	1,090	550	2,565
Household contains at least one person 62-74 years of age	1,085	1,285	2,225	1,290	4,975
Household contains at least one- person age 75 or older	1,070	1,425	1,665	510	1,370
Households with one or more children 6 years old or younger	1,440	1,615	2,140	1,125	5,350

Table 6 - Total Households Table

Data CHAS 2011-2015
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	95	50	120	20	285	10	40	15	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	110	70	0	235	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	205	175	260	35	675	4	75	70	15	164
Housing cost burden greater than 50% of income (and none of the above problems)	3,475	595	115	10	4,195	925	530	310	15	1,780

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	760	2,425	1,270	150	4,605	370	815	1,945	635	3,765
Zero/negative Income (and none of the above problems)	295	0	0	0	295	215	0	0	0	215

Table 7 – Housing Problems Table

Data CHAS 2011-2015

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,830	930	560	65	5,385	935	655	395	35	2,020
Having none of four housing problems	1,815	3,890	6,535	2,670	14,910	540	2,195	6,150	4,460	13,345

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	295	0	0	0	295	215	0	0	0	215

Table 8 – Housing Problems 2

Data CHAS 2011-2015

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	365	800	305	1,470	25	325	905	1,255
Large Related	190	130	50	370	4	55	160	219
Elderly	245	490	325	1,060	250	310	340	900
Other	110	1,080	665	1,855	95	130	565	790
Total need by income	910	2,500	1,345	4,755	374	820	1,970	3,164

Table 9 – Cost Burden > 30%

Data CHAS 2011-2015

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	970	150	15	1,135	335	210	135	680
Large Related	150	55	0	205	80	0	0	80
Elderly	705	245	140	1,090	395	190	125	710
Other	1,770	190	30	1,990	125	155	50	330
Total need by income	3,595	640	185	4,420	935	555	310	1,800

Table 10 – Cost Burden > 50%

Data CHAS 2011-2015
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	200	285	285	35	805	4	75	70	4	153
Multiple, unrelated family households	60	0	50	0	110	0	10	0	10	20
Other, non-family households	0	20	0	0	20	0	0	0	0	0
Total need by income	260	305	335	35	935	4	85	70	14	173

Table 11 – Crowding Information – 1/2

Data CHAS 2011-2015
Source:

Data for the table below are not available through CHAS or alternative federal, state, or local sources.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

The number of single person households in Sioux Falls is 24,631. Of these single person households, 1,812, or 7 percent need housing assistance. This is based on the number of single person households living below the poverty level. In the next five years, the single person households in need of housing assistance is projected to grow by 215 households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Households with disabilities.

More than 13,010 households in Sioux Falls have a disability (hearing or vision impairment, ambulatory limitation, cognitive limitation or self-care or independent living limitation). Approximately 40 percent of households living with a disability have a housing need—equal to 5,151 households—based on the housing problems data provided by HUD (CHAS data). In the next five years, households with disabilities in need of housing assistance is projected to grow by 613 households, totaling 5,764 who will have needs.

Victims of domestic violence.

According to the Centers for Disease Control (CDC), 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. Annual incidence rates—meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking by an intimate partner in the previous year—are 5.5 percent for women and 5.2 percent for men.

Applying these rates to the Sioux Falls population of women and men over 18 indicates that 7,170 residents are likely to have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. National statistics show that 3.6 percent of women and 1.0 percent of men experiencing intimate partner violence need housing services. In Sioux Falls, these statistics suggest that 168 victims of domestic violence require housing services each year.

Although the supportive and housing services needed by intimate partner violence (IPV) victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: The National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence] ...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness (http://www.endhomelessness.org/pages/domestic_violence).

What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Sioux Falls. According to the 2011-2015 CHAS data, 4,605 low to moderate income rental households experience cost burden (22%) and 4,195 low to moderate income rental households experience severe cost burden (20%). Among owner households, a lower number but similar proportion (3,765 or 24%) are cost burdened and 1,780 or 11 percent are severely cost burdened.

Are any populations/household types more affected than others by these problems?

Yes. Those households who are most affected by housing problems, especially cost burden, include:

- Renters earning 0-30 percent AMI—59% experience severe cost burden.
- Owners earning 0-30 percent AMI—55% experience severe cost burden.
- Renters earning 30-50 percent AMI—50% experience cost burden.
- Elderly owners on a fixed income earning 0-30 percent AMI represent 67% of those owners experiencing cost burden.
- Elderly renters on a fixed income earning 50-80 percent AMI represent 76% of those renters experiencing severe cost burden.

Renter households are also more likely to be living in overcrowded conditions than homeownership households. Crowding is particularly prevalent in single family households. Of the 805 low to moderate income renters facing crowding problems, 86 percent are single family households.

Housing problems disproportionately experienced by residents of diverse races and ethnicities are discussed below. In sum, the residents who experience the highest rates of housing problems include: American Indians, African Americans and Asian Americans.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data in the below table indicates that 5,975 Sioux Falls households (4,195 renters and 1,780 owners) are severely cost burdened, spending more 50 percent or more of their income on housing.

Characteristics of low-income individuals may be people with mental illness, elderly on fixed income, people with disabilities, victims of domestic violence or people experiencing substance abuse. Any individual who needs affordable housing and supportive services.

Characteristics of families with children may be a single mom with two or more preschool-aged children, no high school education or barely a high school education, low wage earners at

\$9.10⁴, Sioux Falls current minimum wage, working less than 40 hours and/or victims of domestic violence. Any family, mostly single parent women, who need affordable housing and supportive services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Households spending 50 percent or more of their income on housing are considered at risk of homelessness.

Specify housing characteristics that have been linked with instability and an increased risk of homelessness

Some of the most common social and housing characteristics that lead to housing instability and homelessness include severe cost burden (paying more than 50 percent of gross household income in housing costs); domestic violence; job losses/inability to find stable employment; chemical dependency; mental illness; and medical or disability related conditions that negatively affect earned income.

Discussion

Please see above.

⁴ South Dakota Department of Labor & Regulation
https://dlr.sd.gov/employment_laws/minimum_wage.aspx

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at any income level experience housing problems at a greater rate (defined as 10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 70 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Disproportionate housing needs in a population are defined as having one or more of the following four housing problems in greater proportion than the jurisdiction as a whole or than whites:

- 1) Living in housing that lacks complete kitchen facilities;
- 2) Living in housing that lacks complete plumbing facilities;
- 3) More than one person per room (overcrowded); and
- 4) Cost burden greater than 30 percent of Area Median Income (AMI).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,895	1,225	510
White	4,425	910	510
Black / African American	490	135	0
Asian	25	4	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	475	65	0
Pacific Islander	0	0	0
Hispanic	295	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data CHAS 2011-2015

Source:

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,825	2,845	0
White	3,935	2,300	0
Black / African American	455	200	0
Asian	90	30	0
American Indian, Alaska Native	130	75	0
Pacific Islander	0	0	0
Hispanic	190	170	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data CHAS 2011-2015

Source:

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,170	9,475	0
White	3,715	8,210	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	165	515	0
Asian	49	160	0
American Indian, Alaska Native	55	80	0
Pacific Islander	0	0	0
Hispanic	135	305	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data CHAS 2011-2015

Source:

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	880	6,345	0
White	825	5,640	0
Black / African American	39	100	0
Asian	15	125	0
American Indian, Alaska Native	0	105	0
Pacific Islander	0	0	0
Hispanic	0	335	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data CHAS 2011-2015

Source:

Discussion

This section discusses the income categories in which a racial or ethnic groups has disproportionately greater need.

All groups have relatively high rates of housing problems with a disproportionately high rate of need, within most earning levels, relative to the jurisdiction as a whole.

0-30% AMI.

For households earning 30 percent of AMI or less, Hispanic households experience a disproportionate need at 17 percentage points higher than the jurisdiction as a whole. At this income level, 83 percent of all households have at least one of the four housing problems.

30-50% AMI.

For households earning 30-50 percent of AMI, Asian households experience a disproportionate need at 12 percentage points higher than the jurisdiction as a whole.

Similar to the 0-30 percent AMI income level, all households in this income groups have high rates of housing needs. In the jurisdiction overall, 63 percent of households have at least one housing problem.

50-80% AMI.

For households earning 50-80 percent of AMI, American Indian/Alaska Native (AIAN) households experience a disproportionate need at 10 percentage points higher than the jurisdiction as a whole.

80-100% AMI.

Only 12 percent of households earning 80-100 percent of AMI in the jurisdiction as a whole have one or more housing problems. Disproportionately high housing needs are experienced by African Americans households at 16 percentage points higher than the jurisdiction as a whole. 28 percent of African Americans earning 80 to 100 percent AMI have one or more housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section discusses **severe** housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Sioux Falls households that have severe housing needs by income and race and ethnicity.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,765	2,355	510
White	3,525	1,815	510
Black / African American	400	220	0
Asian	25	4	0
American Indian, Alaska Native	400	140	0
Pacific Islander	0	0	0
Hispanic	255	40	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data CHAS 2011-2015

Source:

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,585	6,085	0
White	1,180	5,060	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	165	495	0
Asian	30	95	0
American Indian, Alaska Native	80	125	0
Pacific Islander	0	0	0
Hispanic	135	230	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data CHAS 2011-2015

Source:

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	955	12,685	0
White	685	11,240	0
Black / African American	70	605	0
Asian	45	160	0
American Indian, Alaska Native	45	90	0
Pacific Islander	0	0	0
Hispanic	85	355	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data CHAS 2011-2015

Source:

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	100	7,130	0
White	60	6,405	0
Black / African American	39	100	0
Asian	0	140	0
American Indian, Alaska Native	0	105	0
Pacific Islander	0	0	0
Hispanic	0	335	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data CHAS 2011-2015

Source:

Discussion

This section discusses the income categories in which a racial or ethnic groups has disproportionately greater severe need.

All groups have a relatively high rates of housing problems with a disproportionately high rate of need, within most earning levels, relative to the jurisdiction as a whole.

0-30% AMI.

For households earning 30 percent of AMI or less, both Asian (19 percentage points) and Hispanic households (also 19 percentage points) have much higher rates of severe housing needs than the jurisdiction as whole. At this income level, 67 percent of all households have a severe housing problem. For Asian and Hispanic households, 86 percent have a severe housing problem. These households, with the combination of extremely low incomes and high rates of severe housing needs, are most at risk of experiencing eviction or foreclosure. Overall, there are nearly 4,800 households in Sioux Falls with one or more severe housing problems and who may be at risk of homelessness.

30-50% AMI.

For households earning 30-50 percent of AMI, both American Indian, Alaska Native (18 percentage points) and Hispanic households (16 percentage points) experience a

disproportionate need compared to the jurisdiction as whole. More than 20 percent of all households at this income level have a severe housing problem.

50-80% AMI.

For households earning 50-80 percent of AMI, Asian (15 percentage points), American Indian, Alaska Native (26 percentage points) and Hispanic households (12 percentage points) experience a disproportionate need compared to the jurisdiction as whole. At this income level, 7 percent of all households have a severe housing problem.

80-100% AMI.

Similar to Section NA-15, for households earning 80-100 percent of AMI, African American households experience a disproportionate need to experience severe housing problems at 27 percentage points higher than the jurisdiction as a whole. Only 1 percent of total households at this income level experience a severe housing problem.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section provides data on households with disproportionate levels of housing cost burden. Cost burden is experienced when a household pays more than 30 percent of their gross household income toward housing costs, including utilities. Severe cost burden occurs when housing costs are 50 percent or more of gross household income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	49,280	9,355	6,330	570
White	44,310	8,180	5,115	555
Black / African American	1,400	625	400	15
Asian	815	85	25	0
American Indian, Alaska Native	630	240	330	0
Pacific Islander	25	0	0	0
Hispanic	1,505	160	295	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data CHAS 2011-2015

Source:

Discussion

The table above shows the level of housing cost burden by race/ethnicity of households. For the jurisdiction overall, 49,280 households pay less than 30 percent of their income in housing costs. 9,355 pay between 30-50 percent of their income in housing costs, and 6,330 pay more than 50 percent and are severely cost burdened.

Overall in Sioux Falls, 14 percent of all households are cost burdened and 10 percent of all households are severely cost burdened.

By race and ethnicity:

- African American households experience cost burden at a higher rate of 26 percent. This is 12 percentage points greater than the city as a whole.
- American Indian/Alaska Native households experience *severe* cost burden at a higher than of 28 percent (18 percentage greater than the city as a whole).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Please see the discussion sections of NA-15, NA-20, and NA-25.

If they have needs not identified above, what are those needs?

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the Affirmatively Furthering Fair Housing (AFFH) Map 1 Race/Ethnicity map of Sioux Falls, race and ethnic groups are located relatively dispersed across the city, with the exception of a slight concentration of Native Americans, Alaska Natives living more predominantly in the center of the City. Additionally, there are more Black residents living in central and central east of the City.

NA-35 Public Housing – 91.205(b)

Introduction

The public housing authority in Sioux Falls maintains a small inventory of public housing and administers 1,881 vouchers, as shown below.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units and vouchers in use	n/a		25	1,881		1,881	128	n/a	100

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Sioux Falls Housing & Redevelopment Commission.

Source:

HUD maintains data on the characteristics of residents living in public housing, as well as voucher holders, which are shown in the tables below.

