

Minutes
Community Development
Affordable Housing Advisory Board Meeting
Downtown Library—Meeting Room A
Wednesday, March 22, 2017, 4 p.m.

Members Present: Frank Adams, Alex Ramirez, Ngoc Phan, Jon Carroll, and Shawn Pritchett

Members Absent: Annie Brokenleg, Gayleen Riedemann, and Kate Parker (ex officio)

Guests Present: Joan Franken, Costello Companies

Also Present: Les Kinstad, Daren Ketcham, Matt Cerny, Travis Heiter, Al Roettger, Bruce Smidt, and Brent Tucker, Community Development staff

Agenda

1. Call to Order

Jon Carroll called the meeting to order at 4:05 p.m.

Jon then led the Board members through introductions for our newest members, Ngoc Phan and Alex Ramirez.

2. Additions or Deletions to the Agenda

There were no additions or deletions to the agenda.

3. Approval of the Minutes for the Meetings of October 28, 2015; March 23, 2016; May 11, 2016; and July 12, 2016

Upon motion by Frank Adams, seconded by Ngoc Phan, the Board approved the minutes for the October 28, 2015; March 23, 2016; May 11, 2016; and July 12, 2016, Community Development Affordable Housing Advisory Board meetings as provided. Motion carried unanimously.

4. Old Business

There was no old business to discuss.

5. New Business

a) Public Hearing/Input for 2016 HUD (CAPER) Report

This meeting was acknowledged as a public hearing to obtain input on the 2016 Consolidated Annual Performance Evaluation Report (CAPER). Community Development is required to provide a CAPER report to the federal Housing and Urban Development agency on an annual basis.

No comments were received.

b) Board Review of 2016 HUD (CAPER) Accomplishments

Drafts of the 2016 Accomplishments Summary handout were provided to all attendees. (Please see attached Exhibit A.)

Les and the Community Development staff reviewed the summary accomplishments listed below with all meeting attendees:

Single-Family Housing Rehabilitation (Community Development)

Total number of projects completed57
Dollars expended.....\$497,495

Furnace Replacement (Community Development)

Total number of projects completed42
Dollars expended.....\$111,989

Rental Rehabilitation Loan Program (Community Development)

Total number of projects (units) completed6 (9)
Dollars expended.....\$113,795

Emergency Mobile Home Repair (Community Development)

Total number of projects completed9
Dollars expended.....\$22,729

Homebuyers Assistance Program (Community Development)

Total number of projects completed11
Dollars expended.....\$46,655

3rd Avenue Lofts (415 South 3rd Avenue Limited Partnership)

The City committed \$350,000 of General Funds toward the construction of an 82-unit housing development—56 one-bedroom units and 26 two-bedroom units. Construction has been delayed while the applicant awaits approval of tax credits.

Household income (0–60% of median family income).....62
Market rate20

Field of Dreams (Affordable Housing Solutions)

A \$300,000 deferred payment loan was provided to Affordable Housing Solutions for acquisition of land on which 26 affordable housing units (12 units in 2017 and 14 units in 2018) will be constructed. CDBG funds were provided for this program. When construction is completed, the units will all be for sale for approximately \$130,000.

Neighborhood Revitalization (Affordable Housing Solutions)

Total number of properties (units) completed8 (11)
Dollars expended.....\$1,943,898
Single-family homes completed, sold, and occupied in 20167
Multi-family rental units completed, leased, and occupied.....4

Chasing Willows II Apartments (Chasing Willows II Limited Partnership)

In 2015, the City committed \$750,000 of General Funds toward the construction of a 40-unit affordable housing development near 57th Street and Sycamore Avenue. A total of \$400,000 will be repaid over 30 years without interest and \$350,000 will be provided as a no-interest deferred payment loan. Construction began in 2016 and will be completed in 2017. Units will be targeted to households at the following income levels:

Household income (0–30% of median family income)4
Household income (30–50% MFI) 18
Household income (50–60% MFI) 18

Joan Franken, managing director of Costello, and Shawn Pritchett, chief operating officer of Costello, were both in attendance at today’s meeting. Joan indicated that of the Chasing Willows Phase II 40-unit apartment complex, there were 235 households that wanted to be put on the list to receive information for the application process. As of last week, there were only 17 units left to rent. Joan said the demand for units that are 50% MFI and below are very high.

