

Executive Summary

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

1. Introduction

2. Summarize the objectives and outcomes identified in the Plan

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

3. Evaluation of past performance

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

5. Summary of public comments

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

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

7. Summary

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

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

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

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 (optional)

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The 2026 Annual Action 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 and public needs hearings where key stakeholders 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 Annual Action 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 cooperation and input from numerous profit and nonprofit housing and service providers in the community.

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

The institutional structure within Sioux Falls provides a sound footing for implementation of the Annual Action Plan and its objectives. The structure is based upon a network of government, nonprofit housing and service providers, individuals, and businesses that work together toward the common good of the city and its residents, especially the less fortunate members of our community. The City of Sioux Falls continually strives to overcome gaps in institutional structure as well as enhance coordination between all elements of the public service network in Sioux Falls. As always, the cooperation among the public service providers appears effective. The Sioux Empire Homeless Coalition is continually working to enhance coordination between local agencies. This is done in many ways, but specific mention should be made of the monthly forum. Service providers meet monthly to discuss topics, and new, changing or expanding programs that affect the homeless and low-income populations.

The City of Sioux Falls and Minnehaha County have created a joint powers agreement so that a joint Accessible Housing Advisory Board could be created with oversight by both the City and County. The main purpose of this move was to establish a unified vision and plan for addressing housing needs in the community.

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. The CoC has expanded its efforts and knowledge of homelessness in South Dakota by facilitating meetings and events for individuals and organizations and analyzing homelessness information. The CoC invites all persons with an interest in preventing and resolving homelessness and persons with a lived homelessness experience to become members of the CoC.

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

The South Dakota Housing 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. The CoC has expanded its efforts and knowledge of homelessness in South Dakota by facilitating meetings and events for individuals and organizations and analyzing homelessness information. The CoC invites all persons with an interest in preventing and resolving homelessness and persons with a lived homelessness experience to become members of the CoC.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Sioux Falls Housing & 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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Sioux Falls Housing and Redevelopment Commission (SFHRC) was consulted for information on housing and homelessness. They were also invited to all public hearings on the Action Plan and to participate in the community needs survey. SFHRC will continue to be an ongoing partner in coordinating and consulting on projects and programs.
2	Agency/Group/Organization	Inter-Lakes Community Action Partnership
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Education Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Inter-Lakes Community Action Partnership (ICAP) was consulted for information on housing and homelessness. They were also invited to all public hearings on the Action Plan and to participate in the community needs survey. 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 - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Independent Living Choices was consulted for information on persons with disabilities, elderly and non-homeless needs. They were also invited to all public hearings on the Action Plan and to participate in the community needs survey. They are 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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County was consulted for information relating to homelessness. They were also invited to all public hearings on the Action Plan and to participate in the community needs survey.
5	Agency/Group/Organization	Children's Home Shelter
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Children's Home Shelter was consulted for information relating to domestic violence. They were also invited to all public hearings to all public hearings on the Action Plan and to participate in the community needs survey.
6	Agency/Group/Organization	Falls Community Health
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Health

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Falls Community Health was consulted on the health needs of the community. The Housing Division will continue to seek ways to partner with them on ways to collaborate with current and future housing projects and programs.
7	Agency/Group/Organization	City of Sioux Falls Human Relations Office
	Agency/Group/Organization Type	Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Human Relations Office was consulted on fair housing issues and will continue to coordinate with the City's Housing Division on fair housing efforts.
8	Agency/Group/Organization	City of Sioux Falls Emergency Management
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Emergency Management Department which coordinates with other emergency management agencies, has been consulted on Emergency management concerns and will stay in contact for coordination on housing projects in the future.
9	Agency/Group/Organization	City of Sioux Falls Parks & Recreation
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Parks Dept was consulted on public land and coordination on future land development for the public versus what can be developed for housing.
10	Agency/Group/Organization	City of Sioux Falls Planning & Development Services
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Planning & Development Services was consulted on their management of the City's flood plain and coordination going forward on developing housing in appropriate areas free of the flood plan.
11	Agency/Group/Organization	South Eastern Development Foundation
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The South Eastern Development Foundation/South Eastern Council of Governments is the local planning organization that was consulted on housing needs. They were also invited to all public hearings on the Action Plan and to participate in the community needs survey.