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,885	11,467	10,795	0	10,955	5,247	0
Average length of stay	0	2	6	5	0	5	0	0
Average Household size	0	2	4	2	0	2	1	0
# Homeless at admission	0	12	1	91	0	29	62	0
# of Elderly Program Participants (>62)	0	5	0	353	0	338	1	0
# of Disabled Families	0	23	2	638	0	550	10	0
# of Families requesting accessibility features	0	78	23	1,911	0	1,757	62	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data HUD PIC database.

Source:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0		14	1,756	701	1,055		0	
Black/African American	0		3	334	118	216		0	
Asian	0		0	28	23	5		0	
American Indian/Alaska Native	0							0	
Pacific Islander	0							0	
Other	0							0	
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source:
 HUD PIC
 database.

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0		0	38	7	31			
Not Hispanic	0		17	2,118	842	1,276			

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data

Source:

HUD PIC database.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

1) Primary needs of public housing tenants and voucher holders.

The primary need of this population is stable, affordable housing units that meet quality standards imposed by HUD. Many of the City's aging housing units might be priced affordably for voucher holders, but do not offer quality and safe housing options in the community.

2) Proportion of units that are accessible

A small portion of the units are truly accessible (based on 20219 standards). Only newer properties that may have utilized LIHTC and other programs build units to current accessibility standards.

3) Wait list for accessible units—size, type of families

4) Preferences for elderly and disabled applicants

Most immediate needs of residents of Public Housing and Housing Choice voucher holders.

The most immediate need for public housing and Housing Choice Voucher holders is affordable housing at or below 30 percent AMI in the City, close to transit, schools, hospitals, shopping and access to employment. Voucher holders have difficulty finding units because of low vacancies, and having trouble finding units that meet the voucher standards. Voucher holders with criminal backgrounds face challenges obtaining housing because of Crime Free housing program that is predominant in larger housing developments. More than half of voucher holders are either disabled or seniors seeking housing units and need a variety of accessibility options within housing units to meet their needs.

How do these needs compare to the housing needs of the population at large?

As the market analysis in this Consolidated Plan demonstrates, deeply affordable rental housing is a prevalent issue for all types of low-income households in the City of Sioux Falls. The needs of low-income households in need of affordable housing are further exacerbated due to lack of financial resources, low wages and under employment, illness, disability, etc., to pay rents (i.e., rents that are affordable to households at or below 30% AMI) in a tight rental market of Sioux Falls. Additionally, the need for low-income

affordable senior housing is also comparable to the housing needs of the population at large as the baby boomers increase the senior/elderly population.

Discussion

See above.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person's experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to a January 2019 point-in-time homeless count conducted by the South Dakota Housing for the Homeless Consortium, a total of 334 individuals are homeless in Sioux Falls. Below is a breakdown of the total homeless population in Sioux Falls by age, gender, race, households, shelter type, chronically homeless, special needs and veterans. Data tables also include the number of times and length of time being homeless.

Homeless Needs Assessment

Age	Sheltered	Unsheltered	Total
Children (<18)	17	0	17
Adults (18-24)	29	7	36
Adults (24+)	247	34	281
Total	293	41	334

Gender	Sheltered	Unsheltered	Total
Male (includes children)	201	33	243
Female (includes children)	83	8	91

Transgender	0	0	0
Total	293	41	334

Race	Sheltered	Unsheltered	Total
American Indian	89	11	100
White	139	19	158
Black	51	8	59
Asian	1	1	2
Multiple Races	13	2	15
Total	293	41	334

Households	Sheltered	Unsheltered	Total
Households without children	263	37	300
Households with children	10	0	10
Households with only children	2	0	2
Total	293	41	334

Shelter Type	Sheltered	Unsheltered	Total
Emergency	248	n/a	248
Transitional	45	n/a	45
Unsheltered	n/a	41	41

Total	293	41	334
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Chronically Homeless	Sheltered	Unsheltered	Total
Chronic Individuals	26	2	28
Chronic Households with Children	4	0	4

Special Needs	Sheltered	Unsheltered	Total
Adults with substance abuse disorder	27	1	28
Adult survivors of domestic violence	35	5	40
Adults with serious mental illness	35	6	41
Adults with HIV/AIDS	2	0	2

Veterans	Sheltered	Unsheltered	Total
Male Veterans	26	4	30
Female Veterans	0	0	0

Times Homeless	Total
This is the first time	97
Less than 4 times	58
More than 4 times	56
Unanswered	220

Length of Time Homeless	Total
1 month or less	62
2 to 6 months	61
7 to 12 months	22
12 to 36 months	35
3 years plus	19
Unanswered	135

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Please see above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness (Optional)

Approximately 41 adults and children (12 percent of the homeless population) were unsheltered (on the street, under a bridge, in a car, etc.) at the time of the January 2019 count of the homeless population.

One percent of the homeless population were chronically homeless, defined as having a chronic debilitating condition, sleeping in a place not meant for human habitation and/or in an emergency shelter and having been homeless continually for one year or more and having four or more episodes of homelessness in the past three years.

Discussion

Please see above.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section provides an overview of the housing and supportive service needs of non-homeless special populations in Sioux Falls. The information on needs was primarily gathered through survey findings and stakeholder consultation.

Describe the characteristics of special needs populations in your community:

Many people with disabilities have limited income and likely to be receiving social security disability payments. Those with mobility or physical disabilities have a need for accessibility modifications to housing and access to reliable, affordable public transportation.

Similar to most other cities in the United States, there is a large, growing population of elderly households (containing at least one person 62 years of age or older). In Sioux Falls, there are 16,900 elderly households. Of the 16,900 households, 27 percent have housing needs. Housing needs for the elderly are projected to grow by 541 households in the next 5 years.

Additional special needs populations in Sioux Falls include:

- 12,804 residents 18 years or older have a substance dependence addiction.
- 132 residents are living with HIV/AIDS.
- 16,619 residents are persons with a mental, physical and/or developmental disability.
- 7,170 residents are victims of domestic violence (such as rape, physical violence and/or stalking by an intimate partner).

What are the housing and supportive service needs of these populations and how are these needs determined?

As noted above, special needs populations have a need for housing accessibility modifications, nonprofit capacity to provide supportive services, and reliable and accessible public transportation services.

In general, the need for more affordable accessible housing opportunities for low-income families, including persons with disabilities, was expressed by survey respondents. Additionally, services that are tailored to persons experiencing substance abuse was expressed as a need gap.

The needs were determined by the 2019 Sioux Falls Stakeholder Survey.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Based on an estimate of PLWHA in jurisdiction (based on CDC 2016 state-level data), there are approximately 132 persons living with HIV/AIDS in Sioux Falls. According to a January 2019 point-in-time homeless count conducted by the South Dakota Housing for the Homeless Consortium, there are 2 residents are homeless living with HIV/AIDS.

Sioux Falls Housing and Redevelopment Commission receives Housing for Persons with AIDS (HOPWA) program funding through the state; the city does not receive funding directly. Through HOPWA, the housing authority provides tenant-based rental assistance for persons HIV/AIDS diagnosis and their families. Preference is given to those with HIV/AIDS diagnosis who are homeless and whose income is under 50 percent of the median income guidelines. In addition to rental assistance, housing case management services and supportive and referral services are provided.

There are currently 20 households in Sioux Falls receiving rental assistance through HOPWA. There are 38 households from Sioux Falls on the HOPWA waiting list. Of those 38 households, eight are currently homeless.

Discussion:

Please see above.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The availability of senior centers, recreation centers and other public facilities greatly influences the general appeal and cohesiveness of the Sioux Falls community. Support for the facilities that provide services to the homeless, persons with disabilities, youth or other low-income populations is important for a healthy community.

The City’s 2019-2023 capital program⁵ priority is the replacement, rehabilitation and expansion of the street and utility infrastructure. Quality of life investments are also planned for the parks system and entertainment venues. The program prioritizes the City’s plan to invest \$748.4 million over the next five years in the City’s infrastructure, facilities, equipment, and other capital improvements.

The program consists of two portions; the capital improvements program (CIP) and the other capital expenditures program (OCEP). The CIP consists primarily of land acquisition, infrastructure improvements such as streets and utilities, acquisition or construction of buildings, and other improvements to facilities or property such as parks. The OCEP is comprised of vehicles and capital equipment.

Other community partners, such as, The Sioux Falls Development Foundation, are prioritizing workforce development to complement its strong labor market.

How were these needs determined?

The City’s 2019-2023 capital improvement plan and stakeholder survey feedback. Expertise and best practices have led to adopted and desired standards for public improvements in the community which still need to be met in some instances.

Describe the jurisdiction’s need for Public Improvements:

As a growing community, public improvements are essential to the orderly and sustainable economic growth of Sioux Falls. At the same time, investment and reinvestment in the core of the City are essential as well, particularly in targeted areas. Improvements to roads, sanitary capacity, potable water, and other infrastructure support existing property owners, tenants, residents and so on, and lead to further reinvestment in these areas by the private sector.

⁵ City of Sioux Falls: Mayor’s Recommended Capital Plan 2019-2023
<https://siouxfalls.org/?u=1185>

According to the 2019 Sioux Falls Stakeholder Survey, respondents indicate that the greatest unmet community development needs are most prevalent in low-income and immigrant communities. Neighborhoods in Sioux Falls that survey respondents say have the greatest need include downtown, just outside downtown (approximately one-mile radius), Whittier, Pettigrew, and neighborhoods along public transportation routes.

How were these needs determined?

The City's 2019-2023 capital improvement plan and stakeholder survey feedback. Expertise and best practices have led to adopted and desired standards for public improvements in the community which still need to be met in some instances.

Describe the jurisdiction's need for Public Services:

Assistance to public service activities is capped by CDBG program regulation at 15 percent of the CDBG grant. The City of Sioux Falls has and will continue to provide assistance to public service activities assisting low-income households and people.

The City provides CDBG assistance to the Bright Futures program administered by Inter-Lakes Community Action Partnership (ICAP). Augustana Research Institute recently conducted a thorough program analysis on the Bright Futures outcomes. Findings concluded that:

- Bright Futures gives participants an equal chance of success.
 - There is no significant association between Bright Futures program outcome and race, gender, age at enrollment, marital status at enrollment, or household size, which means participants enter with an equal chance of success regardless of these background characteristics
- Bright Futures increases employment.
 - From the time, they entered the program to the time they left, 97% of Bright Futures graduates gained employment or remained employed. At follow-up, 88% were still employed. Overall, 67% of Bright Futures participants gain or maintain employment during the program, compared to 36% of a comparison group.
- Bright Futures increases earnings from wages.
 - From entry to exit, participants see an average increase of \$3,571 in annual earnings from wages, an increase of about 36% from wages at entry. Successful graduates see an average increase of \$9,699, an increase of about 76% from their wages at entry.
- Bright Futures reduces reliance on rental assistance.

- On average, Bright Futures participants reduced their level of rental assistance by \$58.59 per month (\$703.08 annually)—a reduction, as a percentage of rent, of 8.9 percentage points. Successful graduates reduced theirs by an average of \$151.59 per month (\$1,819.08 annually)—a reduction, as a percentage of rent, of 24.6 percentage points (from about two thirds to less than half of rent).
- Bright Futures increases material wellbeing, net of reductions in rental assistance.
 - Overall, Bright Futures participants see an average increase in income of \$2,974—even after accounting for changes in rental assistance. Successful graduates see an even larger increase in total income accounting for rental assistance, an average increase of \$8,423 annually.
- Bright Futures’ benefits increase with exposure to the program.
 - Intensity and duration of program participation are associated with positive outcomes, suggesting that Bright Futures does, in fact, influence outcomes. In particular, participants who complete more coach visits and more classes go on to graduate more often. They are also more likely to be employed at exit and to see increases in annual earnings and decreases in levels of rental assistance.
- Bright Futures yields a positive return on investment.
 - Based on observed effects and historical expenditures, every dollar invested in Bright Futures yields an expected return of \$8.36. Compared to the cost of providing rental assistance alone, the additional investment in case management has an even higher rate of return. Every dollar invested in case management on top of rental assistance yields an expected return of \$14.01.

The City of Sioux Falls also provides City General Funds to ICAP for staffing costs of their Heartland House program which provides housing and intense case management to formerly homeless families with children. Those partnerships may be extended in the future.

How were these needs determined?

Needs for public service were a topic of conversation at the public needs assessment hearings and included in the Consolidated Plan and Fair Housing Survey 2019 stakeholder survey. Feedback from the community and social service organizations supports the efforts of the City in provide these services to the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The MA tables and narrative in the eCon Plan provide data on the current condition of the city's housing market. This includes type and size of housing units; affordable units at risk of being converted to market rate pricing; gaps in what households can afford and what is available in the rental market; the physical condition of housing and rehabilitation needs; and the housing needs of workforce and special needs populations.

Sioux Falls continues to grow in popularity as a desirable place to live and work. The City's growth has led to greater demand for housing, leading to increased housing costs and a shortage of units to serve the lowest income residents. Some of the City's relatively older housing stock—which is often occupied by seniors living on fixed incomes—is in need of rehabilitation.

Based on the market analysis conducted for the Consolidated Plan:

- Approximately 4,000 renters earn less than \$20,000 per year, need rental units priced at less than \$625/month and cannot find units they can afford,
- 9,466 housing units (owner and renter occupied) are more than 60 years old (built before 1950), more than likely need rehabilitation and are occupied by low income homeowners,
- Based on a comparison of renter incomes and home values, renters need to earn more than \$50,000 a year to afford to buy a home in Sioux Falls. Fifty-four percent of renters earn less than \$35,000, compared to 34 percent of homes that are valued in their affordability range. At an income of \$50,000 and more, the proportion of affordable homes relative to the proportion of renters equalizes.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section provides a broad overview of the types of residential units available in Sioux Falls, including those that target low income residents. The original data in the tool have been updated with 2017 ACS data.