Fair Housing Education and Outreach (City Attorney’s Office)

In 2016, \$15,500 of CDBG funds was provided for fair housing education and outreach. Eleven (11) fair housing classes and outreach events were held in the community. Total attendance for all presentations and outreach schedules was 154 people. A phone line was staffed to answer questions about fair housing. Approximately \$1,138 calls were received.

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, sweat equity, and donated materials. Each home is sold to a household whose income is no greater than 50% of the median family income.

Homes completed and occupied2

Repair Affair (Home Builders Care Foundation)

Grants are provided for accessibility modifications in homes owned and occupied by households that are elderly and/or disabled. Members of the Home Builders Association provide volunteer labor. Income must be no greater than 80% of median family income.

Owner-occupied units modified for accessibility5

Mobile Home Self-Help Program (Hope Next Door)

General Fund grants are provided for materials necessary for improvements to mobile homes. Concerned citizens provide volunteer labor for this effort. In 2016, \$2,588 was expended for seven (7) projects. All repairs must address code violations.

Alex Ramirez questioned if there were different codes for mobile home parks and RV parks. Brent Tucker responded yes. Mobile homes can only be installed in a defined mobile home park. Brent also said it is not legal to put a camper in a designated mobile home park because campers are considered temporary housing.

Home Modifications (Independent Living Choices)

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

Rental units modified for accessibility	5
Expended	\$19,572

Bright Futures (Inter-Lakes Community Action)

The City provides funding for caseworkers that work with Community Action out of Madison and Sioux Falls. In 2016, we expended \$105,000 for 1 1/2 caseworkers. The program attempts to lead households (families) toward economic self-sufficiency and eliminate their dependence on other assistance programs. It incorporates intense case management to households receiving Tenant-Based Rental Assistance and Security Deposit Assistance programs, defined herein.

New households assisted in 2016	57
Total households assisted in 2016	82

Heartland House Case Managers (Inter-Lakes Community Action)

This transitional housing program 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.

New households assisted in 2016	31
Total households assisted in 2016	61

Horizon Place Apartments (Inter-Lakes Community Action)

The City provided a \$900,000 deferred payment loan for part of the acquisition costs of two 21-unit apartment buildings (42 units total). The new funding sources will ensure affordability for a minimum of 30 years. The recipient has also been approved for low-income housing tax credits through the state of South Dakota to rehabilitate the existing housing units. Rehabilitation will occur in 2017 and

expected to be completed in 2018. The 42 units will provide affordable housing for households at the following income levels:

Household income (0–30% median family income)	2
Household income (30–40% MFI)	3
Household income (40–50% MFI)	37

Security Deposit Assistance (Inter-Lakes Community Action)

Households that are homeless or at risk of homelessness receive security deposits to obtain rental assistance in housing that is affordable, decent, safe, and sanitary. Household income must be no greater than 50% of median family income.

Households assisted	68
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Day Care Egress Windows (EmBe)

CDBG funding of \$23,000 was committed to the recipient for costs to install windows at their day care facility at 300 West 11th Street. The funds will be provided as a no-interest deferred payment loan. Child care is provided for up to 160 children ages four weeks through five years. The project began in 2016 and will be completed in early 2017.

Children served	118
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Tenant-Based Rental Assistance (Sioux Falls Housing & Redevelopment Commission)

Households that are homeless or at risk of homelessness receive funding for rental assistance in housing that is affordable, decent, safe, and sanitary. Household income must be no greater than 50% of median family income.

