

DRAFT FOR PUBLIC REVIEW | MARCH 10-27, 2023

# SUMMARY REPORT

JANUARY–DECEMBER 2022

The City of Sioux Falls Housing Division provides funding to the various programs and projects described herein. Funding for these activities is provided by the federal Community Development Block Grant (CDBG) program, the federal Home Investment Partnerships (HOME) program, City of Sioux Falls General Funds, community partners, and department resources. For further information, please contact the Housing Division.



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CITY OF  
**SIoux FALLS**  
HOUSING DIVISION

INVESTING IN OUR COMMUNITY 2022		
Funding Type	Source	Amount Expended
CDBG	public - federal	\$1,628,463
HOME	public - federal	\$586,911
Other (ARPA)	public - federal	\$296,851
Other (State FLEX Loan)	public - state	\$603,458
General Fund	public - local	\$319,172
NR Revolving	revolving	\$178,320
<b>Total Program Funding</b>		<b>\$3,613,175</b>

### SINGLE-FAMILY HOUSING REHABILITATION (Housing Division)

No-interest deferred payment loans are provided to maintain homes in a decent, safe, and sanitary condition. Household income must be no greater than 80% of median family income.

Projects underway in 2022 .....	155
CDBG Funds Expended in 2022.....	\$754,774.75
General Funds Expended in 2022 .....	\$71,517.40
ARPA Funds Expended in 2022 .....	\$296,850.96
Total Funds Expended in 2022.....	\$1,123,142.91
Projects under contract that will continue into 2023.....	44
<b>Projects completed in 2022 .....</b>	<b>111</b>
Of the 111 projects completed:	
Average project.....	\$10,976.89
People assisted.....	240
Average household income .....	53% AMI
Average household size .....	2.2 people
Household income (0–30% AMI) .....	10
Household income (30–50% AMI) .....	26
Household income (50–80% AMI) .....	47
Other (other aid-based qualifications).....	28
Large families (5+ members).....	11
Female-headed households.....	53
Elderly households.....	54
Disabled households .....	14
White (including 2 of Hispanic origin).....	88
Black/African American.....	4
American Indian/Alaska Native.....	1
Asian.....	1
Other .....	17

## MOBILE HOME REPAIR (Housing Division)

Financial assistance is provided for emergency repairs to mobile homes. Loans are forgiven after one year of ownership and occupancy. Household income must be no greater than 80% of median family income.

Projects underway in 2022 .....	8
CDBG Funds Expended in 2022.....	\$23,852.17
Projects under contract that will continue into 2023.....	0
<b>Projects completed in 2022 .....</b>	<b>8</b>
<b>Total people assisted in 2022.....</b>	<b>12</b>
Of the 8 projects completed:	
Average loan .....	\$3,181.52
Average household income .....	44% AMI
Average household size .....	1.5 people
Household income (0–30% AMI) .....	2
Household income (30–50% AMI) .....	3
Household income (50–80% AMI) .....	3
Female-headed households.....	5
Elderly households .....	6
Disabled households .....	3
White.....	11
Black/African American.....	1

## RENTAL REHABILITATION LOAN PROGRAM (Housing Division)

Repayment loans with 3% interest are provided to owners of rental property. Funds may be used for exterior and interior rehabilitation, excluding appliances. This is a nonfederal program with no reporting requirements related to household demographics. The program is funded solely by loan repayments from prior projects.

Projects underway in 2022 .....	19
Flex Revolving Loan Funds Expended in 2022 .....	\$603,458.34
Projects under contract that will continue into 2023.....	7
<b>Projects completed in 2022 .....</b>	<b>12</b>

## NEIGHBORHOOD REVITALIZATION (AFFORDABLE HOUSING SOLUTIONS)

Affordable Housing Solutions acquires properties for development of affordable housing. Many times, properties with extremely dilapidated structures contributing to neighborhood deterioration are acquired for redevelopment. The existing structures will be (a) demolished with new housing constructed on the site, or (b) rehabilitated into quality affordable housing. Alternatively, properties without existing structures are acquired under favorable circumstances in order to develop new affordable housing. Each new or rehabilitated unit is made available for sale or lease to a household whose income is no greater than 80% of median family income. HOME, CDBG and General Funds are typically used as grant funds while the Revolving Loan Funds are repaid when the home is sold.