12	Agency/Group/Organization	Sioux Falls School District
	Agency/Group/Organization Type	Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Sioux Falls School District was consulted on educational needs in the Sioux Falls community. They were also invited to all public hearings on the Action Plan and to participate in the community needs survey.
13	Agency/Group/Organization	Sioux Falls Development Foundation
	Agency/Group/Organization Type	Services-Employment Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Sioux Falls Development Foundation was consulted on economic development and increased employment activities in the Sioux Falls area and increased coordination on aligning economic development and housing priorities.
14	Agency/Group/Organization	South Dakota Governor's Office of Economic Development
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development Broadband

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Governor's Office of Economic Development was consulted on broadband service as they have a Connect SD Broadband initiative to bring sustainable, high-speed internet to every home and business in South Dakota. The City will continue to stay in contact and collaborate as much as possible. https://sdgoed.com/public-records/connectsd/</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The City invited a wide network of nonprofit, private sector and government partners to participate in the 2026 Action Plan process.

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 Action Plan
Shape Sioux Falls 2050	City of Sioux Falls Planning & Development	The City of Sioux Falls' long-range comprehensive development plan to help guide future growth and development in the community.
NAHRO Secure HOMEs, Strong Communities 2025 Report	NAHRO	Data and highlights of nationwide federal housing and community development programs were used to help define housing goals.
Sioux Falls Housing Needs Assessment 2023	City of Sioux Falls/Augustana Research Institute	Housing needs projections from 2023-2028 were used to help define housing goals.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2025 Community Health Assessment	City of Sioux Falls Health Department, Avera McKennan Hospital, Sanford USD Medical Center, VA	Through our collaborative Community Health Assessment (CHA) process, we have examined health concerns and outcomes, recognizing the significant impact of our community environment. Factors such as access to healthy food, opportunities for physical activity, healthcare services, and housing and transportation options play pivotal roles in the health of our community. As community partners, our influence extends across schools, workplaces, neighborhoods, churches, and public spaces. Feedback gathered through resident surveys, focus groups, and data sharing efforts have been invaluable throughout this assessment.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

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

The City consulted with numerous stakeholder agencies to gather input for the Annual Action Plan.

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

Community Needs Assessment Survey and Public Hearing: Two Needs Assessment public hearings were conducted on May 13, 2026, to solicit feedback from the community about major challenges and priorities for the City with 30 individuals attending, which was noticed in the Dakota Scout and on the City website and emailed to 100 stakeholders. Additionally, in May 2026, the Housing Division conducted an online survey that was posted on the City website and emailed to stakeholders to gather additional feedback. 52 individuals responded to the survey.

Application Process: After the Community Needs Assessment Survey, Public Hearing and AHAB board, The City will advertise the application for the next program year funding. The advertisement includes an email with the Application, notification at the AHAB board meeting, as well as posting the application on the City web page. The process for application award is based on the 5-year Consolidated Plan, updated community housing needs, restrictions by HUD and budget availability.

2026 Annual Action Plan Public Comment Period and Public Hearing: A public notice was published in the Dakota Scout on April 24, 2026, for public comment on the draft 2026 Annual Action Plan. The 30-day comment period ended on May 24, 2026. The Housing Division conducted a public hearing on May 18, 2026, to discuss the draft 2026 Annual Action Plan with ## individuals attending.

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 Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Two public hearings for Needs Assessment were published in the Dakota Scout and on the city website and were conducted on May 13, 2026, to solicit feedback with 30 individuals attending.	Comments are attached in the appendix.	The City accepts all comments and views.	
2	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Online survey posted on the city website in May 2026 and emailed to stakeholders. 52 individuals responded to the survey.	Comments are attached in the appendix.	The City accepts all comments and views.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A public hearing was published in the Dakota Scout and on the city website and was held on May 19, 2026, to take public comments on the draft 2026 Annual Action Plan with ## individuals attending.	Comments are attached in the appendix.	The City accepts all comments and views.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

During the five-year period of the Consolidated Plan, the City of Sioux Falls anticipates investing approximately \$9.0 million of CDBG and HOME funds to achieve the goals outlined in this Strategic Plan. It is important to note that the City's annual allocation of CDBG and HOME funds are subject to change based on federal budget appropriations and shifts in demographic data used in HUD's funding formulas.

For the 2025 program year, the City will receive \$1,096,917 in CDBG funds and \$503,530.27 in HOME funds. When combined with estimated program income and general funds, the 2025 Action Plan anticipates allocating \$2,309,956.27 of funding to activities that will be implemented

from January 1, 2025, to December 31, 2025.