New households assisted in 2016	36
Total households assisted in 2016	55

Ellis Court Apartments (Westwood Limited Partnership)

In 2014, the City committed \$350,000 of General Funds toward the construction of a Costello 56-unit affordable housing development. The funds will be repaid over 32 years without interest. Construction was completed in 2016 with the final \$87,500 being drawn against the loan. All units were leased to eligible low-income households. All housing units are targeted to households at the income level listed below:

Household income (0–30% median family income).....	3
Household income (30–40% MFI)	6
Household income (40–50% MFI)	15
Household income (50–60% MFI)	32

Alex Ramirez asked what median family income (MFI) is. Les explained that MFI is the statistical median of households from one to ten people. This amount is determined when the census bureau comes to a community and performs their census and determines the family income of all households within that specific city. The median household income refers to the income level earned by a given household where half of the homes in the area earn more and half earn less. We serve people who are at 80% MFI and below. For example, if the MFI were \$70,000, 80% of \$70,000 would be \$56,000. The people that would qualify for the City's programs would need to make \$56,000 or less.

c) Board Review of the Majestic Ridge \$500K Affordable Housing Application

Community Development had advertised a request for proposal (RFP) in 2016 to look at utilizing \$500K to create projects to renovate/rehabilitate existing housing since it's more cost efficient than building new. We were hoping to receive affordable housing project proposals that would have provided additional units to meet the 30% MFI households. Unfortunately, no proposals were received that produced this outcome.

Les then introduced Joan Franken, managing director at Costello Companies, and invited her to talk about Costello's Majestic Ridge affordable housing complex proposed to be built on Sparta Avenue near 41st Street and Highway 11. Joan said the complex will be two buildings with a total of 54 units (32 in one building and 22 in the other) with 1, 2, and 3 bedrooms. The income limits that are being targeted for the affordable side are 60, 50, 40 and 30% with 10% of the units being set aside for market rate. All units will be ENERGY STAR certified with utilities ranging from \$43 for one-bedroom, \$49 for two-bedroom, and \$57 for three-bedroom units on average. Costello is proposing that 29 of the 54 units be at 50% or below of the area median income. The complex will also have an on-site community room with an on-site manager's office along with two playground areas and a picnic area.

The location of this complex on the southeast side of Sioux Falls is in a growing area within close proximity to services. The Brandon School District has purchased land for an elementary school and the City of Sioux Falls has purchased land for a City park nearby as well as a fire station that is to be constructed on the corner of Highway 11 and 41st Street. To alleviate transportation issues, Costello will also be providing a transportation service for the tenants who need to get to the public bus stops until one is provided within six city blocks. Joan said Costello's would be coordinating with Sioux Falls Housing to accept their public housing vouchers.

This complex will be considered a green community because of it being built and designed ENERGY STAR Certified. It will also have a 24-unit Passive building (Copper Pass) built adjacent to Majestic Ridge. Passive is a design standard which achieves an extremely high level of energy efficiency, not only for operational elements but also construction standards. However, Les did express to all Board members that some criticisms of this project is its location because

it's east of 41st Street and Highway 11, which is still highly undeveloped, and it is not currently on a bus route.

The \$500K that Costello applied for will make a significant impact on this complex for the overall financial feasibility of it. Since mid-December, the tax credit industry has had a severe reaction to the new administration's overall proposal of lowering the corporate tax rate of 15% so that affects the overall pricing strategies from investors and equity providers. There's been over a 20% loss in the tax credit industry. Joan said their equity investor has agreed to commit to paying ninety cents on the dollar for the tax credits if the funding from the City is committed now.

There was a brief group discussion following the distribution of a project ranking sheet to all Board members that revealed Majestic Ridge Apartments receiving the highest scoring percentage (please see attached [Exhibit B]). The handout also indicated a known quantity of 30% MFI units that would be built if the City committed the \$500K loan at this time rather than at a later date.

Daren Ketcham asked for the Board members' support with this project. He expressed that having a known quantity of units at 30% MFI is very important to the City.