Projects underway in 2022 .....	13
HOME Funds Expended in 2022 .....	\$254,047.16
CDBG Funds Expended in 2022 .....	\$69,112.36
General Funds Expended in 2022 .....	\$46,523.68
<u>Revolving Loan Funds Expended in 2022.....</u>	<u>\$178,319.72</u>
Total Funds Expended in 2022 .....	\$548,002.92
Projects under contract that will continue into 2023.....	8
<b>Projects completed in 2022 .....</b>	<b>5</b>
<b>Total people assisted in 2022.....</b>	<b>10</b>
Of the 5 projects completed:	
Average sale price .....	\$215,580
Average household income .....	\$43,689 (62% AMI)
Average household size .....	2 people
Household income (30–50% AMI) .....	1
Household income (50–80% AMI) .....	4
Large families (5+ members).....	0
Female-headed households.....	2
Disabled households .....	0
White.....	4
Black/African American.....	1

## LAND ACQUISITION/HOUSE CONSTRUCTION (Habitat for Humanity)

Deferred payment loans are provided for acquisition of land on which new houses are constructed utilizing volunteer labor and donated materials and services. Each home is sold to a household whose income is no greater than 80% of the median family income.

Projects underway in 2022 .....	5
CDBG Funds Expended in 2022.....	\$68,000.00
Projects under contract that will continue into 2023.....	3
<b>Projects completed in 2022 .....</b>	<b>2</b>
<b>Total people assisted in 2022.....</b>	<b>15</b>
Of the 2 projects completed:	
Average land cost (City portion) .....	\$34,000
Average construction cost (including land) .....	\$231,594
Average volunteers per project .....	89
Average volunteer hours per project.....	1,012
Average household income .....	\$61,037 (50% AMI)
Average household size .....	7.5 people
Household income (30–50% AMI) .....	1
Household income (50–80% AMI) .....	1
Large families (5+ members).....	2
Female-headed households.....	0
Black/African American.....	2

## MILLARD ACRES-NORTON DEVELOPMENT (Habitat) 2201 E. 34th St. N

In 2019, the City committed up to \$111,180 of General Funds and \$11,180 of Storm Drainage Funds toward the construction of 20 owner-occupied units. \$100,000 of the funds were provided as a no-interest, deferred loan and \$22,360 of the funds were provided as a grant. Construction began in 2021 and is estimated to be completed by the end of 2024. Each new unit is made available for sale to a household whose income is no greater than 80% of median family income.

General Funds Expended in 2020 .....	\$108,382.00
General Funds Expended in 2021 .....	\$2,797.73
Storm Drainage Funds Expended in 2021.....	\$11,179.74
Housing units that will continue into 2023.....	17
Housing units completed in 2022 .....	3
Of the 3 projects completed:	
Average land cost (City portion) .....	\$5,000.00
Average construction cost (including land) .....	\$146,736
Average volunteers per project .....	157
Average volunteer hours per project.....	971

Average household income .....	\$ 47,400 (34% AMI)
Average household size .....	3.6 people
Household income (30–50% AMI) .....	3
Large families (5+ members).....	1
Female-headed households.....	1
Black/African American.....	1
White.....	2

**SNEVE DEVELOPMENT (Southeastern Development Foundation) 700 S. Sneve Ave**

**In 2020, the City committed \$580,000 of CDBG Funds and \$100,000 of General Funds toward the construction or relocation and rehabilitation of 24 owner-occupied units. The funds were provided as a no-interest, deferred loan. Construction began in 2020 and is estimated to be completed by the end of 2023. At least 51% of the units made available for sale to a household whose income is no greater than 80% of median family income. The remaining units will be available for sale to a household whose income is at or below 120% of median family income.**

CDBG Funds Expended in 2020.....	\$580,000.00
General Funds Expended in 2020 .....	\$86,930.51
<b>Housing units sold in 2021 .....</b>	<b>6</b>
<b>Housing units sold in 2022.....</b>	<b>10</b>
<b>Total people assisted in 2022.....</b>	<b>16</b>
Household income (30-50% AMI) .....	3
Household income (50-80% AMI) .....	5
Household income (80-120% AMI) .....	2
Female-headed households.....	7
Large family households .....	1
White.....	6
Black/African American.....	1
American Indian/Alaskan Native.....	1
Housing units that will continue into 2023.....	8

## VETERNAS COMMUNITY PROJECT-WILLOW AVENUE INFRASTRUCTURE

In 2021, the City verbally committed up to \$447,000 of CDBG Funds toward the expansion of North Willow Avenue to provide access to the Veterans’ Community Project (VCP) transitional tiny-home development. Construction of the road was scheduled to begin in 2021 but was delayed due to high inflationary and supply chain disruptions. Additional funds were committed in 2022, and the construction of the road was completed. The ground-breaking for the development, which will contain 26 units, was held on June 30, 2022. Each new unit will be made available for lease to homeless veterans.