As shown in the table below, a little more than half of the units in Sioux Falls are single family detached homes. Fifteen percent of units are in larger, multifamily complexes, and another 14 percent are in smaller, multifamily complexes. A little more than 10 percent of units are in attached products—townhomes, rowhomes, duplexes to fourplexes—which are typically more affordable to middle income households. As such, the city’s housing stock is diverse, especially for a city of Sioux Falls’ size.

As shown in the Unit Size by Tenure table below, the city also has a good range of bedroom size for both owners and renters.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	43,984	56.80%
1-unit, attached structure	4,117	5.32%
2-4 units	4,374	5.65%
5-19 units	10,778	13.92%
20 or more units	11,938	15.42%
Mobile Home, boat, RV, van, etc.	2,248	2.90%
Total	77,439	100.00%

Table 26 – Residential Properties by Unit Number

Data 2017 ACS 1-Year

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0.00%	2,512	9.24%
1 bedroom	722	1.58%	6,915	25.45%
2 bedrooms	8,762	19.17%	12,766	46.98%
3 or more bedrooms	36,216	79.25%	4,980	18.33%

	Owners		Renters	
	Number	%	Number	%
Total	45,700	100%	27,173	100%

Table 27 – Unit Size by Tenure

Data 2017 ACS 1-Year
Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the Office of Policy Development and Research (PD&R), Picture of Subsidized Households database, 81 percent of family households are extremely low-income that utilize assisted housing units in Sioux Falls. Nearly one-third are minority households and 36 percent are households with children.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

HUD’s Multifamily Assistance and Section 8 Contracts Database identifies 34 assisted housing developments in Sioux Falls. Altogether, these properties contain 1,406 assisted units.

Twenty-three percent of the units (328 units) rent at less than 80 percent of the fair market rent, or FMR, which ranges from \$612 a month for an efficiency unit to \$873 for a 2-bedroom apartment. Most of the developments have units priced between 80 and 100 FMR (50% or 706 units). There are 372 units or 26 percent that are priced at 100 percent FMR or greater.

The vast majority of the units—23 of the 24 assisted housing developments—have a one bedroom (870 units). Nearly 25 percent of properties have 2-bedrooms (160 units) and 11 percent are efficiency/studio units (60 units). Just 75 units are available for 3+ bedrooms. As such, most of the city’s assisted housing developments target small households.

Forty-one percent (581 assisted units) have contracts that are expiring within the next five years (between 2019 and 2023), which means these units could be at-risk of being lost from the assisted housing inventory. Half of the units (697 assisted units) are expected to have contracts that are expiring within the next 10 years (between 2019 and 2028), which could contribute to significant loss of the assisted housing inventory stock.

Does the availability of housing units meet the needs of the population?

The 2017 ACS provides the most recent profile and home values, rents and income distribution of Sioux Falls households. To determine how well the current inventory and pricing of housing units meets the needs of Sioux Falls residents, a gaps analysis was conducted. This gaps analysis compares what households can afford to pay in monthly rent or mortgage (including debt service, property insurance and taxes) to the price distribution in the market.

The gaps analysis showed that:

In 2017, approximately 26 percent of Sioux Falls' renters—or about 7,000 renters— earned less than \$20,000 per year. These renters are typically single people, single parents and families living in poverty.

Renters earning less than \$20,000 per year have a hard time finding rental units they can afford. For example, there are about 3,100 rental units in the city, 11 percent of total rental units, with rents \$500 or less per month (accounting for utilities). There are 7,000 renters who need rents this low leaving a gap of 3,900 units.

Most of the city's rents fall in the \$625 to \$875 range which is not affordable to the lowest income renters. The renters who cannot find affordable rental units are not homeless; rather, they are cost burdened and need to cut back on other household costs to make ends meet. Those who are severely cost burdened, generally the lowest income renters, pay more than 50 percent of their household incomes towards rent and are at risk for homelessness.

3,726 renters earn between \$35,000 and \$50,000 and may be interested in homeownership. These renters need homes priced at \$200,000 or less to be able to manage these costs of their mortgage, utilities, property taxes and insurance, etc. There are more than 5,000 renters earning between \$25,000 and \$34,999. To afford a home at this income level, the maximum home value would need be \$142,466.

If units currently for sale are similar to the value distribution of occupied units, moderate income renters (making at minimum of \$35,000, but more likely \$50,000) looking to be homeowners should be able to find units to buy that they can afford, assuming they have good credit and an adequate down payment.

The most affordable units for sale are older, likely need home improvements and may be at risk of lead-based paint hazards. As such, down payment assistance and home rehabilitation loans and grants may be needed to facilitate homeownership.

Describe the need for specific types of housing:

The most critical housing needs in Sioux Falls at the time the 2020-2025 Consolidated Plan report was prepared include:

1. Rental units priced at \$500/month or less to serve the city's lowest income renters, many of whom have special needs. For example, renters earning less than \$20,000 per year there is a gap of 3,900 affordable rentals. These renters need subsidies to help them afford their rents. Construction of new, affordable rentals would also help alleviate their needs.
2. According to stakeholders, housing with supportive services, including mental health services, to assist persons transitioning out of homelessness.
3. Home rehabilitation and neighborhood revitalization in the City's lowest income neighborhoods and neighborhoods.
4. Down payment assistance targeted to core neighborhoods and home rehabilitation programs to facilitate homeownership for moderate income renters wanting to become homeowners. Opportunities are limited for home ownership of quality housing for households that can afford less than \$200,000.

Discussion

Please see above.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

As shown in the table below, the median home value has increased 91 percent between 2000 and 2017. By comparison, the median rent rose by 50 percent. These compare to an increase in median household income of 50 percent (from \$41,221 in 2000 to \$61,915 in 2017).

Most of the city’s rental units (41%) are in the \$625 to \$875 range—which is affordable to many but is above the rent needed for the 7,000 renters who earn less than \$20,000 per year. Another 25 percent fall in the \$875 to \$1,250 range.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2017	% Change
Median Home Value	\$101,700	\$193,900	91%
Median Contract Rent	\$521	\$781	50%

Table 28 – Cost of Housing

Data 2017 ACS – 1 Year

Source:

Rent Paid	Number	%
Less than \$500	3,326	12.30%
\$500-999	20,414	75.50%
\$1,000-1,499	2,728	10.09%
\$1,500-1,999	150	0.55%
\$2,000 or more	421	1.56%
Total	27,039	100%

Table 29 - Rent Paid

Data 2017 ACS 1-Year

Source:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	115	No Data
50% HAMFI	965	325
80% HAMFI	305	190
100% HAMFI	No Data	80
Total	1,385	595

Table 30 – Housing Affordability

Data 2011-2015 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	612	715	873	1,153	1,326
High HOME Rent	614	676	899	1,150	1,264
Low HOME Rent	613	657	788	911	1,017

Table 31 – Monthly Rent

Data Office of Policy Development & Research (PD&R) Fair Market Rates database and HUD

Source: Exchange HOME Rent Limits database

https://files.hudexchange.info/reports/published/HOME_RentLimits_State_SD_2018.pdf

Is there sufficient housing for households at all income levels?

No; please see the discussion of the gaps analysis in Section MA-10. The greatest shortage in housing is for renters earning less than \$20,000 per year. Affordable starter homes and down payment assistance and home improvement loans for first time homebuyers are also needed.

How is affordability of housing likely to change considering changes to home values and/or rents?

The median home price rose by more than 5 percent, on average, between 2000 and 2017. The median rent rose by 3 percent. If these relatively strong price increases continue, affordability pressures will increase, assuming consistent demand for housing units in the city.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

FMRs and HOME rents are approximately \$100 more than the overall median rent (\$781 in 2017) in Sioux Falls. FMR, HOME and the overall median rents are higher than those needed by nearly 10,000 renters who have the hardest time finding affordable rentals (renters earning between \$20,000 to \$25,000 needs rent at a maximum of \$625; \$15,000 and \$20,000 needs rents at a maximum of \$500 and renters earning less than \$15,000 needs rents at \$375 per month or less).

For a number of years, the City of Sioux Falls has allocated HOME funds for a tenant-based rental assistance program administered by Sioux Falls Housing and Redevelopment Commission. This program seeks to make housing more affordable and/or available for households at or below 50 percent of the median family income. It is anticipated that the City's support for those programs will continue.

Discussion

Please see above.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section discusses housing condition. It begins by addressing the new HUD requirement for assessing natural disaster risks; describes challenges in housing condition; and concludes with an assessment of lead-based paint risk.

Natural hazard risks. HUD now requires that jurisdictions assess natural hazard risks to low- and moderate-income residents, including risks expected to increase due to climate change.

On September 17, 2018, the U.S. Department of Homeland Security, Federal Emergency Management Agency (FEMA) approved the Lincoln & Minnehaha Pre-Disaster Hazard Mitigation Plan Update (per 2012's plan) as meeting the requirements of the Stafford Act and Title 44 Code of Federal Regulations 201.6 for a local mitigation plan⁶. The plan was prepared by the Lincoln County Emergency Management and Minnehaha County emergency management with technical assistance provided by South Eastern Council of Governments. Sioux Falls is part of this regional plan that also includes cities Baltic, Beresford, Brandon, Canton, Colton, Crooks, Dell rapids, Garretson, Harrisburg, Hartford, Lennox, Tea and Worthing and towns of Hudson, Humboldt and Sherman.

The purpose of the plan update is to ensure that Lincoln and Minnehaha counties' strategies to reduce risks to people and property from hazard events are relevant and effective. A diverse group of emergency management professionals, local officials and citizens participated in the hazard mitigation planning process.

The 2017 plan does not evaluate how natural hazards affect low- and moderate-income residents in particular. However, the plan does acknowledge that elderly, persons with disabilities and children under the age of 5 are some of the most vulnerable and negatively affected by natural disasters.

Both counties are located in the Big Sioux River Basin. During wet years, Lincoln and Minnehaha, counties closest to the basin, pose a higher risk for flooding hazards.

⁶ secog.org/files/6315/3729/7873/Final_with_FEMA_Approval.pdf

Sioux Falls in Lincoln and Minnehaha counties are the most populous counties in the state. Population density in the non-rural areas has an impact on housing, a community's infrastructure, access to resources and public safety. Population density may also have an effect on the impact of hazard mitigation activities and the cost-benefit relationship of mitigation activities.

Stakeholders identified a variety of preventative actions/projects to mitigate the hazards risks to Sioux Falls residents, such as communications regarding emergency shelters, disaster training, constructing safe rooms and land use zoning that prevents development in flood-prone areas. Hazard mitigation projects being submitted to the state will be reviewed for their cost effectiveness and must have a benefit cost analysis ratio of 1.0 or greater to be considered for submission.

Housing Condition Definitions

Standard Condition: A dwelling unit which meets HUD Section 8 HQS with no major defects in the structure and only minor maintenance is required. Such a dwelling will have the following characteristics: reliable roofs, sound foundations, adequate and stable floors, walls, and ceilings, surfaces and woodwork that are not seriously damaged nor have paint deterioration, sound windows and doors, adequate heating, plumbing and electrical systems, adequate insulation and adequate water and sewer systems and are not overcrowded as defined by local code.

Substandard condition: A dwelling unit a unit that does not meet HUD section 8 HQS which includes lacking the following: complete plumbing, complete kitchen facilities, efficient and environmentally sound sewage removal and water supply, and heating source. Additionally, the dwelling may be overcrowded as defined by local code.

Substandard but suitable for rehabilitation: A dwelling unit, at a minimum, does not meet HQS with some of the same features as a "substandard condition" dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A "substandard but suitable" dwelling unit however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a "standard" dwelling unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,392	15.12%	10,381	38.77%
With two selected Conditions	155	0.37%	505	1.89%
With three selected Conditions	15	0.04%	29	0.11%
With four selected Conditions	0	0.00%	0	0.00%
No selected Conditions	35,716	84.48%	15,862	59.24%
Total	42,278	100.00%	26,777	100.00%

Table 32 - Condition of Units

Data 2017 ACS 1-Year

Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	15,434	33.77%	7,759	28.55%
1980-1999	10,946	23.95%	7,074	26.03%
1950-1979	13,598	29.75%	8,596	31.63%
Before 1950	5,722	12.52%	3,744	13.78%
Total	45,700	100.00%	27,173	100.00%

Table 33 – Year Unit Built

Data

Source:

2017

ACS 1-

Year

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,280	43.23%	12,805	50.09%
Housing Units build before 1980 with children present	2,165	5.42%	2,175	8.51%

Table 34 – Risk of Lead-Based Paint

Data CHAS 2011-2015
Source:

Vacant Units

The City estimates that fewer than 100 units are vacant and could be good candidates for acquisition and rehabilitation; however, the suitability for rehabilitation is unknown.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			49
Abandoned Vacant Units			Unknown
REO Properties			Unknown
Abandoned REO Properties			Unknown

Table 35 - Vacant Units

In calendar year 2018, there were 57 Vacant Building Registrations filed with the City. As of 7/11/2019, there are 49 registered vacant properties in Sioux Falls (point-in-time count). This number is not broken down by vacant or abandoned or REO properties, nor by suitable for rehab or not suitable for rehab. The City requires that properties be registered as abandoned if (1) there are code violations, or (2) the building is secured by other than normal means (i.e. boarded up, etc.).