To avoid any conflict of interest, both Joan Franken and Shawn Pritchett abstained from voting at the meeting. Both Joan and Shawn were excused from voting at the meeting since both are employed by Costello Companies.

Upon motion by Alex Ramirez, seconded by Frank Adams, the Board approved the proposed affordable housing development, Majestic Ridge Apartments, on behalf of Costello Investments LLC. Motion carried with exception of Shawn Pritchett's vote.

6. Other Business

There was no other business to discuss.

7. Adjourn

Upon motion by Frank Adams, seconded by Alex Ramirez, the meeting adjourned at 5:07 p.m.

Secretary



City of Sioux Falls
**Community
Development**

Affordable Housing Division

Carnegie Town Hall

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Sioux Falls, SD 57117-7402

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www.siouxfalls.org/community-development/affordable-housing.aspx

Affordable Housing Programs

2016 Summary

January 1 - December 31, 2016

Community Development's Affordable 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 Community Development.



EQUAL HOUSING
OPPORTUNITY

Draft for Public Review – March 10 to 27, 2017

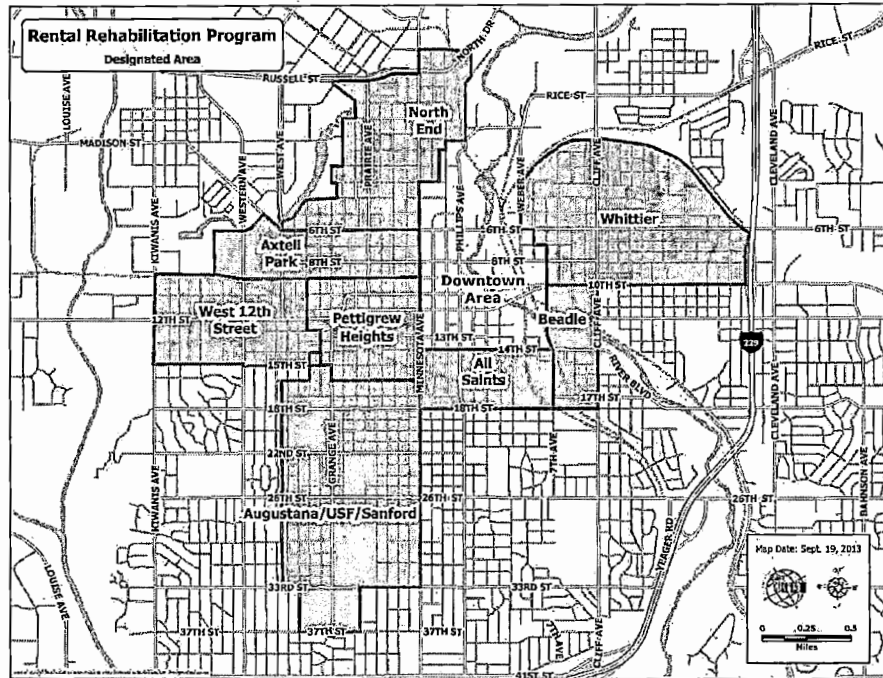
Single-Family Housing Rehabilitation (Community Development): No-interest deferred payment loans and low-interest repayment loans are provided to maintain homes in a decent, safe and sanitary condition. Household income must be no greater than 80% of median family income. CDBG and City General Funds were used for this program.

Projects underway in 2016	75
Expended	\$497,495
Projects under contract that will continue into 2017.....	18
Projects completed in 2016.....	57
Of the 57 projects completed:	
Average loan	\$8,537
Average household income	54.4% MFI
Average household size	2.3 persons
Large families (5+ members)	8
Female-headed households.....	31
Elderly households.....	19
Disabled households.....	11
White (including 2 of Hispanic origin).....	51
Black/African American	3
American Indian/Alaska Native	2
Asian.....	1

Furnace Replacement (Community Development): Assistance is provided as a no-interest loan for replacement of older inefficient furnaces. Two-thirds of the loan may be forgiven after two years of ownership and occupancy. Income must be no greater than 80% of median family income. CDBG and City General Funds were used for this program.

