

Housing Division 2019 Summary January 1–December 31, 2019



Housing Division
605-367-8180
605-367-7039 Hearing Impaired
<http://siouxfalls.org/planning-dev/planning/affordable-housing>

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.



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. CDBG and City General Funds were used for this program.

Projects underway in 2019.....	89
Expended.....	\$723,450.89
Projects under contract that will continue into 2020	15
Projects completed in 2019.....	74
Of the 74 projects completed:	
Average loan	\$10,050
Average household income	49% MFI
Average household size	2.3 people
Household income (0–30% MFI).....	15
Household income (30–50% MFI).....	23
Household income (50–80% MFI).....	35
Household income (80–100% MFI).....	1
Large families (5+ members).....	8
Female-headed households.....	42
Elderly households.....	30
Disabled households.....	21
White (including 1 of Hispanic origin)	69
Black/African American	4
American Indian/Alaska Native.....	1

EMERGENCY 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. CDBG and City General Funds were used for this program.

Projects underway in 2019.....	13
Expended.....	\$32,788.79
Projects under contract that will continue into 2020	1
Projects completed in 2019.....	12
Of the 12 projects completed:	
Average loan	\$2,732
Average household income	(38% MFI)
Average household size	2.3 people
Household income (0–30% MFI).....	5
Household income (30–50% MFI).....	4
Household income (50–80% MFI).....	2
Household income (80–100% MFI).....	1
Female-headed households.....	7
Elderly households.....	4
Disabled households.....	3
White (including 2 of Hispanic origin)	10
Other/multiracial	2

FURNACE REPLACEMENT (HOUSING DIVISION): 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 Funds were used for this program.

Projects underway in 2019.....	5
Expended.....	\$14,788
Projects completed in 2019.....	5
Of the 5 projects completed:	
Average loan	\$2,958
Average household income	60% MFI
Average household size	3.2 people
Household income (50–80% MFI).....	5
Large families (5+ members).....	1
Female-headed households.....	2
Elderly households	3
Disabled households	1
White	5

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 (units) underway in 2019.....	20 (49)
Expended.....	\$242,148.18
Projects (units) under contract that will continue into 2020	7 (24)
Projects (units) completed in 2019.....	13 (25)
Average amount of completed loans (per unit)	\$14,767 (\$7,679)

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.

Expended.....	\$2,823,387
Properties (units) completed in 2019	16 (16)
Single-family homes completed, sold, and occupied in 2019.....	16
Average project cost.....	\$209,905
Average sale price.....	\$170,750
Average household income	\$49,105 (64.5% MFI)

Average household size	3.7 people
Household income (30–50% MFI)	1
Household income (50–80% MFI)	15
Large families (5+ members)	5
Female-headed households	7
White (including 2 of Hispanic origin)	6
Black/African American	5
Asian	1
Black/African American & White	3
Other/multiracial (including 1 of Hispanic origin)	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. CDBG funds were used for this program.

Homes completed and occupied	6
Average land cost	\$17,405
Average construction cost (including land)	\$162,385
Average volunteers per project	212
Average volunteer hours per project	1,806
Average household income	\$37,554 (42.2% MFI)
Average household size	4.8 people
Household income (30–50% MFI)	5
Household income (50–80% MFI)	1
Large families (5+ members)	3
Black/African American	6

FIELD OF DREAMS (AFFORDABLE HOUSING SOLUTIONS): A \$300,000 deferred payment loan was provided to Affordable Housing Solutions in 2014 for acquisition of land on which 26 for sale, owner-occupied, condominium affordable housing units were planned (12 units to be constructed in 2017 with 14 more units to follow completion of Phase I). During 2017, the project met challenges resulting in delays. Those challenges have been addressed and Phase I of the project was completed in 2018. In August of 2018, the first unit was sold to a low-income household. Two additional units were sold to a low-income households in 2019. The remaining units constructed in Phase I will be sold and occupied by low-income households by December of 2020. Different concepts are being explored for Phase II and once determined will be sold to eligible low-income households by the spring of 2021. Completed housing units will be sold to households at or below 80 percent of the median family income. CDBG funds were provided for this project.