Need for Owner and Rental Rehabilitation

According to the HUD tables:

- Fifteen percent owner-occupied and well 38 percent of renter-occupied housing stock have at least one housing condition in need of rehabilitation.
- Sioux Falls has more than 17,000 owner-occupied and nearly 13,000 renter-occupied housing units built before 1980. This could indicate a need for repairs addressing or including lead-based paint remediation.

Based on input from stakeholders and from staff members who have been in the rehabilitation programs for a collective total exceeding 30 years, the single largest problem that they observe with the housing stock occupied by low and moderate income persons is a lack of maintenance caused by an owner's limited income.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Based on the data provided by HUD in the above table (Risk of Lead-Based Paint Hazard), as many as 17,280 owner-occupied and 12,805 renter-occupied housing units are built before

1980 and have some risk of lead-based paint. These units represent about half of the city's housing stock. The risk of lead-based paint is higher in communities like Sioux Falls that have a large supply of historic, older homes.

Discussion

See above.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Sioux Falls Housing and Redevelopment Commission (SFHRC) owns and manages an inventory of 25 public housing units and 1,881 vouchers.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	25	1,881	0	1,881	128	0	100
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center) and Sioux Falls Housing and Redevelopment Commission.

Source:

Describe the supply of public housing developments:

The supply of Public Housing units is limited to 25, scattered-site single-family homes. The SFHRC is reviewing disposal of these units within the next 24 months. This is in response to HUD’s initiative to dispose of or redevelop Public Housing units in the near future.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As stated above, the supply of Public Housing units is limited to 25, scattered-site single-family homes. The SFHRC is actively pursuing the potential disposal of all 25 public housing units within the next 24 months. These units are in fair condition. Maintenance has been limited to the essential parts of many of these units due to the continued proration of Capital Fund monies by HUD and the Federal Government.

Public Housing Condition

Public Housing Development	Average Inspection Score
25 scattered site single-family homes	71

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Repairs are made to the 25 scattered site houses as needed. Roof repairs and mechanical replacements (furnace and air conditioners) take priority with the dwindling pro-ration of HUD’s Capital Fund monies available for repair and maintenance of units.

One house had extensive fire damage on May 24, 2014. The house will either have extensive reconstruction done or it will be demolished and replaced with a newly constructed house. The options and costs are currently being considered.

SFHRC is planning to make the following capital improvements:

- Installing central air condition units 2-3 homes per year
- Furnace Replacement – 2 homes per year
- Roof replacement – 2 homes per year
- Repairs to storm damaged homes 2 homes per year (flood/wind damage)

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Commission solicits input from families residing in their public housing units. Additionally, the SFHRC has decided to move forward with disposal of these units and compose a replacement plan to at least replace the disposed-of public housing units at a 3:1 unit replacement ratio.

Discussion:

Please see above.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Homeless facilities and services are described below.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	171	14	166	110	0
Households with Only Adults	238	70	100	182	0
Chronically Homeless Households	0	0	0	49	0
Veterans	9	0	38	113	0
Unaccompanied Youth	32	0	44	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are a variety of service providers that often work collaboratively for the best use of community resources to avoid duplication.

- Southeastern Behavioral Healthcare has a Homeless Outreach Team, an Impact Program, and PATH funding to assist those with severe mental illness who are experiencing homelessness as well as assisting them in finding shelter or housing.
http://www.southeasternbh.org/index.php?option=com_content&task=view&id=30&Itemid=45
- Falls Community Health has a homeless outreach team that includes access to a psychiatrist, a nurse, and a social worker.
- Avera has a free clinic downtown and often serves homeless and low-income individuals with basic medical needs.
- Union Gospel Mission has a nurse that visits homeless shelters weekly and mental health staff that visits from Southeastern.
- Goodwill has an employment program that targets homeless veterans. Other homeless can access some of their employment services as well.
- The Veteran's Outreach program through Volunteers of America has a computer lab and staff available to help with applications and resume writing.
- Volunteers of America, Dakotas has a youth street outreach program that focuses on finding unaccompanied youth.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In addition to the examples above, the following homeless services and facilities are available in the community.

- Union Gospel Mission provides emergency shelter for homeless men, women, and women with children.
- Safe Home is a 33-unit permanent supportive housing program for chronically homeless individuals. It is a secure facility with 24-hour, 7-day-a-week staffing that includes case management, a harm reduction approach, and provides transportation to

medical appointments and other necessary daily life activities. It is considered a Housing First program for chronically homeless individuals and the only one currently operating in the state of South Dakota.

- St. Francis House provides transitional housing for nine homeless families providing case management, payee services, food, and more. They also provide emergency housing for parolees through a Department of Corrections grant per diem and emergency shelter for men and women.
- Inter-lakes Community Action Partnership through its Bright Futures, Security Deposit, Emergency Solutions Grant, Continuum of Care dollars, and Heartland House program provides a variety of services to homeless families with children including Rapid Rehousing, homeless prevention, and transitional housing.
- The community has many programs available to assist homeless veterans. The Department of Veterans Affairs (VA) has its Homeless Outreach and Prevention programs. The VA also administers HUD's Veterans Affairs Supportive Housing (VASH) program provides rental assistance and case management for homeless veterans who qualify (100 of which are in Sioux Falls). Volunteers of America, Dakotas also has transitional housing for homeless veterans with a grant and per diem program.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section supplements NA-45--Non-Homeless Special Needs Assessment with a description of the facilities and services available in Sioux Falls. The source of much of the information is input from stakeholders who work closely with the City's residents with special needs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Services are needed for mental health and chemical dependency, transportation, medical needs, connecting people with resources, knowledge required to access available services, case management, advocacy, rental assistance with supportive services, and many others.

Examples of a few of the agencies and/or programs that provide services to the above populations that address those needs are:

Inter-Lakes Community Action Partnership provides several programs for security deposit/rental assistance and case management.

Safe Home, which is a permanent supportive housing program for chronically homeless individuals (with alcohol or drug addictions) has 33 apartment units that are currently running at 99.7% occupancy and a wait list of 20 individuals.

The Shelter Plus Care program is administered by Sioux Falls Housing and Redevelopment Commission (SFHRC) serves households with severe persistent mental illness who are homeless. It provides them with permanent housing with ongoing supportive services. SFHRC provides the rental assistance piece and Southeastern Behavioral Healthcare provides mental health services.

SFHRC receives funds from the federal Housing for Persons with AIDS (HOPWA) program 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

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Discharge planning for the mental health institutes addresses housing but sometimes resources are limited. When available, persons can be placed with the Shelter Plus Care Program.

Most commonly, persons with unaddressed mental health issues fall into the care of local hospitals.

Discharges are referred to friends or family who can provide suitable housing or to St. Francis House, Union Gospel Mission, or Minnehaha County Human Services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For many years, the City of Sioux Falls has provided CDBG funds to Independent Living Choices for their Rental Modification program and to the Home Builders Association for their Repair Affair program. Each program provides grant funds to low-income households with special needs, including those that are frail elderly or disabled to make accessibility modifications in their housing providing a more suitable living environment. For specific goals on each program please see section AP-35.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Based on the Analysis of Impediments update, no City policies have been identified as barriers or as having a negative effect upon the availability of affordable housing. Therefore, the City does not propose any reform measures to address the Negative Effects of Public Policies on Affordable Housing and Residential Investment.

However, the updated AI does propose a number of action items to address private and systemic barriers to housing choice; these are summarized in Strategic Plan and Action Plan sections.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides an overview of business activity, labor force statistics, and the economy in general for Sioux Falls. It begins with a series of data tables that summarize major employment industries and the skills and education of local workforce. The narrative following the tables describes the city’s employment and workforce capacity, challenges to economic development, and expected expansions.

Per HUD’s new rule to assess broadband needs, this section includes a discussion of broadband access.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	694	549	0.70%	0.37%	-0.33%
Arts, Entertainment, Accommodations	8,878	15,451	8.92%	10.45%	1.53%
Construction	6,213	7,166	6.24%	4.85%	-1.40%
Education and Health Care Services	24,165	36,635	24.28%	24.78%	0.50%
Finance, Insurance, and Real Estate	11,495	15,220	11.55%	10.29%	-1.26%
Information	2,446	2,687	2.46%	1.82%	-0.64%
Manufacturing	10,013	13,077	10.06%	8.85%	-1.22%
Other Services	3,896	3,882	3.91%	2.63%	-1.29%
Professional, Scientific, Management Services	9,031	15,330	9.07%	10.37%	1.29%
Public Administration	2,316	3,731	2.33%	2.52%	0.20%
Retail Trade	14,639	20,096	14.71%	13.59%	-1.12%
Transportation and Warehousing	2,788	5,724	2.80%	3.87%	1.07%
Wholesale Trade	2,946	8,294	2.96%	5.61%	2.65%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	99,520	147,842	100.00%	100.00%	

Table 39 - Business Activity

Data 2017 ACS 1-Year and U.S. Census Bureau Quarterly Workforce Indicators (QWI), 4th Quarter 2017, except for Sioux

Source: Falls, SD and Minnehaha County, SD where 1st Quarter 2017 was most recent data

Labor Force

Total Population in the Civilian Labor Force	102,841
Civilian Employed Population 16 years and over	99,520
Unemployment Rate	3.20%
Unemployment Rate for Ages 16-24	8.38%
Unemployment Rate for Ages 25-65	1.75%

Table 40 - Labor Force

Data 2017 ACS 1-Year
Source:

Occupations by Sector	Number of People
Management, business, science, and arts	37,959
Natural resources, construction, and maintenance	6,978
Service	15,464
Sales and office	25,728
Production, transportation and material moving	13,391

Table 41 – Occupations by Sector

Data 2017 ACS 1-Year
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	84,066	90.74%
30-59 Minutes	5,732	6.19%
60 or More Minutes	2,850	3.08%
Total	92,648	100%

Table 42 - Travel Time

Data 2017 ACS 5-Year
Source:

Education:

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,644	0	1,397
High school graduate (includes equivalency)	18,272	363	5,129
Some college or associate degree	28,183	911	4,115
Bachelor's degree or higher	29,585	192	3,215

Table 43 - Educational Attainment by Employment Status

Data 2017 ACS 1-Year

Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	156	453	722	873	471
9th to 12th grade, no diploma	1,943	852	468	1,673	1,107
High school graduate, GED, or alternative	4,066	8,168	3,333	12,263	7,175
Some college, no degree	6,403	6,408	5,605	9,311	5,986
Associate degree	852	3,653	3,170	5,062	1,300
Bachelor's degree	2,598	7,421	4,995	9,445	4,082
Graduate or professional degree	305	2,720	2,683	5,728	2,533

Table 44 - Educational Attainment by Age

Data 2017 ACS 5-Year

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,415
High school graduate (includes equivalency)	30,388

Educational Attainment	Median Earnings in the Past 12 Months
Some college or associate degree	36,948
Bachelor's degree	47,368
Graduate or professional degree	61,720

Table 45 – Median Earnings in the Past 12 Months

Data 2017 ACS 5-Year
Source:

Technology/Broadband Access:

Access to broadband has increasingly become a necessity versus a luxury. Yet, according to the Federal Communications Commission (FCC), in 2017, 34 million Americans still lack broadband internet access (defined as a minimum of a 25 Mbps connection). Of these, 23.4 million live in rural parts of the country. People who lack access are increasingly unable to take advantage of economic and educational opportunities as those who do have access.

In Sioux Falls, 4,447 residents do not own a computer. Twelve percent of residents do not have broadband or a satellite internet service and another 10 percent only have a cellular data plan, which is generally a more expensive alternative (that is, they do not access the Internet through cable or satellite service).

Type of Computer	Number	Percentage
Desktop or laptop	56,636	77.70%
Smartphone	61,382	84.20%
Tablet or other wireless computer	47,411	65.10%
Other computer	1,716	2.40%
No computer	4,447	6.10%

Type of Internet	Number	Percentage
Broadband of any type	63,729	87.50%
Broadband such as cable, fiber, or DSL	55,219	75.80%
Satellite Internet service	3,572	4.90%
Cellular data plan, no other Internet	7,565	10.40%
Dial-up	218	0.30%
Without an Internet subscription	8,926	12.20%

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The Education and Health Care Services industries have both the largest share of workers and jobs in the city, at 24 percent and 25 percent, respectively. This is followed by Retail Trade at 14% of both workers and jobs and Finance/Insurance/Real Estate at 12% of workers and 11% of jobs.

Describe the workforce and infrastructure needs of the business community:

South Dakota's 2017 annual unemployment rate was 3.3 percent. The national rate was 4.4 percent. South Dakota's unemployment rate has progressively decreased since the end of the recession, peaking at an annual average of 5.0 percent in 2010.

The Minneapolis Federal Reserve's December 2018 Fedgazette calls Sioux Falls the "state's engine for job growth" and relates the city's economic health to its ability to accommodate a growing labor force.⁷

Unemployment rates by educational attainment level indicate the highest unemployment rates in South Dakota correlate with residents who have an educational attainment level of less than a high school diploma (8.7 percent). In contrast, the lowest unemployment rates are for those residents who have an educational attainment level of bachelor's degree and higher (1.3 percent). Higher levels of educational attainment also correlate with higher earnings.

The Sioux Falls Development Foundation is a non-profit economic development corporation with the mission of improving the economy of the Sioux Falls region. The development foundation is guided by a strategic action agenda set forth in a five year fundraising campaign, Forward Sioux Falls.

Creating new jobs and securing a skilled workforce remains one of the top priorities in the Forward Sioux Falls 2021 plan. The Strategic Workforce Action Agenda under the umbrella of the Forward Sioux Falls Campaign is complete with tangible actions and initiatives to ensure that regional employers have access to a sustainable pipeline of trained talent now and into the future.