Projects underway in 2016	44
Expended	\$111,981
Projects under contract that will continue into 2017.....	2
Projects completed in 2016.....	42
Of the 42 projects completed in 2016:	
Average loan	\$2,666
Average household income	55.5% MFI
Average household size	2.3 persons
Large families (5+ members)	5
Female-headed households.....	23
Elderly households.....	14
Disabled households.....	6
White.....	36
Black/African American	3
American Indian/Alaska Native	1
Asian.....	2

Rental Rehabilitation Loan Program (Community Development): Repayment loans with 3% interest are provided to owners of rental property in select core neighborhoods. Funds are used to improve exterior appearance to help revitalize and improve these eligible neighborhoods. This is a non-federal program with no reporting requirements related to household demographics. The program is funded solely by loan repayments from prior projects.



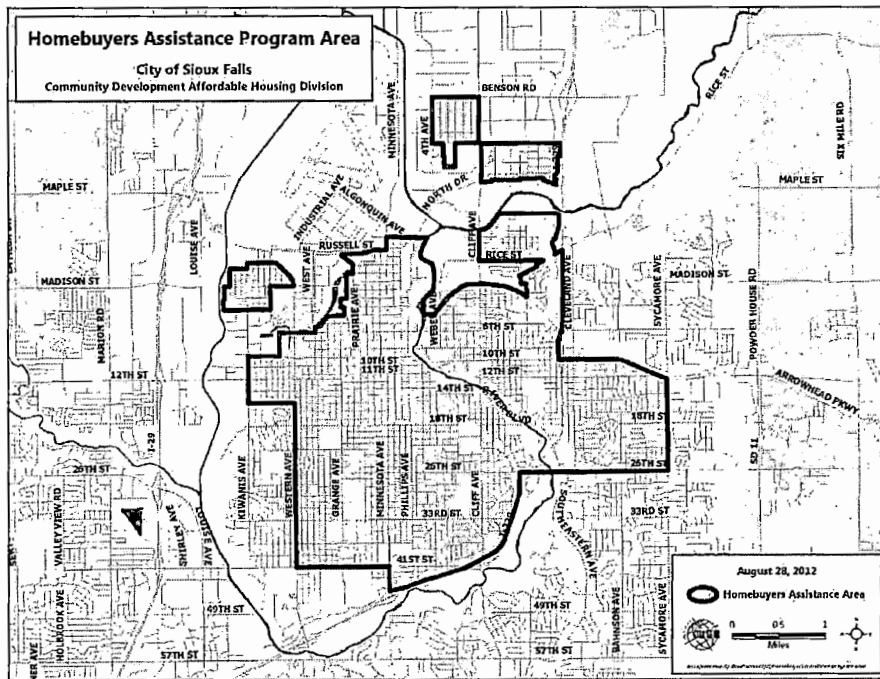
Projects (units) underway in 2016	11 (15)
Expended	\$113,795
Projects (units) under contract that will continue into 2017	5 (6)
Projects (units) completed in 2016.....	6 (9)
Of the 6 projects completed:	
Average loan	\$11,662

Emergency Mobile Home Repair (Community Development): 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. CDBG funds were used for this program.

Projects underway in 2016	9
Expended	\$22,729
Projects under contract that will continue into 2017.....	0

Projects completed in 2016.....	9
Of the 9 projects completed:	
Average loan	\$2,525
Average household income	(48.8% MFI)
Average household size	1.8 persons
Female-headed households.....	5
Elderly households.....	5
Disabled households.....	2
White.....	8
Asian & White	1

Homebuyers Assistance Program (Community Development): No-interest deferred payment loans are provided for part of the down payment and closing costs associated with the purchase of a home. Household income must be no greater than 80% of median family income. Properties purchased must be located within a designated program area. CDBG and City General Funds were used for this program.