Condominiums completed, sold, and occupied in 2019	2
Household income (50–80% MFI)	2
Disabled households	1
White	2

CLEVELAND CENTER APARTMENTS (CLEVELAND CENTER APARTMENTS LIMITED PARTNERSHIP):

In 2018, the City committed \$20,000 of General Funds toward the construction of a four-story 39-unit apartment building—17 one-bedroom units, 13 two-bedroom units, and 9 three-bedroom units. The funds were provided as a no-interest loan with annual repayments for 30 years. Construction began in 2018 with \$10,000 being expended. Construction concluded in August of 2019 with the final \$10,000 of funds being released. Units are targeted to households at the following income level:

Household income (50–80% MFI).....	39
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MAJESTIC RIDGE APARTMENTS (MAJESTIC RIDGE LIMITED PARTNERSHIP): In 2017, the City committed \$500,000 of General Funds toward the construction of a 60-unit affordable housing development—28 one-bedroom units, 20 two-bedroom units, and 12 three-bedroom units. The funds were provided as a no-interest loan with annual repayments for 30 years. Construction began in 2018. In 2019, \$175,000 was expended. Construction is estimated to be completed by the spring of 2020 with the remaining \$125,000 being expended. Units will be targeted to households at the following income levels:

Household income (0–30% of median family income).....	4
Household income (30–40% MFI).....	7
Household income (40–50% MFI).....	22
Household income (50–60% MFI).....	20
Market Rate.....	7

RESIDENCES AT GREENWAY APARTMENTS (RESIDENCES AT GREENWAY LIMITED PARTNERSHIP):

In 2019, the City committed \$15,000 of General Funds toward the construction of a 42-unit affordable housing development—35 one-bedroom units and 7 two-bedroom units. The funds were provided as a no-interest loan with annual repayments for 15 years. Construction will begin in 2019 and is estimated to be completed by the end of 2020. Units will be targeted to households at the following income level:

Household income (0–60% of median family income).....	42
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ROSELAND HEIGHTS APARTMENTS (ROSELAND HEIGHTS LIMITED PARTNERSHIP):

In 2019, the City committed \$15,000 of General Funds toward the construction of a 36-unit affordable housing development—12 one-bedroom units, 12 two-bedroom units, and 12 three-bedroom units. The funds were provided as a no-interest loan with annual repayments for 10 years. Construction will began in 2019 and is estimated to be completed by the end of 2020. Units will be targeted to households at the following income levels:

Household income (0–30% of median family income).....	4
Household income (30–40% MFI).....	3
Household income (40–50% MFI).....	12
Household income (50–60% MFI).....	10
Household income (60–80% MFI).....	7

TECHNOLOGY HEIGHTS II APARTMENTS (TECHNOLOGY HEIGHTS II LIMITED PARTNERSHIP): In 2019, the City committed \$15,000 of General Funds toward the construction of a 39-unit affordable housing development—17 one-bedroom units, 13 two-bedroom units, and 9 three-bedroom units. The funds were provided as a no-interest loan with annual repayments for 10 years. Construction will begin in 2019 and is estimated to be completed by the end of 2020. Units will be targeted to households at the following income level:

Household income (0–50% of median family income)..... 39

PROJECT T.O.M. (HOUSING DIVISION): Grants are provided for disposal of mobile homes that have deteriorated beyond repair and case management and rental assistance to assist them in transitioning into a new home. Household income must be no greater than 80% of median family income. City General Funds were used for this program.

Projects under contract that will continue into 2020 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. Income must be no greater than 80% of median family income. CDBG funds were used for the cost of materials. Members of the Home Builders Association provide volunteer labor. Each project has a team leader who is a builder or remodeler. The remainder of the team is mostly associate members of the Home Builders Association whose construction knowledge could vary.

Owner-occupied units modified for accessibility	7
Expended.....	\$5,719
Average project cost.....	\$817
Number of volunteers	41
Average volunteers per project.....	5.9
Number of volunteer hours	209
Average volunteer hours per project	29.9
Average household income	\$25,596 (38% MFI)
Average household size	1.6 people
Household income (0–30% MFI)	3
Household income (30–50% MFI)	2
Household income (50–80% MFI)	2
Female-headed households	4
Elderly households	6
Disabled households	4
White	7

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. \$1,631 was expended in 2019 for five projects. Eligible costs are limited to exterior rehabilitation, landings, and structural repairs. All repairs must address code violations. This is a nonfederal program with no reporting requirements related to household demographics.