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 Economic Development Housing Public Improvements Public Services	1,136,131.00	450,000.00	656,491.00	2,242,622.00	4,881,537.00	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	503,526.96	121,244.10	491,391.29	1,116,162.35	2,416,641.00	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

Table 5 - Expected Resources – Priority Table

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

Federal funds will be strategically used to leverage additional private, state, and local resources in support of eligible housing and community development activities. Leveraged funds may include homeowner contributions, private developer or business investments, Low-Income Housing Tax Credits (LIHTC), philanthropic and foundation grants, as well as allocations from county and city sources. These partnerships allow the City to extend the impact of limited federal resources and support a broader range of projects that benefit low- and moderate-income residents.

HOME Match Requirements

Under federal HOME regulations, the City of Sioux Falls must contribute a 25 percent local match to HOME-funded projects.

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

As for the preparation of this Consolidated Plan, there is currently no publicly owned land or property that may be used to address the needs identified in this plan.

Discussion

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	2025	2029	Affordable Housing	Citywide	Preserve & Increase Affordable Housing Supply	CDBG: \$1,607,090.00 HOME: \$675,810.00	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	Connect People to Resources to Stabilize Housing	2025	2029	Homeless	Citywide	Prevent and reduce homelessness	CDBG: \$268,306.00 HOME: \$390,000.00	Tenant-based rental assistance / Rapid Rehousing: 24 Households Assisted Homelessness Prevention: 35 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Assist Special Needs Clientele	2025	2029	Non-Homeless Special Needs	Citywide	Address Structural Barriers to Accessibility	CDBG: \$140,000.00	Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Rehabilitated: 11 Household Housing Unit
4	Planning & Administration	2025	2029	Planning & Administration			CDBG: \$227,226.00 HOME: \$50,352.35	Other: 2 Other

Table 6 – 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	Planning & Administration
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
1	Single-Family Housing Rehabilitation Program
2	Mobile Home Repair Program
3	Rental Accessibility Modification
4	Homeowner Accessibility Modification
5	Bright Futures Case Management
6	Tenant-Based Rental Assistance (TBRA)
7	Rental Housing Development
8	Homeownership Development
9	Rental Housing Rehabilitation
10	CDBG Admin
11	HOME Admin

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Single-Family Housing Rehabilitation Program
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve & Increase Affordable Housing Supply
	Funding	CDBG: \$607,090.00
	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 \$35,000, but could be further limited based on rehabilitation needs, length of ownership, county assessed value, equity, and income. Exceptions to the limit will be considered on a case-by-case basis. Funds would be provided to an eligible homeowner as a no-interest deferred payment loan.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	45 low-moderate income families
	Location Description	Citywide
	Planned Activities	Homeowner rehabilitation
2	Project Name	Mobile Home Repair Program
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve & Increase Affordable Housing Supply
	Funding	CDBG: \$100,000.00
	Description	Matrix Code 14A (14H for delivery costs). Loans are provided to owner-occupants of mobile homes to repair deficiencies. Maximum household income is 80% AMI. The program provides up to \$5,000 per unit during the life of the mobile home. Funding is provided as a no-interest deferred loan that is forgiven after one year of ownership and occupancy following completion of the repair work.
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	15 low-mod income households
	Location Description	Citywide
	Planned Activities	mobile home owner rehabilitation
3	Project Name	Rental Accessibility Modification
	Target Area	
	Goals Supported	
	Needs Addressed	Address Structural Barriers to Accessibility
	Funding	CDBG: \$45,000.00
	Description	Matrix Code 14A. Grant funds will be reserved for subrecipients to apply to provide accessibility modifications to rental units.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 special needs clientele targeting elderly or disabled.
	Location Description	Citywide
	Planned Activities	No activities have been awarded at this time. When the competitive application cycle is complete, the City will have specific activities to allocate to.
4	Project Name	Homeowner Accessibility Modification
	Target Area	
	Goals Supported	
	Needs Addressed	Address Structural Barriers to Accessibility
	Funding	CDBG: \$95,000.00
	Description	Matrix Code 14A (14H for rehabilitation administration). Grant funds reserved for subrecipients to administer home accessibility modifications.
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	11 low-mod income households targeting elderly or disabled homeowners
	Location Description	Citywide
	Planned Activities	No activities have been awarded at this time. When the competitive application cycle is complete, the City will have specific activities to allocate to.
5	Project Name	Bright Futures Case Management
	Target Area	
	Goals Supported	Connect People to Resources to Stabilize Housing
	Needs Addressed	Prevent and reduce homelessness
	Funding	CDBG: \$268,306.00
	Description	Public Service. Grant funds reserved for subrecipient to provide families who are at-risk of homelessness with intense case management in conjunction with Tenant-Based Rental Assistance (TBRA) and security deposit funds. The long-term goal for the participants is self-sufficiency. TBRA is provided for a period of up to 24 months.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	35 persons who are at-risk of homelessness
	Location Description	Citywide
	Planned Activities	Connected services for households qualified for the TBRA program
6	Project Name	Tenant-Based Rental Assistance (TBRA)
	Target Area	
	Goals Supported	Connect People to Resources to Stabilize Housing
	Needs Addressed	Prevent and reduce homelessness
	Funding	HOME: \$390,000.00
	Description	Funds reserved for subrecipient to provide TBRA to households with incomes no greater than 50% AMI who are homeless or in danger of becoming homeless for a period of up to 24 months.