Projects completed.....	11
Expended	\$46,655
Of the 11 projects completed:	
Average loan	\$4,241
Average household income	63.9% MFI
Average household size	2.6 persons

Female-headed households.....	5
White (including 1 of Hispanic origin).....	8
Black/African American	2
Other/Multi-Racial.....	1

3rd Avenue Lofts (415 South 3rd Avenue Limited Partnership): The City committed \$350,000 of General Funds toward the construction of an 82-unit housing development—56 one bedroom units and 26 two bedroom units. The funds are provided as a residual receipts loan. If sufficient cash flow is available, interest payments will be made for the first 15 years, thereafter annual payments will begin so that the loan is paid in full 25 years after the project is completed and occupied. Construction has been delayed while the applicant awaits approval of tax credits. It is hoped that construction will commence in 2017 followed by the units being leased to eligible low-income households.

Household income (0-60% of median family income)	62
Market rate	20

Field of Dreams (Affordable Housing Solutions): A \$300,000 deferred payment loan was provided to Affordable Housing Solutions for acquisition of land on which 26 affordable housing units (12 units in 2017 and 14 units in 2018) will be constructed. Properties will be sold to households at or below 80 percent of the median family income. Construction will be completed in two phases with one phase beginning in the spring of 2017. Phase one is expected to be completed in 2017. Phase two will begin in early 2018. CDBG funds were provided for this program.

Neighborhood Revitalization (Affordable Housing Solutions): Affordable Housing Solutions acquires properties contributing to neighborhood deterioration. After acquisition, the existing structures are either demolished with new housing constructed on the site or rehabilitated consistent with applicable codes. Each completed housing unit is sold or leased to a household whose income is no greater than 80% of the median family income. HOME funds, City General Funds, and other division resources were used for this program.

Expended	\$1,943,898
Properties (units) in the program	23 (34)
Properties (units) completed in 2016	8 (11)
Properties (units) for purchase/lease at year-end	2 (2)
Properties (units) under construction at year-end.....	2 (9)
Properties (units) acquired, awaiting construction or rehab at year-end.....	11 (12)
Properties (units) acquired in 2016	3 (3)

Single-family homes completed, sold, & occupied in 2016..... 7

Average project cost	\$187,608
Average sale price	\$128,471
Average household income	\$48,557 (68.0% MFI)
Average household size	3.7 persons
Large families (5+ members)	2
Female-headed households.....	1
White.....	3
Black/African American	4

Multi-family rental units completed, leased, & occupied in 2016..... 4

Average cost per unit.....	\$109,026
Household income (30-40% of median family income)	3
Household income (40-50% MFI)	1
Average household size	2.0 persons
Female-headed households.....	4
Elderly households.....	1
Disabled households.....	1
White.....	3
Black/African American	1

Chasing Willows II Apartments (Chasing Willows II Limited Partnership): In 2015 the City committed \$750,000 of General Funds toward the construction of a 40-unit affordable housing development — 20 one bedroom units, 12 two bedroom units and 8 three bedroom units. \$400,000 will be repaid over 30 years without interest and \$350,000 will be provided as a no-interest deferred payment loan. Construction began in 2016 with \$375,000 being expended. The project will be completed in 2017 followed by the units being leased to eligible low-income households. Units will be targeted to households at the following income levels.

Household income (0-30% of median family income)	4
Household income (30-50% MFI)	18
Household income (50-60% MFI)	18

Fair Housing Education & Outreach (City Attorney’s Office): \$15,500 of CDBG funds was provided for fair housing education and outreach. Eleven (11) fair housing classes and outreach events were held in the community for students, non-profit staff, service providers, rental housing owners, tenant groups, and property managers. Total attendance for all presentations and outreach schedules was 154 people. Class participants were surveyed before and after the education session. Survey results showed presentations to be successful in increasing the fair housing knowledge of participants. A phone line was staffed to answer questions about fair housing. Approximately 1,138 calls were received.