⁷ <https://www.minneapolisfed.org/publications/fedgazette/south-dakota-economy-seeing-slower-growth-but-not-everywhere>

The Strategic Workforce Action Agenda is structured according to two principal goal areas and associated strategic focus areas that combine to position the region for success in education and training capacity and performance:

Retaining skilled talent graduating from local high schools and colleges is essential to sustaining a competitive workforce. As the Sioux Falls area's tightening labor market has shown, the region will not be able to sustain its workforce without a robust and steady infusion of diverse talent from outside the region and, increasingly, beyond the state of South Dakota to the entire Midwest.

The Development Foundation has developed several talent attraction programs aimed at retaining and recruiting the area's high school and college graduates.

Talent Tours - Talent Tours connect college students with greater Sioux Falls area businesses to aid students in learning about career pathways, job differentiators and industry growth from the business leaders themselves, all within the walls of the company's physical space.

Talent Rebound Events - Talent Rebound Events connect businesses to mid-career talent, which is essential to growth and expansion of businesses. Specifically, these opportunities allow us to bring together current residents as well as college alumni who have relocated outside of the area with businesses at community and collegiate events.

Talent Draft Day - This program fosters relationships between new students who are pursuing technical degrees and trades-focused businesses in the greater Sioux Falls area. The one-day event, to be held this year on October 17, 2019, includes pre-career counseling, engagement with business and industry leaders, opportunities for internships and part-time employment, and peer networking.

Your Future - The Your Future program presents job industries that are poised for growth to help middle school students understand different pathways and job opportunities within STEM-related careers. The program aligns with curriculum that students are already learning in their science and math classrooms and includes interactive discussions about educational pathways and real-world application projects in industries like advanced manufacturing and engineering.

JA Inspire - The Sioux Falls Development Foundation is partnering with Junior Achievement (JA) of South Dakota to bring JA Inspire to the Sioux Falls community. This one-day event provides career mentorship to students through a collaboration between educators and industry leaders that represent a variety of sectors. JA Inspire offers an opportunity to build an industry's future workforce while showcasing the career opportunities that students have, right here in South Dakota.

There can be no denying that the alignment of local training pipelines with the jobs being created in the regional economy improves not only the chances of graduates to find quality work but also the ability of companies to sustainably expand their businesses. Strategies to enhance the capacity and output of the Sioux Falls Area's talent-development systems must acknowledge both the perception and reality of training demands and opportunities.

Forward Sioux Falls will initially participate in four key initiatives as the next program gets underway:

- Develop a cradle-to-career coalition in the Sioux Falls area
- Design and implement a talent marketing campaign, incorporating and coordinating existing efforts
- Develop and optimize a comprehensive online talent portal

The Development Foundation created an eGuide to Sioux Falls Businesses and Career Enhancement - The Sioux Falls Development Foundation is dedicated to assisting new Sioux Falls area residents and graduating students in their search for a rewarding career. The Development Foundation launched the eGuide to Sioux Falls Businesses in May 2019 as an interactive resource tool for all who are seeking employment. They launched the eGuide for Career Enhancement in June 2019 as an interactive resource tool for employees.

- Identify and advance priority programs to support targeted populations in the region

Infrastructure is among the most important features in supporting business in the community. Access to property, ensuring public utilities can meet business needs, and development-ready sites are essential to business prosperity. As a growing community, new and growing business can place a lot of demand on the public infrastructure. Being able to keep up with that demand is important to steady business growth. Sioux Falls water, sewer, and streets is monitored closely, and a five-year Capital Improvement Plan is constantly updated to prioritize projects and focus resources to projects that maintain Sioux Falls' existing systems and plan for future sustainable growth. The City of Sioux Falls is investing \$159 million in a Water Reclamation Facility Expansion Plan that will accommodate future growth. The existing treatment facility is 10 years past its life design, and the City is estimating 120,640 new customers by 2036.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

As the community grows both private and public investments affect workforce development, business support, and needs for infrastructure improvements. For example, new schools and industry are typically built on the edges of the community requiring an extension of city services. Growth in industry requires an investment in the workforce to match skills to the jobs.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Sioux Falls’ residents are well educated, with 31 percent holding a bachelor’s degree or higher and another 33 percent having some college or an associate degree. A college degree and/or equivalent experience is necessary for two of the city’s three major employment sectors— Education and Health Care Services and Finance/Insurance/Real Estate.

However, the Retail Trade industry, which employs 14 percent of the City’s workers, typically does not require an advanced education. This industry may be providing jobs to individuals who have more advanced education and training than is needed by the industry, but who cannot find employment in their field of specialty and/or need a flexible or alternative work schedule.

Predominately in construction, manufacturing and finance, insurance and real estate business sectors there are more jobs than qualified workers.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Sioux Falls Development Foundation continues to be the primary entity responsible for workforce development. However, both the City of Sioux Falls and the State of South Dakota have recognized the growing importance and challenges of workforce development.

Sioux Falls was one of the first communities in the nation to develop an active workforce development program. Using innovative techniques, a strong partnership between business and education, and effective marketing campaigns, Sioux Falls has been a regional leader in growing the labor force to keep pace with the City’s consistent job growth. The City’s economic development efforts have generally resulted in increased job opportunities for households of all income levels throughout the area.

The Workforce Innovation and Opportunity Act (WIOA) ⁸ was signed into law on July 22, 2014. WIOA is designed to help job seekers access employment, education, training and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy.

WIOA brings together, in strategic coordination, the core programs of federal investment in skill development:

- Employment and training services for adults, dislocated workers, and youth and Wagner-Peyser employment services administered by the U.S. Department of Labor (DOL) through formula grants to states; and
- Adult education and literacy programs and Vocational Rehabilitation state grant programs that assist individuals with disabilities in obtaining employment administered by the U.S. Department of Education (DoED).

The South Dakota Workforce Development Council (WDC) used focused in PY2017, with items surrounding training opportunities in South Dakota as well as tours of job service offices and the Sioux Falls Career and Technical Education Academy. The WDC began and ended PY2017 with the approval of the Eligible Training Provider List (ETPL), in July 2017 and May 2018, to allow for the use WIOA Title I training funds for the provision of training services directed toward high-demand occupations and training programs.

WDC approved the re-certification of the Sioux Falls One-Stop Career Centers. This process included on-site program reviews, equal opportunity, and Americans with Disabilities Act (ADA) compliance.

Additionally, a Memorandum of Understanding (MOU) was developed among all WIOA core programs and required partners in South Dakota. This MOU was finalized and implemented in July 2018. As a result of WIOA, DLR has encouraged elimination of programmatic silos in its offices by cross-training staff and encouraging enrollment to the greatest extent possible into partner programs. Partner programs include, but are not limited to: Wagner-Peyser, Adult, Dislocated Worker, Youth, Trade Adjustment Assistance, Senior Community Service Employment Program, Re-employment Services and Temporary Assistance for Needy Families.

⁸ Workforce Innovation and Opportunity Act: South Dakota Dept. of Labor & Regulation
https://dlr.sd.gov/workforce_services/wioa/documents/wioa_annual_report_2017.pdf

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Sioux Falls is within the southeast region of South Dakota, and served by a regional entity known as South Eastern Council of Governments (SECOG). SECOG is responsible for preparing a CEDS for the region and has developed nine broad goals. While the plan pays particular attention to rural and small-town economic development strategies, some goals are universal and applicable to Sioux Falls. Goals such as increasing the supply of affordable housing, building and enhancing workforce, and replacing the City's older infrastructure are among the goals share by Sioux Falls and CEDS and supported by this plan.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Sioux Falls is within the southeast region of South Dakota, and served by a regional entity know as South Eastern Council of Governments. SECOG is responsible for preparing a CEDS for the region and has developed 13 broad goals. While the plan pays particular attention to rural and small town economic development strategies, some goals are universal and applicable to Sioux Falls. Goals such as increasing the supply of affordable housing, building and enhancing workforce, and replacing the City's older infrastructure are among the goals share by Sioux Falls and CEDS and supported by this plan.

Discussion

Please see above.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

According to the AFFH mapping tool, there are no distinct pattern of housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A review of Map 1 in HUD's AFFH data and mapping tool did not reveal any areas of concentrated racial and ethnic minorities or areas of concentrated poverty. There are no Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) in Sioux Falls.

What are the characteristics of the market in these areas/neighborhoods?

N/A

Are there any community assets in these areas/neighborhoods?

N/A

Are there other strategic opportunities in any of these areas?

N/A

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the five-year strategic goals that will guide the annual allocation of CDBG and HOME funds.

Each year, during the next five years, the City of Sioux Falls estimates it will receive approximately \$1,000,000 in CDBG plus \$680,000 in program income for eligible activities. In addition, the city expects to receive \$470,000 in HOME plus \$170,000 in program income to support housing activities.

The characteristics of the city's housing stock and community development infrastructure, current market conditions, and the housing and economic needs of residents, were all evaluated in establishing the five-year strategic goals.

The city established six high priority needs to guide funding during the next five years. Although the amount allocated among activities will vary each year, in general, CDBG and HOME funds will be prioritized to address the following high-priority needs:

- 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

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Neighborhood Conservation Areas/Future Conservation Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhoods and their boundaries are defined in Shape Sioux Falls 2040 Comprehensive Plan.
	Include specific housing and commercial characteristics of this target area.	As stated in Shape Sioux Falls 2040, "These foundation neighborhoods are the building blocks of our community and provide the largest supply of affordable housing stock; their mix of home sizes, ages, styles, and types offer a wide variety of housing choices, including many starter home opportunities for first-time home buyers."
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The neighborhoods were defined by the Shape Sioux Falls 2040 Comprehensive Plan process.
	Identify the needs in this target area.	According to Shape Sioux Falls 2040, "It is of critical importance for the general well-being of the entire community that the older neighborhoods are conserved, maintained, and improved."
	What are the opportunities for improvement in this target area?	Shape Sioux Falls 2040 lists many opportunities including opportunities for fist-time home buyers, opportunities for redevelopment of mixed-use development with potential to revitalize a neighborhood, opportunities for infill development, and others.
Are there barriers to improvement in this target area?		

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Sioux Falls will direct most of its CDBG and HOME assistance to neighborhood conservation areas and future neighborhood conservation areas. Some projects will occur outside of the geographical priority area. The Neighborhood Revitalization Program occurs primarily in the neighborhood conservation areas, but there may be exceptions.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Neighborhood Conservation Area, Future Conservation Areas, areas outside of the conservation area that has access to transportation, food and education.
	Associated Goals	Expand and Maintain Affordable Housing
	Description	Provide financial support to development projects and activities that help the city’s lowest income residents obtain stable, affordable housing. This may include homeless/public facilities.

	Basis for Relative Priority	The Housing Division will support efforts to create and preserve housing units that citizens in low-income brackets can afford. These efforts will be focused on conservations areas, future conservations areas and areas that have access to transportation, food and education that may be located outside the conservation areas.
2	Priority Need Name	Accessible Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Neighborhood Conservation Area, Future Conservation Areas, areas outside of the conservation area that has access to transportation, food and education.
	Associated Goals	Connect People to Resources to Stabilize Housing

	Description	Connect people to resources to stabilize housing by providing support to organizations providing housing support services.
	Basis for Relative Priority	Unfortunately, the affordable housing system is so complex and difficult to navigate that people opt out. 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 available resources. The Housing Division seeks to support organizations providing housing program and the work with organizations to address the need for a single-entry system.
3	Priority Need Name	Neighborhood Revitalization
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Neighborhood Conservation Areas/Future Conservation Areas

	Associated Goals	Expand and Maintain Affordable Housing
	Description	The city will seek to strengthen neighborhoods by revitalizing single, distressed, dilapidated properties.
	Basis for Relative Priority	There are vacant, dilapidated single-family homes throughout the neighborhood conservation areas and future conservations areas that are in need of redevelopment.
4	Priority Need Name	Increase Self-Sufficiency
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children
	Geographic Areas Affected	
	Associated Goals	Connect People to Resources to Stabilize Housing
	Description	The City will continue to support projects that seek to provide additional affordable housing options for the homeless and other low-income populations.
	Basis for Relative Priority	There is a need for projects that address the needs of the homeless and other low-income populations. This may include programs that provide rental assistance, assistance to remove housing barriers, or subsidized unites. Such programs may be provided with support services and case management with the goal of working toward economic self-sufficiency.
5	Priority Need Name	Fair Housing Education and Outreach
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Connect People to Resources to Stabilize Housing
	Description	The city will fund programs that provide fair housing education and outreach to households and property owners.
	Basis for Relative Priority	The city of Sioux Falls will provide community education and outreach on fair housing practices and laws based on the need identified in the city's analysis of impediments to fair housing.
6	Priority Need Name	Accessibility Modifications
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
<p>Geographic Areas Affected</p>	
<p>Associated Goals</p>	<p>Assist Special Needs Clientele</p>
<p>Description</p>	<p>Provide support to programs that modify the existing structure to provide accessibility to persons with physical or developmental disabilities or victims of domestic abuse.</p>
<p>Basis for Relative Priority</p>	<p>When it comes to finding affordable housing, people with disabilities face the added challenge of finding accessible housing. In addition to accessibility challenges, people with disabilities may face material hardship that makes it difficult to find housing they can afford. The city will invest in programs that can modify existing units for accessibility to keep individuals with disabilities housed.</p>

Narrative (Optional)

Please see above.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Low vacancy rental market and limited opportunities for deeply affordable rentals. Continued rental gap for households earning \$20,000 and less
TBRA for Non-Homeless Special Needs	Low vacancy rental market and limited opportunities for deeply affordable rentals. Continued rental gap for households earning \$20,000 and less
New Unit Production	Continued low vacancy rental market and limited affordable opportunities for ownership. Availability of financing to leverage block grant funds and create affordable rental and ownership opportunities
Rehabilitation	Accessibility and home rehabilitation needs of elderly and special needs residents
Acquisition, including preservation	Opportunities and funding available to acquire and preserve naturally occurring and publicly-subsidized rentals that are set to convert to market

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City’s Housing Division utilizes City of Sioux Falls general funds to supplements its federal resources to carry out its mission. The 2020 general fund allocation for the Housing Division was \$1,035,227.