	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	24 low-income households
	Location Description	Citywide
	Planned Activities	Provide TBRA for households at risk of homelessness, partnered with case management to establish wraparound services to increase success.
7	Project Name	Rental Housing Development
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve & Increase Affordable Housing Supply
	Funding	HOME: \$350,000.00
	Description	Funds reserved for new construction rental projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	2 HOME-assisted units for low-income households
	Location Description	Citywide
	Planned Activities	No activities have been awarded at this time. When the competitive application cycle is complete, the City will have specific activities to allocate to.
8	Project Name	Homeownership Development
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve & Increase Affordable Housing Supply
	Funding	HOME: \$325,810.00
	Description	Funds are reserved for new construction owner-occupied projects to assist in the development of single-family homeownership opportunities.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	8 HOME-assisted units for low-mod income households
	Location Description	Citywide
	Planned Activities	No activities have been awarded at this time. When the competitive application cycle is complete, the City will have specific activities to allocate to.
9	Project Name	Rental Housing Rehabilitation
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve & Increase Affordable Housing Supply
	Funding	CDBG: \$900,000.00
	Description	Funds will be reserved for rental housing rehabilitation projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	24 low-mod income households
	Location Description	Citywide
	Planned Activities	No activities have been awarded at this time. When the competitive application cycle is complete, the City will have specific activities to allocate to.
10	Project Name	CDBG Admin
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve & Increase Affordable Housing Supply Prevent and reduce homelessness Address Structural Barriers to Accessibility
	Funding	CDBG: \$227,226.00
	Description	Matrix Code 21A. These funds will be used for management, coordination, monitoring, and evaluation of the Community Development Block Grant Program in 2026. Some City general funds are also used for this project.

	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	HOME Admin
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve & Increase Affordable Housing Supply Prevent and reduce homelessness Address Structural Barriers to Accessibility
	Funding	HOME: \$50,352.35
	Description	These funds will be used for management, coordination, monitoring, and evaluation of the HOME Program in 2026.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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 conservataion areas and future areas. Projects outside of the conservtion areas are reviewed and approved on a case by case basis.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Sioux Falls has many core neighborhoods with aging housing stock which need rehabilitation assistance but there are also homes citywide in need of rehabilitation assistance.

Discussion

Please see above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Three high priority affordable housing needs are identified in the 2025-2029 Consolidated Plan and three Strategic Plan goals are established to provide the framework necessary to invest CDBG and HOME funds to address the affordable housing needs of the City. During the 2026 program year, the City will implement the following affordable housing activities:

TBRA: Rental Assistance - 24

(Special-Needs)Rental Housing Rehab -8

(Special-Needs) Homeowner Housing Rehab - 8

Homeownrhousing Rehab - 60

Cleveland Twin-Homes - 8

Rosa Parks Apartments - 29

CHDO Project - 2

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	134
Special-Needs	19
Total	153

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	24
The Production of New Units	10
Rehab of Existing Units	119
Acquisition of Existing Units	0
Total	153

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

Discussion

During the 2026 program year, the City will allocate CDBG funds to provide financial assistance to low- and moderate-income homeowners to help preserve their homes in need of critical home improvements. In addition, Sioux Falls plans to utilize HOME and CDBG funds to provide rental assistance to eligible tenants with supporting case management. As it relates to expanding the supply of affordable housing, Sioux Falls intends to partner with a Community Development Housing Organization (CHDO), or private developer, and invest HOME funds toward developing affordable homeownership housing.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

SFHRC holds resident meetings twice a year where residents are invited to meet staff, discuss their wants and needs and provide input on capital needs. Residents are provided lunch and Hy-vee gift cards as an incentive to attend. SFHRC also partners with Affordable Housing Solutions, a non-profit housing developer, who has developed single family homes for sale to low-income households.