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.....	3
Expended.....	\$10,000
Average project cost.....	\$3,333
Average household income.....	\$21,793 (35.3% MFI)
Average household size.....	1.3 people
Household income (0–30% MFI).....	1
Household income (30–50% MFI).....	2
Female-headed households.....	3
Elderly households.....	3
Disabled households.....	3
White.....	3

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. CDBG funds are used for this case management program.

New households assisted in 2019	53
Households continuing the program from 2018	41
Total households assisted in 2019	94
Expended.....	\$143,889.72
Results of 49 households leaving the program in 2019:	
Living situation stabilized; fully self-sufficient.....	2
Average months served.....	13
Living situation stabilized; less dependent on government programs.....	7
Average months served.....	20.7
Living situation remained unstable; didn't reduce dependence on govt. programs....	1
Average months served.....	24
Removed from program for noncompliance	28
Average months served.....	7.2
Client chose to leave program/moved out of town/other	11
Average months served.....	5.8
Of the 94 households assisted in 2019:	
Household income (0–30% MFI).....	91
Household income (30–50% MFI).....	3
Average household size.....	3.2 people
Large families (5+ members).....	14
Female-headed households.....	88
Chronically homeless prior to assistance	10
Disabled households.....	3
White (including 3 of Hispanic origin)	41
Black/African American	15

American Indian/Alaska Native (including 2 of Hispanic origin).....	36
American Indian/Alaska Native & Black/African American	2

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. Assistance with a security deposit may also be provided. Household income must be no greater than 50% of median family income. HOME funds were used for this program. Recipients of Tenant-Based Rental Assistance also receive case management through the Bright Futures program listed above. Sioux Falls Housing & Redevelopment Commission also administers the Section 8 Housing Choice Voucher program, which is a separate program with funding provided directly from HUD to the Commission.

New households assisted in 2019	33
Households continuing the program from 2018	35
Total households assisted in 2019	68
Expended	\$343,262
Household income (0–30% MFI)	63
Household income (30–50% MFI)	5
Average household size	3.1 people
Large families (5+ members).....	10
Female-headed households	67
White (including 1 of Hispanic origin)	25
Black/African American (including 1 of Hispanic origin)	15
American Indian/Alaskan Native.....	25
American Indian/Alaskan Native and White	2
Black/African American and White (including 1 of Hispanic origin)	1

HEARTLAND HOUSE CASE MANAGERS (INTER-LAKES COMMUNITY ACTION): This rapid rehousing 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 2019	62
Households continuing the program from 2018	55
Total households assisted in 2019	117
Results of the 76 households leaving program in 2019	
Successfully completed the program.....	19
Terminated for noncompliance	32
Other/unknown	25
Expended	\$24,000
Household income (0–30% MFI)	113
Household income (30–50% MFI)	4
White (including 9 of Hispanic origin)	44
Black/African American (including 1 of Hispanic origin)	18
Asian	1

American Indian/Alaskan Native (including 1 of Hispanic origin).....	51
Other/multiracial (including 2 of Hispanic origin)	3

BISHOP DUDLEY: 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.

New households assisted in 2019	1,780
Expended.....	\$120,000

FAIR HOUSING EDUCATION & OUTREACH (CITY ATTORNEY’S OFFICE/HUMAN RELATIONS):
 \$19,000 of CDBG 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 received citizens in person at the office. Approximately 1,206 calls and inquiries were received and 145 walk-in/appointments. The top five housing topics were as follows:

1. Eviction Process
2. Substandard Living Conditions
3. Service Animal
4. Reasonable Accommodation Requests
5. Fees/Deposits

Fourteen fair housing classes and outreach events were held in the community for landlords, property managers, tenants, housing advocates, social workers, and others.

The Human Relations Office files complaints based on allegations of discrimination. If issues of harassment, reasonable accommodation, or unfair treatment cannot be resolved, a discrimination charge is filed. In 2019, the Human Relations Office closed 17 housing discrimination investigations. Four of these cases were resolved by mediation. Nine of these cases were dismissed for lack of probable cause. One case resulted in a probable cause determination of which was ultimately settled through conciliation. One case was dismissed and filed with HUD following attempted resolution, one complaint was withdrawn, and one complaint was abandoned.