CDBG Funds Expended in 2022.....	\$539,900.00
General Funds Expended in 2022 .....	\$19,468.23
Projects (units) that will continue into 2023 .....	1 (26)

## VINEYARD HEIGHTS (VINEYARD HEIGHTS LIMITED PARTNERSHIP) S. Vineyard Ave.

In 2020, the City verbally committed \$200,000 of HOME Funds toward the construction of a 62-unit affordable housing rental development—12 one-bedroom units, 34 two-bedroom units, and 16 three-bedroom units. In 2021, the funding source was changed to CDBG funds and increased to \$450,000.00. Of the total, \$250,000.00 will be provided as a no-interest loan with annual repayments for 30 years. The remaining \$250,000.00 is deferred until sale of the project or December 1, 2064, whichever occurs first. Construction began in 2021 and is estimated to be completed by the end of 2023.

CDBG Funds Expended in 2021.....	\$450,000.00
Units will be targeted to households at the following income level:	
Household income (0–30% of median family income).....	3
Household income (30–50% of median family income).....	37
Household income (50–80% of median family income).....	22

## RENTAL HOME MODIFICATION (Independent Living Choices)

This program offers grants to make accessibility modifications in rental units occupied by households with disabilities. Household income must be no greater than 50% of median family income.

<b>Rental units modified for accessibility.....</b>	<b>4</b>
<b>Total people assisted in 2022.....</b>	<b>4</b>
CDBG Funds Expended in 2022.....	\$3,459.14
General Funds Expended in 2022 .....	\$15,000.00
Average project cost .....	\$4,614.79
Average household income .....	\$12,809 (21.23% AMI)
Average household size .....	1 person
Household income (0–30% AMI) .....	3
Household income (30-50% AMI) .....	1

Female-headed households.....	2
Elderly households.....	1
Disabled households.....	4
White.....	2
Black/African American.....	1
Native Hawaiian/Pacific Islander.....	1

**REPAIR AFFAIR (INDEPENDENT LIVING CHOICES IN PARTNERSHIP WITH HOME BUILDERS CARE FOUNDATION)**

Grants are provided for the cost of materials to make accessibility modifications in homes owned and occupied by households that are elderly and/or disabled. Income must be no greater than 80% of median family income. Members of the Home Builders Association provide volunteer labor. Each project has a team leader who is a builder or remodeler. The remainder of the team is mostly associate members of the Home Builders Association whose construction knowledge could vary.

<b>Owner-occupied units modified for accessibility.....</b>	<b>6</b>
<b>Total people assisted in 2022.....</b>	<b>8</b>
General Funds Expended in 2022.....	\$6,662.63
Average project cost.....	\$1,298.70
Number of volunteers.....	35
Average volunteers per project.....	6
Number of volunteer hours.....	170
Average volunteer hours per project.....	28
Average household income.....	\$1,668.85 (32.08% AMI)
Average household size.....	1 person
Household income (0–30% AMI).....	2
Household income (30–50% AMI).....	4
Female-headed households.....	4
Elderly households.....	4
Disabled households.....	5
White.....	6



## BRIGHT FUTURES (Inter-Lakes Community Action)

The program attempts to lead households toward economic self-sufficiency and eliminate their dependence on other assistance programs. It incorporates intense case management to households receiving Tenant-Based Rental Assistance, defined herein.

New households assisted in 2022.....	42
Households continuing the program from 2021 .....	45
<b>Total households (people) assisted in 2022.....</b>	<b>87 (273)</b>
CDBG Funds Expended in 2022.....	\$169,365.00
Results of 44 households leaving the program in 2022:	
Completed: Living situation stabilized; fully self-sufficient .....	3
Completed: Living situation stabilized; less dependent on government programs .....	11
Completed: Living situation remained unstable; didn't reduce dependence on govt. programs.....	1
Removed from program for noncompliance .....	22
Client chose to leave program/moved out of town/other .....	6
Of the 87 households assisted in 2022:	
Household income (0–30% AMI) .....	80
Household income (30–50% AMI) .....	7
Average household size .....	3 people
Large families (5+ members).....	14
Female-headed households.....	82
Disabled households .....	2
Chronically homeless prior to assistance.....	0
White (including 5 of Hispanic origin).....	42
Black/African American.....	7
American Indian/Alaska Native (including 3 of Hispanic origin).....	35
American Indian/Alaska Native & White .....	1
Black/African American & White .....	2

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

Households that are homeless or at risk of homelessness receive funding for rental assistance in housing that is affordable, decent, safe, and sanitary. Assistance with a security deposit may also be provided. Household income must be no greater than 50% of median family income. Recipients of Tenant-Based Rental Assistance also receive case management through the Bright Futures program listed above.