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

N/A

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

In 2024, the City of Sioux Falls allocated funding to South Dakota Urban Indian Health (SDUIH) through a competitive RFP process to strengthen homelessness street outreach efforts under the Wo’okiye Project. This partnership has enabled SDUIH to build sustained relationships with unhoused individuals, including connecting the most vulnerable to housing, treatment, and family reunification. Working closely with city leaders, the Sioux Falls Police Department, Parks & Recreation, and other service providers such as the VA, a coordinated process was developed to assist those living in encampments. This process ensures individuals are offered access to critical services, resources, and transportation when needed. The 2024 outreach highlights include linking individuals to mental health care, substance use treatment, medical appointments, obtaining identification documents, as well as improving data collection through the Helpline Center Network of Care to better track outcomes. The collaboration has also included joint trainings, operationalizing clear key performance indicators in the city contract, and maintaining street outreach and cultural programs for our tribal community members.

The Downtown Sioux Falls Ambassadors program is a dedicated team committed to keeping the heart of the city clean, safe, and welcoming. While their visible role includes maintaining public spaces, the Ambassadors also serve as a critical link between the downtown community, law enforcement, and local service providers in addressing homelessness. This small but impactful team builds relationships with unhoused individuals, helping them access resources ranging from shelter and medical care to a wide range of services. When needed, they escort individuals to The Link for sobering or detox services, ensuring they receive immediate care in a safe environment. Through their consistent presence and compassionate approach, the Downtown Sioux Falls Ambassadors play an essential role in both improving the quality of life downtown and connecting unhoused residents to the help they need.

The City of Sioux Falls’ Homelessness Services Coordinator is establishing a Winter Planning Response Committee to proactively prepare for the challenges cold weather brings to the community, particularly for the unhoused. This committee, comprised of service entities, neighborhood associations, and community stakeholders, will develop a comprehensive cold weather response plan that includes a strategic framework for winter preparedness, identification of priority areas requiring immediate and coordinated attention, and a clear outline of key partners and their roles in the response effort. The plan

will culminate in a concise summary designed for effective implementation, ensuring that resources, communication, and action steps are in place before severe weather strikes. By bringing together city departments, service providers, and community stakeholders, the Winter Planning Response Committee will strengthen Sioux Falls' ability to safeguard those loving outside and deliver timely, coordinated assistance during the harshest months of the year.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Sioux Falls partners closely with the Bishop Dudley Hospitality House (BDHH), a vital emergency shelter serving individuals and families in crisis. In 2024, BDHH expanded its capacity by opening the new Center for Families, creating approximately 10 safe and supportive rooms for families with small children. The City of Sioux Falls provides direct funding of \$145,000 to BDHH in recognition of the essential role emergency shelter plays in meeting a specific and urgent community need. Beyond financial support, the City collaborates with BDHH to assist individuals who are extremely hard to house, working alongside organizations such as the Union Gospel Mission and St. Francis House to coordinate transitions from emergency shelter into transitional housing or more stable living situations, freeing up beds for those in immediate need. The impact of this partnership is clear: in July 2025 alone, BDHH provided shelter to 378 guests, averaging 117 people per night, with men's and women's sides operating over capacity at 112.5% and 135% respectively. This included 12 families with 39 unique guests, 24 of them children, many under age 10 and representing diverse racial backgrounds. Addressing homelessness also requires tackling root causes, and the City extends its efforts through partnerships with The Link, the community triage center, which provides detox and sobering services to individuals coming directly from the streets, connecting them to treatment and support. This integrated approach strengthens the citywide safety net and ensures both immediate shelter needs and long-term housing stability are addressed.