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, sweat equity, and donated materials and services. Each home is sold to a household whose income is no greater than 50% of the median family income. CDBG funds were used for this program.

Homes completed and occupied	2
Average lot cost	\$12,500
Average household income	\$41,692 (45.1% MFI)
Average household size	8.0 persons
Large families (5+ members)	2
Black/African American	2

Repair Affair (Home Builders Care Foundation): Grants are provided for accessibility modifications in homes owned and occupied by households that are elderly and/or disabled. Members of the Home Builders Association provide volunteer labor. Income must be no greater than 80% of median family income. CDBG funds were used for the cost of materials.

Owner-occupied units modified for accessibility	5
Expended	\$1,212
Average project cost	\$242
Average household income	\$21,085 (39.4% MFI)
Average household size	1.6 persons
Female-headed households.....	3
Elderly households.....	3
Disabled households	3
White.....	4
Other/Multi-Racial	1

Mobile Home Self-Help Program (Hope Next Door): General Fund grants are provided for materials necessary for improvements to mobile homes. Concerned citizens provide volunteer labor for this effort. \$2,588 was expended in 2016 for seven projects. Eligible costs are limited to exterior rehabilitation, landings, and structural repairs. All repairs must address code violations.

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. CDBG funds were used for this program.

Rental units modified for accessibility.....	5
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Expended	\$19,572
Average project cost	\$3,914
Average household income	\$14,053 (27.6% MFI)
Average household size	1.2 persons
Female-headed households.....	4
Elderly households.....	5
Disabled households	5
White	3
Black/African American	1
American Indian/Alaska Native	1

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 and Security Deposit Assistance programs, defined herein. CDBG funds are used for this case management program.

New households assisted in 2016.....	57
Households continuing the program from 2015	25
Total households assisted in 2016.....	82
Results of 51 households leaving the program in 2016	
Living situation stabilized; fully self-sufficient.....	11
Living situation stabilized; less dependent on government programs.....	2
Removed from program for noncompliance	12
Other/unknown	26
Expended	\$105,000
Household income (0-30% MFI)	82
Average household size	3.1 persons
Large families (5+ members)	9
Female-headed households.....	79
Elderly households.....	1
Disabled households.....	2
Chronically homeless prior to assistance.....	35
White.....	37
Black/African American	19
Asian.....	1
American Indian/Alaskan Native (including 1 of Hispanic origin)	21
American Indian/Alaska Native & White	2
Black/African American & White	1
Other/Multi-Racial	1

*people were 76
0-30% MFI*

Heartland House Case Managers (Inter-Lakes Community Action): This transitional housing program 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 City contracts with ICAP and provides General Funds for this service.

New households assisted in 2016.....	31
Households continuing the program from 2015	30
Total households assisted in 2016.....	61
Results of the 50 households leaving program in 2016	
Successfully completed the program.....	4
Terminated for noncompliance	13
Other/unknown	33
Expended	\$24,000
Household income (0-30% MFI)	53
Household income (30-50% MFI)	6
Household income (50-80% MFI)	2
White.....	26
Black/African American	6
Asian.....	1
American Indian/Alaskan Native	24
American Indian/Alaskan Native & White	1
Black/African American & White	3

Horizon Place Apartments (Inter-Lakes Community Action): The City provided a \$900,000 deferred payment loan for part of the acquisition costs of two 21-unit apartment buildings (42 units total). The new funding sources will ensure affordability for a minimum of 30 years. The recipient has also been approved for low-income housing tax credits through the State of South Dakota to rehabilitate the existing housing units. Rehabilitation will occur in 2017, during which time there is expected to be temporary relocation of existing tenants, and be completed in 2018. When completed the project will have two one bedroom units, 12 two bedroom units and 28 three bedroom units. The units will provide affordable housing for households at the income levels listed below.