Anticipated 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: \$		
CDBG	public – federal	Acquisition Admin and Planning Housing Public Improvements Public Services	996,000	682,740	200,000	1,878,740	6,720,000	2020 grant estimate based on the 2019 grant. 2020 PI estimate based on 3-year averages and known repayment schedules. Amount Available for Remainder of ConPlan estimate is based on a rounded 2020 grant estimate plus a rounded 2020 PI estimate multiplied by four for the years remaining on the ConPlan.

HOME	public – federal	Acquisition Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	470,000	171,440	350,000	991,440	2,560,000	2020 grant estimate based on the 2019 grant. 2020 PI estimate based on 3-year averages and known repayment schedules. Amount Available for Remainder of ConPlan estimate is based on a rounded 2020 grant estimate plus a rounded 2020 PI estimate multiplied by four for the years remaining on the ConPlan.
Other	Public – local	Acquisition Admin and Planning Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,035,227	977,682	75,226	2,088,135	4,640,000	2020 estimate based on the 2020 City budget. 2020 PI estimate based on 3-year averages and known repayment schedules. Amount Available for Remainder of ConPlan estimate is based on a rounded 2020 allocation plus a rounded 2020 PI estimate (minus 850K) multiplied by four for the years remaining on the ConPlan.

Table 49 - Anticipated Resources

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

Support for the Housing Division’s programs by the City of Sioux Falls has grown tremendously, from approximately \$300,000 in General Fund support in 2010 to \$1,035,227 budgeted for 2020.

Leveraging of private and nonfederal resources by the use of federal funds will be attempted and encouraged whenever possible. Leveraging of private and non-federal resources in conjunction with the use of federal CDBG and HOME funds will continue to be a priority to maximize accomplishments of both 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 loan repayments received through HUD’s closed-out programs (Urban Development Action Grant and Rental Rehabilitation Program), and City General Fund dollars expended for HOME-assisted or HOME-eligible projects to meet its local match obligation.

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

Not applicable.

Discussion

Please see above.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SIoux FALLS	Government	Ownership Rental Planning	Jurisdiction
Habitat for Humanity of Greater Sioux Falls	Non-profit organizations	Ownership	Region
Harrisburg School District	Government	Ownership	Region
Independent Living Choices	Non-profit organizations	Ownership Rental	Region
INTER-LAKES COMMUNITY ACTION PARTNERSHIP, INC.	Non-profit organizations	Homelessness Rental Public Services	Region
Minnehaha County Department of Human Services	Government	Homelessness	Jurisdiction
SIoux FALLS HOUSING AND REDEVELOPMENT COMMISSION	PHA	Homelessness Public Housing Rental	Jurisdiction
Sioux Falls Housing Corp. dba Affordable Housing Solutions	Non-profit organizations	Ownership Rental	Jurisdiction
Sioux Falls School District	Government	Ownership	Region
Sioux Empire Home Builders Care Foundation	Non-profit organizations	Ownership	Region
Sioux Empire Housing Partnership	Non-profit organizations	Ownership Rental	Region
South Eastern Council of Governments (SECOG)	Government	Ownership Rental	Region
Veterans Community Project	Non-profit organizations	Ownership Rental	Nation

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

- Union Gospel Mission provides emergency shelter for homeless men, women, and women with children.
- Safe Home is a 33-unit permanent supportive housing program for chronically homeless individuals. It is a secure facility with 24-hour, 7-day-a-week staffing that includes case management, a harm reduction approach, and provides transportation to medical appointments and other necessary daily life activities. It is considered a Housing First program for chronically homeless individuals and the only one currently operating in the state of South Dakota.
- St. Francis House provides transitional housing for homeless families providing case management, payee services, food, and more. They also provide emergency housing for

parolees through a Department of Corrections grant per diem and emergency shelter for men and women.

- Inter-lakes Community Action Partnership through its Bright Futures, Security Deposit, Emergency Solutions Grant, Continuum of Care dollars, and Heartland House program provides a variety of services to homeless families with children including Rapid Rehousing, homeless prevention, and transitional housing.
- The community has many programs available to assistance homeless veterans. The Department of Veterans Affairs (VA) has its Homeless Outreach and Prevention programs. The VA also administers HUD's Veterans Affairs Supportive Housing (VASH) program provides rental assistance and case management for homeless veterans who qualify (100 of which are in Sioux Falls). Volunteers of America, Dakotas also has transitional housing for homeless veterans with a grant and per diem program. Their Berakkah House provides emergency housing for up to 60 days for nine veterans at a time.
- The Housing for Persons with AIDS (HOPWA) program administered by Sioux Falls Housing and Redevelopment Commission provides rental assistance to low-income persons with AIDS and their families.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Sioux Falls is fortunate in that we have a myriad of social service delivery organizations serving the community. There is no lack of concern for special needs populations and homeless people.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

See above.

SP-45 Goals Summary – 91.215(a)(4)

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		Housing Units
2	Connect People to Resources to Stabilize Housing	2020	2024	Affordable Housing				Low-Income Households
3	Assist Special Needs Clientele	2020	2024	Non-Homeless Special Needs		Increase self-sufficiency		Households Who Are Elderly or Have a Disability
4	Fair Housing Education and Outreach	2020	2024			Accessibility modifications		Outreach Events

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Expand and Maintain Affordable Housing
	Goal Description	Increase the availability, accessibility and affordability of renter and owner-occupied housing units.
2	Goal Name	Connect People to Resources to Stabilize Housing
	Goal Description	Activities targeted to persons and families experiencing or at risk of homelessness.
3	Goal Name	Assist Special Needs Clientele
	Goal Description	Help persons with special needs with accessibility access as well as provide affordable and accessible housing.

4	Goal Name	Fair Housing Education and Outreach
	Goal Description	The City will support programs designed to increase awareness of fair housing laws providing education and outreach to households and property owners.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that programs funded by the City of Sioux Falls will create or improve 675 housing units for low and moderate income households in the next five years. This may include programs such as construction or rehab of affordable housing units, tenant-based rental assistance, security deposit assistance, and down payment assistance among others.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable.

Activities to Increase Resident Involvements

Sioux Falls Housing and Redevelopment Commission (SFHRC) has attempted to involve public housing residents in the operation of the Public Housing program by inviting the public housing residents to form a 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.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing and Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The 2012 AI identified the following potential impediments to fair housing choice, which the AI update completed with development of this Plan, found to be true today:

- Lack of affordable housing—particularly in areas with access to opportunity—along with racial/ethnic disparities in housing needs and home ownership rates;
- Limited access to transit which disproportionately impacts people with disabilities who are transit dependent and extremely low income households who are transit dependent; and
- Lack of fair housing knowledge and resources to address fair housing concerns.

The figure below presents the Action Plan from the 2012 AI, and will serve as the strategy to remove barriers identified in the 2019 AI Update.

Fair Housing Action Plan

Impediment / Goal	Strategies to Meet Goals	2019 Update
Impediment No. 1. Minority households in Sioux Falls, particularly blacks and Hispanics, were less likely to be homeowners.		
1 Increase homeownership opportunities among minority and lower-income households.	A. Identify effective ways for the City, certified housing counselors to continue their work to increase home ownership among minorities. Potential strategies include increased education, marketing, and outreach efforts.	Continue to pursue.
Impediment No. 2. The City's existing supply of both affordable and accessible housing is inadequate and does not meet current		
2 Increase the supply of decent, affordable housing and accessible housing throughout the city.	A. Continue to strike a balance in investing in both impacted and nonimpacted areas.	Continue to pursue.
	B. Continue requiring that all HOME-assisted units meet the ADA and Uniform Federal Accessibility Standards.	Continue to pursue.
Impediment No. 3 Community Development's process for allocating and reporting CDBG and HOME funds could be improved from a fair housing perspective.		
3 Improve processes for allocating and reporting investments of entitlement funds to ensure compliance with applicable laws and regulations.	A. Allocate 1% to 3% of the City's yearly CDBG entitlement grant for pure fair housing activities such as education, outreach, training, and enforcement.	Continue to pursue.
Impediment No. 4. Need for continued fair housing education, training, and outreach, particularly among landlords, as well as the general public. There is a general lack of fair housing awareness.		
4 Support fair housing education, outreach, and training to reduce housing discrimination.	A. Partner with HRC to offer annual fair housing training seminars to area landlords and property management companies as well as the general citizenry.	Continue to pursue.
5 Have qualified, independent, and knowledgeable fair housing training provided on an annual basis.	B. Contract with a qualified fair housing instructor to conduct fair housing training annually.	Continue to pursue.
6 To enhance marketing and knowledge of fair housing laws. Provide links to fair housing questions.	C. Put fair Housing information on City's home web page.	Accomplished. Could improve by adding info in multiple languages.

Source: City of Sioux Falls 2012 AI and Root Policy Research.

Fair Housing Action Plan (continued)

Impediment / Goal	Strategies to Meet Goals	2019 Update
Impediment No. 5. It is unclear whether the City adequately meets the language needs of persons with LEP, especially given its growing population in recent years.		
7 Improve access to programs and services for persons with LEP.	Conduct the four-factor analysis to determine the extent to which an LAP may be needed.	Accomplished. Continue to monitor and update LAP as necessary.
Impediment No. 6. Transit-dependent households are in need of additional public transit services to provide better linkages to		
8 Increase access to public transit options for minority households.	A. The City should continue to provide an annual contribution to Sioux Area Metro.	Continue to pursue.
	B. Identify opportunities for the development of medium and high density affordable family housing along existing transit routes. Collaborate with Sioux Area Metro to adequately serve these areas with public transit.	Continue to pursue.
Impediment No. 7. Cost Burden (Housing Cost v. Income Available).		
9 Reduce cost burdens that stretch household budgets to the breaking point. High housing costs drain household resources needed for other staples such as food and transportation.	A. Continue developing partnerships with lenders, Realtors, developers, bankers.	Continue to pursue.
10 Decrease the high cost of housing in some areas of the city limits housing choice for low income households, creating a situation where the poor become concentrated in small areas of the city.	A. Continue to work with builders and developers to expand housing stock.	Continue to pursue.
	B. Continue to partner with developers and lenders to develop in all areas of the city.	Continue to pursue.
Impediment No. 8. Transportation		
11 To solve issues in transportation as impediments were most apparent in the route system as well as in the hour of service.	Work with SAM to change routes and hours and to look for additional funding sources to aid in those changes.	Continue to pursue.
Impediment No. 9. Mortgage loan denials and high-cost lending disproportionately affect minority applicants.		
12 Increase and enhance fair housing outreach and education efforts throughout the City.	A. Encourage HUD-approved homebuyer counseling providers to continue this invaluable service for lower-income and minority households.	Continue to pursue.

Source: City of Sioux Falls 2012 AI and Root Policy Research.

SP-60 Homelessness Strategy – 91.215(d)

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

According to the August 2019 study titled Community Collaboration to Confront Homelessness completed by Augustana Research Institute, overall, Sioux Falls has a higher relative rate of people experiencing homelessness and those people are more likely to be sheltered than unsheltered. When it comes to subpopulations, Sioux Falls ranks near the middle in the number of veterans and chronically homeless, but ranks above the median for students experiencing homelessness. The comparatively high rate of sheltered homeless in Sioux Falls is consistent with the distribution of housing programs available in the community. Relative to other communities, homeless programs in Sioux Falls consist of more emergency shelter beds and fewer permanent housing beds.

Organizations like Bishop Dudley, Children’s Inn and the Union Gospel Mission do outreach to provide emergency shelter for men, women and children. Minnehaha County provides emergency funds for housing individuals experience homelessness until a more stable housing option is identified.

The Volunteers of America does outreach, provides services and supplies temporary housing for veterans experiencing homelessness while Southeastern Behavioral Health does outreach, makes referrals and links to community resources for persons with mental illness.

During the winter months, the Sioux Falls Police Department seeks out unsheltered homeless people to prevent the homeless from death or serious injury due to frostbite by connecting them with shelters in the community.

Addressing the emergency and transitional housing needs of homeless persons

The following agencies and programs provide emergency and transitional housing to homeless persons:

- Bishop Dudley Hospitality House (BDHH) provides emergency and transitional housing. In 2018, BDHH served 1,655 unique individuals, 56 families, and 91 children. Overnight capacity is 80 men, 20 women and seven families at the BDHH. The City’s Housing Division annually supports this effort with up to \$120,000 of City general funds.
- Children’s Inn provides shelter to those facing domestic violence. They have the capacity to serve 38 people. In 2018 Children’s Inn had 976 intakes of women and children who were in need of emergency shelter in the Sioux Falls area.
- St. Francis House currently provides programs for basic needs, case management, debt management, and transitional housing. St. Francis House is currently ongoing a massive upgrade to increase capacity from 80 to 120 individuals. On April 1, 2019 crews began demolition of the five houses that will be the site of the new St. Francis House facility. Construction on the south wing and main office, kitchen and dining area is underway. This phase of the project is scheduled to be completed by the end of December 2019. When that phase is finished, the main shelter will be demolished and construction will begin on the north wing. The entire project is scheduled to be completed by July 2020.