Through partnerships with Minnehaha County Human Services Department, Safe Home is a Housing First model that our community has benefited from. Safe Home is a 33-unit Housing First program that offers permanent housing, intensive case management, and supportive services to long-term, chronically homeless individuals struggling with severe alcohol dependence. Rooted in the evidence-based Housing First model, the program operates on the proven principle that providing stable housing to the community's most chronically homeless residents significantly reduces the demand for costly services such as detox centers, emergency rooms, law enforcement, and jails. Administered by the Minnehaha County Human Services Department, Safe Home is the product of strong support from the community who recognized the need for a dedicated facility to address this complex issue.

Domestic violence continues to be a critical and urgent issue in our community, leaving survivors and their families in need of immediate safety, stability, and support. The new Shelter for Family Safety, previously Children's Inn, provides a secure haven for up to 100 individuals and families fleeing violence

in their homes, offering not only a safe place to stay but also access to essential resources such as counseling, legal assistance, and advocacy.

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

The City of Sioux Falls partners with the Sioux Falls Housing and Redevelopment Commission to reserve approximately 60 Section 8 housing vouchers specifically for chronically homeless individuals. This Housing First model significantly shortens the time people remain homeless by enabling some of the community's most vulnerable residents to access stable housing more quickly and begin working toward long-term independence. To ensure successful transitions, Sioux Falls Housing provides Community Health Workers who assist clients with every step of the process, from completing application paperwork and connecting with landlords to signing leases and implementing eviction prevention strategies. This personalized support helps remove barriers that often derail housing placements and ensures residents have the tools they need to remain housed. So far, this year, Sioux Falls Housing has housed 28 individuals with these vouchers. In addition, the State of South Dakota has dedicated funding to assist children who have lived in foster care, further expanding housing opportunities for a population at high risk of homelessness and creating a more comprehensive safety net for those in need.

A new initiative that is led by the City of Sioux Falls will lead the way for homeless individuals and their families to find appropriate, safe, and affordable housing. The Housing Hub is a centralized, digital platform designed to increase access to affordable housing options and reduce the time that households are at-risk of or experiencing homelessness. By uniting case managers and property managers into one shared system, the Housing Hub streamlines the housing search and application process, delivering faster, more effective support for those who need it most. This platform will have searchable property listings specific to people who need income restricted units at 60% or below AMI along with a map that shows the properties. This platform will hold a centralized application process, income calculator, and tools for case managers or housing navigators. The Housing Hub will assist with the streamlining of the application process for case managers, landlords, and future tenants.

East River Legal Services is a vital resource in Sioux Falls that assists in helping residents remain in their homes by providing legal support and advocacy for tenants facing housing challenges. Many renters are unaware of their rights when dealing with landlords or navigating court processes, and too often, individuals must attend eviction proceedings or administrative hearings without legal representation. East River Legal Services steps in to fill this gap, offering assistance with a range of housing issues, including evictions, needed repairs, non-renewal of leases, and lease terminations. By ensuring tenants have access to knowledgeable legal guidance, this organization helps prevent unnecessary

displacement, protect housing stability, and uphold the rights of those most at risk of losing their homes.

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.

To prevent homelessness among those at highest risk, the City of Sioux Falls partners with the Minnehaha County Alliance program, which focuses on individuals who cycle in and out of jail repeatedly. This collaborative initiative provides intensive case management, connecting participants to stable housing, basic needs, employment opportunities, identification documents, and treatment services when needed. By addressing these core barriers, the program helps break the cycle of incarceration and homelessness, reducing the likelihood that individuals will reenter the justice system or return to the streets. Complementing this effort, the City's own federally qualified health center, Falls Community Health, delivers medical, dental, and behavioral health services to many people experiencing homelessness. Together, these programs create a bridge from crisis to stability, ensuring that those leaving publicly funded institutions or systems of care have the resources and support needed to secure long-term housing and rebuild their lives.

Minnehaha County Health and Human Services plays a vital role in homelessness prevention and emergency assistance by advocating for, empowering, and partnering with individuals in crisis. Through its emergency services program, the department provides eligible residents with critical, time-sensitive support designed to stabilize their living situation and prevent homelessness before it occurs. Assistance may include covering rent or deposits to secure housing, paying past-due utility bills to keep essential services connected, providing shelter or transportation in urgent situations, and helping with medical needs such as hospital bills or medications. The program also extends support for funeral or burial expenses, recognizing the broader hardships that can destabilize households. By addressing these urgent needs quickly and compassionately, Minnehaha County Health and Human Services helps individuals and families avoid entering homelessness and creates a stronger foundation for long-term stability.