New households assisted in 2022.....	27
Households continuing the program from 2021 .....	41
<b>Total households (people) assisted in 2022 .....</b>	<b>68 (219)</b>
HOME Funds Expended in 2022 .....	\$332,863.61
Household income (0–30% AMI) .....	62
Household income (30-50% AMI) .....	6
Average household size .....	3 people
Large families (5+ members).....	12
Female-headed households.....	65
White (including 4 of Hispanic origin).....	29
Black/African American .....	6
American Indian/Alaskan Native (including 2 of Hispanic origin).....	26
American Indian/Alaskan Native & White .....	1
Black/African American & White .....	1

## RAPID REHOUSING (Inter-Lakes Community Action):

This program provides rapid rehousing program, formerly Heartland House, for homeless families with children provides low-cost housing and case management in an effort to guide the assisted households toward self-sufficiency. Household income when enrolled in the program must be no greater than 50% of median family income. The total cost of the program is \$804,191.32.

New households assisted in 2022.....	74
Households continuing the program from 2021 .....	53
<b>Total households (people) assisted in 2022 .....</b>	<b>127 (321)</b>
General Funds Expended in 2022 .....	\$40,000.
Results of the 58 households leaving program in 2022:	
Successfully completed the program.....	20
Terminated for noncompliance .....	26
Other/unknown .....	12
Household income (0–30% AMI) .....	122
Household income (30–50% AMI) .....	5
White (including 6 of Hispanic origin).....	46
Black/African American .....	14
American Indian/Alaskan Native (including 1 of Hispanic origin).....	57

Black/African American & White .....	2
American Indian/Alaskan Native & White .....	3
American Indian/Alaskan Native & Black/African American (including 1 of Hispanic origin) .....	2
Other/multiracial (including 1 of Hispanic origin) .....	3

## **FAIR HOUSING EDUCATION & OUTREACH (City Attorney’s Office/Human Relations)**

**Funds were provided for fair housing education and outreach. A phone line was staffed to answer questions about fair housing and the Human Relations Office is open to citizens in person at the office.**

Approximately 188 calls/e-mail inquiries were received and 3 walk-in/appointments.

The top 5 housing topics were as follows:

1. Landlord/Tenant - 60
2. Habitability/Substandard Living Conditions - 45
3. Discrimination - 30
4. Resources - 27
5. Legal Information -24

The Human Relations Office in partnership with the Sioux Falls Police Department and other local non-profit entities organized outreach and education activities in the community to advance fair housing awareness. A large volume of the City’s education regarding fair housing occurs one-on-one with individuals who come into the Human Relations Office or call for help. Additionally, in 2022, the Human Relations Office provided 8 training sessions that included fair housing awareness and attended 2 resident meetings to provide education regarding housing discrimination. Human Relations staff and members of the Human Relations Commission attended 11 community events to raise awareness about the role of the Human Relations Office and to distribute informational handouts regarding housing discrimination.

The Human Relations Office receives, and processes complaints based on allegations of discrimination. If issues of harassment, reasonable accommodation, or unfair treatment cannot be resolved, a discrimination charge is filed. In 2022, the Human Relations Office closed 5 housing discrimination cases. Four cases were dismissed after investigation for lack of probable cause. One case was closed due to being considered withdrawn by complainant abandonment. The Human Relations Office resolved two potential housing discrimination cases prior to the filing of an official charge and received seven intake questionnaires that did not result in an official charge due to insufficient facts to file or no allegations of discrimination. At the end of 2022, the Human Relations Office had four open housing discrimination complaints.

## BISHOP DUDLEY HOSPITALITY HOUSE

Funds were provided to support the Bishop Dudley Hospitality House by contributing to the reasonable and necessary expenses associated with a warming site and year-round shelter services.

<b>Individuals served in 2022</b> .....	<b>1,673</b>
General Funds Expended in 2022 .....	\$120,000
Household income (0–30% AMI) .....	1,673
Female.....	413
Elderly households .....	109
Disabled households .....	395
White (including 41 of Hispanic origin).....	630
Black/African American (including 7 of Hispanic origin) .....	270
American Indian/Alaskan Native (including 59 of Hispanic origin) .....	643
Asian (including 1 of Hispanic origin) .....	12
Native Hawaiian or Other Pacific Islander (including 10 of Hispanic origin) .....	40
Other/multiracial (including 55 of Hispanic origin) .....	78