- Union Gospel Mission provides safe, comfortable lodging and showers for individuals who find themselves without shelter and needing a place to rest and get out of the elements. Their Men's Facility has space for 70 men, and the Women & Children's Facility we can accommodate 48 women and children.
- Minnehaha County Safe House is a 33-unit Housing First program designed to provide long term, chronically homeless individuals with severe alcohol dependence permanent housing opportunities, intensive case management, and supportive services. Safe Home is an evidence-based program that comes out of the "Housing First" model and is based upon the proven concept that by providing housing to the most chronically homeless residents of the community, the overall costs of a variety of highly utilized services (detox, emergency rooms, police, jails, etc.) are reduced dramatically. Safe Home is a program of the Minnehaha County Human Services Department and is a result of the commitment of the County Commissioners and many of their constituents who supported and assisted in establishing this facility to meet the needs of our community.
- Minnehaha County Human Services provides security deposit and rent assistance to homeless people. Depending upon funding and eligibility, available emergency services may include shelter, rent, food/non-food items, utility bills, medications, state identification cards, transportation, burials, dental services, optometric services, or hospital bills. County assistance is provided only when other resources have been exhausted.
- Minnehaha County's community triage center (CTC) is a new concept which aims to meet the needs of individuals presenting a behavioral health or substance use need who do not require inpatient or emergency department services. CTC will be a partnership between Minnehaha County, Avera Health, Sanford Health and other supporters. Our community has a subgroup of individuals being served in local emergency departments and in jail who could be better served at a different level and with more coordination of care. The aim is to act as a net to catch those in need who do not reach the criteria for these types of services. The goal is for the triage center to be open by the summer of 2020.
- The Berakhah House provides emergency shelter for veterans experiencing homelessness in Sioux Falls. They shelter up to 9 veterans with the average stay of 60 days.

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.

A number of services and organizations in the community provide assistance in the transition from homelessness to permanent housing and independent living. Shelter is provided by the Union Gospel Mission, St. Francis House, Heartland House (ICAP'S rapid re-housing program), Bright Futures and Safe Home.

Bright Futures provides a defined curriculum of educational courses intended to teach practical life skills (employment, financial and budgetary skills, parenting, etc.) necessary to secure and keep adequate permanent housing. Other organizations mentioned above also provide case management for their residents.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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 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 and be able to identify when they have a fair housing case for discrimination.

The Housing Clinic will work with and take referrals from organizations such as the Triage Center and the SD Human Services Center to connect clients with stable housing upon discharge of patients from publically funded mental health hospitals.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead was banned from residential paint in 1978. However, according to a June 2018 United States Government Accountability Office Report to Congressional Committees titled “Lead Paint in Housing:”

- The Centers for Disease Control and Prevention (CDC) have estimated that approximately half a million U.S. children (ages 1 to 5) have blood lead levels higher than most children’s levels.
- The Department of Housing and Urban Development’s (HUD) most recent survey of housing conditions estimated that roughly 35 percent of U.S. homes (37 million) contained some lead-based paint.

The City of Sioux Falls will work to support creation and construction of new low-income, affordable housing developments which will provide increased access to housing without lead-based paint hazards. This support is both political and financial. We will support creation of larger, multi-family affordable housing projects as well as single-family homes.

Housing programs administered by the City’s Housing Division comply with federal lead-based paint requirements. Under Single-Family Housing Rehabilitation, lead hazards are identified through limited lead screens conducted by risk assessors on staff and/or risk assessments performed by certified risk assessors from local environmental testing companies. All Risk Assessors are certified by the Environmental Protection Agency (EPA). Stabilization of identified lead hazards will be addressed as part of the rehabilitation project if the total amount of federal funds in the project exceeds \$5,000.

To efficiently administer federally funded projects, lead-based paint inspectors, risk assessors, certified workers, and certified supervisors are needed. These persons must be properly trained in the lead-based paint requirements as set out by EPA, or any other education or certification as acceptable to the Department of Housing and Urban Development (HUD). In the past, the City of Sioux Falls sponsored education of its residents by sponsoring Lead Safe Work Practices training. Training is designed to educate residential contractors in safeguarding the occupants of the home as well as themselves and their families. In 2010, the Home Builders Association of the Sioux Empire took the lead in offering education for renovators, construction workers, and other contractors. This was in direct response to the EPA’s Renovation Repair Painting Rule that requires contractors performing renovation, repair, and painting tasks that disturb paint in homes, child care facilities and schools built before 1978 to be properly trained in lead-safe work practices.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions listed above will help remediate existing lead-based paint issues in existing housing through rehabilitation as well as support creation of new affordable housing opportunities that will be free of lead-based paint.

How are the actions listed above integrated into housing policies and procedures?

Existing housing rehabilitation programs have procedures in place to ensure compliance with federal

lead-based paint procedures for remediating lead-based paint hazards safely.

Programs designed to create new, lead-free housing projects will be a priority.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City will continue to provide financial support in 2020 to the Sioux Falls Development Foundation (\$275,000 is budgeted), the Sioux Falls Convention and Visitors Center (\$3,130,923), Downtown Sioux Falls (\$337,000), and Forward Sioux Falls (\$400,000). These economic development organizations actively promote Sioux Falls to attract new businesses and jobs to the city and to encourage the expansion of existing businesses. When Sioux Falls companies expand, new jobs are created, which infuses new capital, and broadens the tax base. The City will continue to aggressively promote itself through its partner organizations to attract new businesses and jobs and to expand upon its position in the region as a major retail trade center. This has been a successful strategy for community development and economic opportunities that has given the City sustained growth and a solid economic base.

Historically, Sioux Falls has had a very strong economy and we expect that to continue. According to preliminary July 2019 numbers from the Bureau of Labor Statistics, the Sioux Falls metropolitan area has an unemployment rate of 2.1% (not seasonally adjusted), which was the third lowest in the country. That percentage is more than 43% lower than the national average of 3.7%.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

To help assist the low-income population prepare for job opportunities, the City's Housing Division initiated the creation of the Bright Futures program in 2011. The City provides CDBG funds to Inter-Lakes Community Action Partnership, Inc. 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.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City will conduct a risk assessment for each subrecipient in accordance with the requirements of 2 CFR 200.331(b)(1-4).

- (1) The subrecipient's prior experience with the same or similar subawards.
- (2) The results of previous audits including whether or not the subrecipient receives a single audit in accordance with subpart F audit requirements of this part and the extent to which the same or similar subaward has been audited as a major program.
- (3) Whether the subrecipient has new personnel or new or substantially changed systems and
- (4) The extent and results of Federal awarding agency monitoring (e.g. if the subrecipient also receives Federal awards directly from a Federal awarding agency).

Sioux Falls will monitor subrecipients of its CDBG and/or HOME funds to ensure compliance with Federal requirements.

Except as noted below, perennial subrecipients are monitored on site every one to three years according to the risk assessment score. It is important to note that City staff will always work closely with all subrecipients while an activity is being carried out and provide technical assistance in an effort to avoid potential compliance issues.

Historically, City of Sioux Falls staff has worked very closely with staff of Affordable Housing Solutions (AHS), a perennial subrecipient, in the administration of the Neighborhood Revitalization Program. Essentially one City FTE position has been responsible for working with AHS and has been dedicated to managing the Neighborhood Revitalization program. City staff has been in contact with AHS staff at least weekly on projects underway. In addition, City staff has reviewed applications to determine eligibility of potential purchasers/renters of housing units developed through this program. Therefore, there has been nothing to monitor the subrecipient for in terms of application review or household eligibility. Because of the constant interaction between the City and AHS, the City considers this subrecipient/program to be low risk. However, the City is in active discussions with AHS to revamp its relationship for this program. In the future, the possibility exists that AHS will be more responsible for the day-to-day operations of this program and the City FTE will have far less involvement. When and if that happens, AHS will be subject to the same risk assessment model outlined above.

One-time, or periodic, subrecipients of CDBG/HOME/City funds may be monitored for compliance dictated by Federal regulation, such as the requirement to monitor past HOME-assisted rental housing developments. In the case of HOME-assisted rental housing, the City will conduct an annual desktop monitoring of each project's rents and tenant incomes. The City is required to physically inspect a sampling of the assisted units and a more detailed review of tenant files every three years. The City will monitor rental housing developments funded with City general funds and/or CDBG funds at the same

schedule as the HOME-assisted projects. This paragraph stands alone and is not subject to the risk assessment policy.

In the administration of each activity, it is important to note that the City obtains and thoroughly reviews each pay request by requiring invoices and back up documentation. If this documentation is not sufficient and does not prove compliant with CDBG/HOME/City requirements, payment is not issued until compliance can be proven.

As the recipient of tenant-based rental assistance (TBRA) funding, Sioux Falls Housing and Redevelopment Commission staff performs annual on-site inspections of rental housing occupied by tenants receiving HOME TBRA as required

Expected Resources

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

Introduction

Anticipated 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: \$		

CDBG	public - federal	Acquisition Admin and Planning Housing Public Services							Most uncommitted prior year resources (in excess of the \$200,000 listed) are still committed to prior year projects that are complex, with multiple funding sources, and therefore slow to come to fruition. Any other available prior year resources will be reallocated to 2020 projects when the first amendment is completed for the 2020 action plan. Expected amount available for the remainder of the Consolidated Plan was estimated
			996,000	682,740	200,000	1,878,740	6,400,000		

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: \$		
								based on \$1,000,000 grant and \$600,000 of program income for the four years remaining in the Consolidated Plan cycle.

HOME	public - federal	Acquisition Homeowner rehab New construction for ownership TBRA	470,000	171,440	350,000	991,440	2,400,000	Most uncommitted prior year resources (in excess of the \$171,440 listed) are still committed to prior year projects that are complex, with multiple funding sources, and therefore slow to come to fruition. Any other available prior year resources will be reallocated to 2020 projects when the first amendment is completed for the 2020 action plan. Expected amount available for the remainder of the Consolidated Plan was estimated
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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: \$		
								based on \$450,000 grant and \$150,000 of program income for the four years remaining in the Consolidated Plan cycle.
Other	public - local	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Housing New construction for ownership	155,399	850,000	75,226	1,080,625	4,000,000	For the purposes of this part we will estimate \$1,000,000 of local funding for these programs for the four years remaining in the Consolidated Plan cycle.

Table 53 - 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

Support for the Housing Division’s programs by the City of Sioux Falls has grown, from approximately \$300,000 in general fund support in 2010 to \$1,035,227 approved for 2020. This 2020 budget amount does not match the prior page—that estimate was for local funds used for Consolidated/Action Plan projects. Some of the \$1,035,227 will be used for projects administered by the City’s Housing Division Consolidated Plan

which are outside the realm of the Consolidated/Action Plan.

Leveraging of private and nonfederal resources by the use of federal funds will be attempted and encouraged whenever possible. Leveraging of private and non-federal resources in conjunction with the use of federal CDBG and HOME funds will continue to be a priority to maximize accomplishments of both 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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, there are no plans to use publicly owned land or property to address the needs identified in the plan. However, if such an opportunity were available to the City, it would be considered.

Discussion

The required 2020 CHDO set aside is to Affordable Housing Solutions and its Neighborhood Revitalization Program. All HOME funds made available for that project are CHDO funds.

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		Housing Units
2	Connect People to Resources to Stabilize Housing	2020	2024	Affordable Housing				Low-Income Households
3	Assist Special Needs Clientele	2020	2024	Non-Homeless Special Needs		Increase self-sufficiency		Households Who Are Elderly or Have a Disability
4	Fair Housing Education and Outreach	2020	2024			Accessibility modifications		Outreach Events

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Expand and Maintain Affordable Housing
	Goal Description	Increase the availability, accessibility and affordability of renter and owner-occupied housing units.
2	Goal Name	Connect People to Resources to Stabilize Housing
	Goal Description	Activities targeted to persons and families experiencing or at risk of homelessness.

3	Goal Name	Assist Special Needs Clientele
	Goal Description	Help persons with special needs with accessibility access as well as provide affordable and accessible housing.
4	Goal Name	Fair Housing Education and Outreach
	Goal Description	The City will support programs designed to increase awareness of fair housing laws providing education and outreach to households and property owners.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following programs, projects and activities will be undertaken in 2020 in whole or in part with the use of federal CDBG and/or HOME funds. Programs, projects and activities funded entirely with City of Sioux Falls General Funds are not included here.

Projects

#	Project Name
1	Single-Family Housing Rehabilitation Loan Program
2	Emergency Mobile Home Repair Program
3	Affordable Housing Solutions: Neighborhood Revitalization (CHDO)
4	Sioux Falls Housing and Redevelopment Commission: TBRA
5	Inter-Lakes Community Action Partnership (ICAP): Bright Futures
6	13 th & Sneve: Acquisition, Demo and Redevelopment
7	Habitat for Humanity: Land Acquisition
8	Sioux Empire Home Builders Care Foundation: Repair Affair Program
9	Independent Living Choices: Rental Modification Program
10	Fair Housing Outreach and Education
11	CDBG Administration
12	HOME Administration

Table 55 – Project Information

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

Allocations were made based on existing priorities and needs.

No obstacles were identified in meeting underserved needs; therefore, no specific actions will be taken. Sioux Falls Community Development 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.