Discussion

Please see above.

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

Introduction:

A barrier to affordable housing is a public policy or regulation that constrains the development and preservation of affordable housing such as tax policy, land use controls, zoning ordinances, building codes, growth limits, environmental protection, and fees. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

No City policies have been identified as barriers or as having a negative effect upon the availability of affordable housing. Stakeholders did not find that City regulations or practices impede development of affordable housing. The City has a practice of being responsive to residential development and supportive of affordable housing development. Therefore, the City does not propose any reform measures to address the Negative Effects of Public Policies on Affordable Housing and Residential Investment. The city will continue to support and facilitate development of affordable housing by continually monitoring potential barriers and addressing those as they arise.

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

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 PY2026 and future program years will address structural and market barriers related to inequities in ownership and lack of affordable housing.

Discussion:

Please see above.

AP-85 Other Actions – 91.220(k)

Introduction:

In accordance with the goals and objectives outlined in the 2025-2029 Consolidated Plan, the City will execute the other actions described below.

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

In 2026, Sioux Falls plans to take the following actions:

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

Actions planned to reduce lead-based paint hazards

All housing rehabilitation and affordable housing preservation projects include testing for lead-based

paint and related hazard elimination activities when needed.

Actions planned to reduce the number of poverty-level families

The Bright Futures program will continue in 2026. The Housing Division will provide CDBG funds to Inter-Lakes Community Action Partnership to administer this program. The program is designed to improve the lives of low-income households by providing intense case management while each household receives rental assistance. The goal of this two-year program is that each participating household will have stabilized their living situation and freed themselves from governmental assistance of any kind. It is anticipated that this program will continue for the foreseeable future.

Actions planned to develop institutional structure

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

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

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

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

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

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

families to needed resources.

In partnership with Minnehaha County, the Housing Division of Sioux Falls will work to better coordinate the affordable housing ecosystem. Clients in need of housing support services would be 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.

Discussion:

Please see above.

Program Specific Requirements

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

Introduction:

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

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

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

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	450,000
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:	450,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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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(I)(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 any Homeownership Development project will receive a development subsidy, not a direct homebuyer subsidy. Houses made available through these projects are subject to the requirements at §92.254(a)(4), which impose resale restrictions for a period of affordability, the length of which is dictated by the amount of the original HOME development subsidy. Resale requirements are enforced by a deed restriction, signed by the initial and subsequent purchasers, and filed against the property which dictates:

- That the home may be resold only to a subsequent purchaser who meets the qualifications set forth in the HOME Regulations.
- That the initial or subsequent purchaser agrees to notify the City in writing of any sale, transfer, or exchange of the entire property, or any portion thereof.
- That the initial or subsequent purchasers may sell, transfer or exchange the property at any time, but the initial and subsequent purchasers shall notify in writing and obtain the agreement of any purchaser that the property is subject to the requirements of the deed restriction. This provision shall not act to waive any other restriction on sale, transfer, or exchange of the property. All owners agree that the City may void any sale, transfer or exchange of the property if the buyer or successor or other person fails to assume the requirements of the deed restriction.
- The housing is required to be the principal residence of the initial or subsequent purchasers during the applicable period of affordability.
- Each initial and subsequent purchaser must have an income no greater than 80% of the median family income.
- Each initial and subsequent purchaser agrees that the property may not be used as rental housing during the applicable period of affordability.
- That the property will not be resold by the initial or subsequent purchaser at a profit above documented costs and an added amount not to exceed the federally calculated rate of inflation per year of ownership throughout the term of the agreement.

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

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

The City of Sioux Falls does not intend to use HOME funds to refinance existing debt secured by

multifamily housing that is being rehabilitated with HOME funds.

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

N/A

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

Priority will be given to families with children who are at imminent risk of homelessness [Housing Division Policy]. Imminent risk of homelessness is defined as a household that will imminently lose their primary nighttime residence, provided that (1) the residence shall be lost within 14 days of the date of application for homeless assistance, (2) no subsequent residence has been identified, and (3) the household lacks the resources or support networks needed to obtain other permanent housing [https://www.hudexchange.info/resources/documents/HomelessDefinition_RecordkeepingRequirementsandCriteria.pdf]. This would include, but is not limited to, families who are being evicted from a housing unit or are being kicked out of a friend/family home for various reasons.

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

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

N/A

Please see above.