Household income (0-30% of median family income)	2
Household income (30-40% MFI).....	3
Household income (40-50% MFI).....	37

Security Deposit Assistance (Inter-Lakes Community Action): Households that are homeless or at risk of homelessness receive security deposits to obtain rental assistance in housing that is affordable, decent, safe and sanitary. Household income must be no greater than 50% of median family income. HOME funds were used for this program.

Households assisted	68
Expended	\$37,434
Household income (0-30% MFI)	67
Household income (50-60% MFI)	1
Average security deposit subsidy	\$488
Average total monthly rent	\$664
Average household size	2.8 persons
Large families (5+ members)	7
Female-headed households.....	57
Elderly households.....	1
Disabled households	11
Chronically homeless prior to assistance.....	26
White.....	34
Black/African American	14
Asian.....	1
American Indian/Alaskan Native (including 1 of Hispanic origin)	17
Black/African American & White	1
American Indian/Alaskan Native & White (including 1 of Hispanic origin)	1

Day Care Egress Windows (EmBe): CDBG funding of \$23,000 was committed to the recipient for costs to install windows at their day care facility at 300 West 11th Street. The funds will be provided as a no-interest deferred payment loan. Child care is provided to up to 160 children ages four weeks through five years. The project began in 2016 and will be completed in early 2017. Total estimated project cost is \$65,381.

Children served	118
Expended	\$10,350
Household income (0-30% MFI)	21
Household income (50-60% MFI)	17
Household income (60-80% MFI)	28
Household income (greater than 80% MFI).....	52
White (including 7 of Hispanic origin).....	86
Black/African American (including 4 of Hispanic origin)	5
American Indian/Alaskan Native (including 1 of Hispanic origin)	9
Black/African American & White	5
Amer. Ind./Alaskan Native & Black/African Amer. (including 3 of Hispanic origin)	7
Other/Multi-racial (including 1 of Hispanic origin).....	6

Tenant-Based Rental Assistance (Sioux Falls Housing & Redevelopment Commission):
Households that are homeless or at risk of homelessness receive funding for rental assistance in

housing that is affordable, decent, safe and sanitary. Household income must be no greater than 50% of median family income. HOME funds were used for this program.

New households assisted in 2016	36
Households continuing the program from 2015	19
Total households assisted in 2016	55
Expended	\$192,510
Average monthly TBRA subsidy	\$513
Average total monthly rent	\$776
Household income (0-30% MFI)	55
Average household size	2.9 persons
Large families (5+ members)	3
Female-headed households.....	54
White.....	29
Black/African American	14
Asian.....	1
American Indian/Alaskan Native	11

Ellis Court Apartments (Westwood Limited Partnership): In 2014, the City committed \$350,000 of General Funds toward the construction of a 56-unit affordable housing development—28 two bedroom units and 28 three bedroom units. The funds will be repaid over 32 years without interest. Construction was completed in 2016 with the final \$87,500 being drawn against the loan. All units were leased to eligible low-income households. All housing units are targeted to households at the income levels listed below.

Household income (0-30% of median family income)	3
Household income (30-40% MFI)	6
Household income (40-50% MFI)	15
Household income (50-60% MFI)	32

Unit Income Level Breakdown	Number of Units Without \$500K City Loan	Number of Units With \$500K City Loan and a Commitment Now	Number of Units With \$500K City Loan but a Commitment Later
<30%	2	4	0
30-40%	4	6	6
40-50%	17	19	19
50-60%	25	19	23
60-80%	0	0	0
>80%	6	6	6
	54	54	54

Project Ranking	Score
Majestic Ridge, December 2016	76.25
Cleveland Center, May 2016	70
Trinity Point, May 2016	66.25
Majestic Ridge, May 2016	60

Project Criteria

- Percentage of all units at 30%
- Percentage of all units at 40%
- Percentage of all units at 50%
- Percentage of all units at 60% or greater
- Length of affordability
- Percentage of all units with 3 Bedrooms
- Developer's experience (1)