AP-38 Project Summary

Project Summary Information

1	Project Name	Single-Family Housing Rehabilitation Loan Program
	Target Area	
	Goals Supported	Expand & Maintain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$778,400 All other: \$7,412
	Description	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 \$24,999, 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. The following funding sources are budgeted for 2020: (a) \$571,588 of CDBG funds for project costs, (b) \$7,412 of City general funds for project costs, and (c) \$206,812 of CDBG funds for rehabilitation administration. Funds would be provided to an eligible homeowner as a no-interest deferred payment.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	52 single-family homes will be rehabilitated.
	Location Description	Citywide
	Planned Activities	Rehabilitation activities undertaken may include repair or replacement of roofing, siding, plumbing, heating, electrical, windows, doors, painting, weatherization, etc.
Project Name	Emergency Mobile Home Repair Program	

2	Target Area	
	Goals Supported	Expand & Maintain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$49,300
	Description	Matrix Code 14A (14H for delivery costs). Loans are provided to owner-occupants of mobile homes to repair deficiencies that could be potentially life threatening. Maximum household income is 80% AMI. The program provides up to \$3,000 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. Up to \$14,300 of this allocation will be used for rehabilitation administration costs.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	12 housing units will be rehabilitated.
	Location Description	Citywide.
	Planned Activities	Repairs are limited to those that are emergency in nature which may include the repair or replacement of faulty heating, electrical, or plumbing systems, and repairs to weatherproof the housing unit.
3	Project Name	CHDO PROJECT--Affordable Housing Solutions: Neighborhood Revitalization
	Target Area	Neighborhood Conservation Areas/Future Conservation Areas
	Goals Supported	Invest in Core Neighborhoods
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$65,323 HOME: \$197,640 All other: \$850,000

	Description	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 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.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 housing units will be created for households with incomes no greater than 80% of the area median income.
	Location Description	Could be citywide, but mostly in Neighborhood Conservation Areas/Future Conservation Areas.
	Planned Activities	Existing dilapidated properties, or properties without structures, are acquired and replaced with new or rehabilitated quality affordable housing.
4	Project Name	Sioux Falls Housing and Redevelopment Commission: TBRA
	Target Area	
	Goals Supported	Assist homeless and those at risk of homelessness
	Needs Addressed	Affordable Housing
	Funding	HOME: \$390,000
	Description	Matrix Code N/A. SFHRC will provide TBRA to households with incomes no greater than 50% AMI who are homeless or in danger of becoming homeless. This is done through a collaborative effort with Inter-Lakes Community Action Partnership (ICAP). ICAP will provide ongoing case management through Bright Futures. TBRA is provided for a period of up to 24 months. Up to \$6,000 may be used by SFHRC for eligible administrative expenses.

	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	60 low-income households.
	Location Description	Citywide.
	Planned Activities	Rental assistance for low-income households.
5	Project Name	Inter-Lakes Community Action Partnership (ICAP): Bright Futures
	Target Area	
	Goals Supported	Assist homeless and those at risk of homelessness
	Needs Addressed	Programs that Increase Self-Sufficiency
	Funding	CDBG: \$160,000
	Description	Matrix Code 03T. ICAP will provide intense case management to families residing in rental units subsidized with Tenant-Based Rental Assistance (TBRA) and security deposit funds. Each eligible household must have an income no greater than 50% AMI. ICAP works in partnership with Sioux Falls Housing and Redevelopment Commission (SFHRC) under a memorandum of understanding whereby SFHRC provides TBRA, and ICAP provides case management under Bright Futures. The long-term goal for the participants is self-sufficiency.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	60 low-income households.
	Location Description	Citywide.
	Planned Activities	Case management is provided to households receiving tenant-based rental assistance in an effort to move toward self-sufficiency.

6	Project Name	
	Target Area	13 th & Sneve: Acquisition, Demo and Redevelopment
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$250,000 All other: \$175,000
	Description	A 4.47-acre parcel will be acquired. The existing day care facility will be demolished. The property will be rezoned and replatted into approximately 21 parcels for single-family housing development.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	21 single-family homes will be developed. This may include new construction, or moving existing homes that will be rehabilitated to comply with existing codes. A majority of the homes (more than 50%) will be sold and occupied by households with incomes at or below 80% or area median income.
	Location Description	The SE corner of East 13 th Street and South Sneve Avenue currently addressed as 700 South Sneve Avenue (which will be replatted and individually readdressed during the project)
	Planned Activities	Acquisition of land to be redeveloped for approximately 21 housing units.
7	Project Name	Habitat for Humanity: Land Acquisition
	Target Area	
	Goals Supported	Expand & Maintain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$60,000
	Description	Matrix Code 01. No-interest deferred payment loans provided for 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.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 housing units will be created for households with incomes no greater than 50% of the area median income.
	Location Description	
	Planned Activities	Funds will be provided to acquire three lots on which affordable, single-family homes will be constructed and sold to low-income households.
8	Project Name	Sioux Empire Home Builders Care Foundation: Repair Affair Program
	Target Area	
	Goals Supported	Assist Special Needs Clientele
	Needs Addressed	Accessibility Modifications
	Funding	CDBG: \$12,000
	Description	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. 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. The members of the Home Builders Care Foundation volunteer their labor. Up to \$5,000 may be provided per house.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	8 low-income households will benefit. At least one member of the household must be elderly or disabled.
	Location Description	Citywide.
	Planned Activities	Accessibility modifications may include: construction of wheelchair ramps, installation of grab bars, widening of doorways, replacement of doorknobs with levers, and installation of lever faucets.

9	Project Name	Independent Living Choices: Rental Modification Program
	Target Area	
	Goals Supported	Assist Special Needs Clientele
	Needs Addressed	Accessibility Modifications
	Funding	CDBG: \$10,000
	Description	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. Up to \$5,000 may be provided per rental unit.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 low-income households with at least one member with a disability will be assisted.
	Location Description	Citywide.
Planned Activities	Accessibility modifications may include: construction of wheelchair ramps, installation of grab bars, widening of doorways, replacement of doorknobs with levers, and installation of lever faucets.	
10	Project Name	Fair Housing Outreach and Education
	Target Area	
	Goals Supported	Fair Housing Education and Outreach
	Needs Addressed	Fair Housing Education and Outreach
	Funding	CDBG: \$20,000
	Description	Matrix Code 21D. Fair housing outreach and education.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	12 fair housing outreach and events will be supported in addition to other general fair housing education.
	Location Description	Citywide.
	Planned Activities	12 fair housing outreach and events will be supported.
11	Project Name	CDBG Administration
	Target Area	
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	CDBG: \$214,717
	Description	Matrix Code 21A. These funds will be used for management, coordination, monitoring, and evaluation of the Community Development Block Grant Program in 2020.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	231 North Dakota Avenue
	Planned Activities	Administration of the CDBG program.
12	Project Name	HOME Administration
	Target Area	
	Goals Supported	N/A
	Needs Addressed	N/A

Funding	HOME: \$53,800 All other: \$48,213
Description	Matrix Code N/A. These funds will be used for management, coordination, monitoring, and evaluation of the HOME Investment Partnership Program.
Target Date	12/31/2021
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	231 North Dakota Avenue
Planned Activities	Administration of the HOME 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 concentrates most of the CDBG and HOME assistance to neighborhood conservation areas and future conservations areas. Projects outside of the conservation areas are reviewed and approved on a case by case basis.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Conservation Areas/Future Conservation Areas	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Sioux Falls has many core neighborhoods with aging housing stock which need rehabilitation assistance.

Discussion

Please see above.

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 2020 programs and activities designed to foster and maintain affordable housing in Sioux Falls.

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	93
Special-Needs	11
Total	164

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	29
Rehab of Existing Units	75
Acquisition of Existing Units	0
Total	164

Table 58 - One Year Goals for Affordable Housing by Support Type Discussion

Please see above.

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) in an effort to provide safe and affordable housing and tenant based rental assistance. The Housing Division is actively parenting with the Sioux Falls Housing and Redevelopment Commission to identify ways to leverage funding to reach more families in need of affordable housing.

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

The City will continue to support the Tenant-Based Rental Assistance program administered by Sioux Falls Housing and Redevelopment Commission. This program can provide housing assistance to households in need of affordable housing. The Bright Futures case management is a vital component to this 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

As mentioned in the Consolidated Plan, Sioux Falls Housing and Redevelopment Commission (SFHRC) has attempted to involve public housing residents in the operation of the Public Housing program by inviting the public housing residents to form a 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 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 2019, tallied 334 homeless individuals in Sioux Falls, a decrease from 374 counted in January of 2018.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is proposing 2020 CDBG and HOME funding for the tenant-based rental assistance program administered by Sioux Falls Housing and Redevelopment Commission and Inter-Lakes Community Action Partnership's Bright Futures program both of which will serve approximately 60 households that are at risk of homelessness or actually homeless.

\$120,000 is 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 pair 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 Tennant 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

\$93,020 is 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 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 administered by Sioux Falls Housing and Redevelopment Commission. These programs can provide housing assistance to households that are at risk of homelessness or actually homeless. The Bright Futures case management is a vital component to both of those programs. 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 Housing Clinic will work with and take referrals from organizations such as the Triage Center and the SD Human Services Center to connect clients with stable housing upon discharge of patients from publically funded mental health hospitals.

Discussion

Please see above.

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

Introduction:

Please see sections MA-40 and SP-55 of the 2015-19 Consolidated for detailed discussions on barriers to affordable housing development in Sioux Falls.

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

Please see the discussion of barriers in the AI update attached to this Plan. 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 PY2020 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:

Please see below for other actions that will address 91.220(k).

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

Please see AP-55.

Actions planned to reduce lead-based paint hazards

The Single-Family Housing Rehabilitation Program will continue in 2020. As part of rehabilitation projects, lead-based paint hazards are identified and remediated in compliance with federal lead-based paint requirements.

Please see section SP-65 for more details.

Actions planned to reduce the number of poverty-level families

The Bright Futures program will continue in 2020. 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.

Additional details can be found at SP-70.

Actions planned to develop institutional structure

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 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 pair 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 Tennant 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 and be able to identify when they have a fair housing case for discrimination.

Discussion:

Please see above.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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	0
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
Total Program Income	0

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 (whether HOME, CDBG, City general fund, or any combination thereof), 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 development subsidy (whether HOME, CDBG, City general fund, or any combination thereof). Resale requirements are enforced by a deed restriction, signed by the initial and subsequent purchasers, and placed against the property which dictates:

- The home may be resold only to a subsequent purchaser who meets the qualifications set forth in the HOME Regulations.
- Each initial and subsequent purchaser must have an income no greater than 80% of the area median income as set forth by the U.S. Department of Housing and Urban Development (HUD).
- The home is required to be the principal residence of the initial or subsequent purchasers during the applicable HOME program period of affordability.
- Each initial and subsequent purchaser agrees that the property may not be used as rental housing during the applicable HOME program period of affordability.
- 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 or the HOME program.
- If the entire property, or any portion thereof is sold, transferred, or exchanged during the applicable HOME program period of affordability, the initial and subsequent owner of the property shall be entitled to a fair return on their investment. A fair return on investment shall be defined as a sale price no greater than the allowable increase (or decrease) in the value of the property. Allowable increase (or decrease) in value shall be determined by:
 - The Federal Housing Finance Agency's House Price Index (HPI).
 - Any increase (or decrease) in HPI over the time the initial or subsequent owner owned the house shall be added (or subtracted) from the purchase price of the home at the time of initial or subsequent purchase.
 - Any capital improvements made to the house may be added to the seller's basis (i.e. added to that seller's original purchase price). Documentation will be required from the seller to substantiate the costs of those improvements in the home. Some or all (60% or 100%) of the amount of those improvements will be added to the sales price basis for the calculations below.
 - Replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds value, therefore no amount will be added to the sales price basis.
 - Remodeling improvements or upgrades are nationally known to bring less than 100% return on the cost of improvements. Those improvements, such as a kitchen, bath, or other remodel, are estimated to bring a lesser return on investment (e.g., nationally, a kitchen remodel increases a home's value by sixty percent of the cost of the improvement). 60% of those types of remodeling improvements will be added to the purchase price basis.
 - Permanent improvements in the property may be defined as finishing a basement, installing a fence, or other permanent improvements (not remodeling) to the property. 100% of such improvements will be counted at 100% of their cost.
 - The City of Sioux Falls will use the calculator at <https://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx> to determine the maximum subsequent allowable sale price.
 - The allowable subsequent sales price (estimated value determined by the above online calculator) will be established as follows:
 - Selecting Sioux Falls, SD MSA/MSAD.
 - Selecting the quarter in which the house was purchased by the initial or subsequent owner.
 - Selecting the quarter in which the house will be sold to a subsequent buyer (if within the applicable HOME program period of affordability).

- Entering the purchase price by the initial or subsequent owner at the time they purchased the home, plus allowable basis increase (any owner improvements or investments in the home).
- Finally, if the established resale price is not affordable to the subsequent low-income homebuyer, the City may be required to provide additional assistance to that homebuyer – but may not adjust the resale price as a result. However, the City withholds the right to deny purchase to a buyer if it deems the additional assistance to be excessive and prohibitive. Excessive or prohibitive shall be defined as in excess of \$10,000 needed to make the purchase affordable for that buyer. Because the City does not currently have a down payment program in this Consolidated or Action Plan, general funds or other Housing Division non-federal funds would be used for this loan.

All requirements specified above will expire at the end of the applicable HOME program 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.