

Publish Date: October 12, 2018

## PUBLIC NOTICE

This notice provides the public the opportunity to examine and comment on the proposed 2019 Action Plan for the City of Sioux Falls for a period of 30 days. The Action Plan lists the proposed activities identified to receive funding from the Community Development Block Grant (CDBG) program and the Home Investment Partnerships (HOME) program in 2019. The U.S. Department of Housing and Urban Development requires the jurisdiction to have an action plan before applications can be submitted for future program funding.

The plan will identify the sources and uses of funds from the CDBG program and the HOME program. The City estimates that in 2019 it will receive approximately \$973,000 of CDBG funds and \$506,000 of HOME funds from HUD. The City also expects to receive approximately \$660,015 from CDBG program income and \$186,545 from HOME program income. These funds will be used to address the needs of the low-income members of our community.

The above grant amounts are estimates. Any increase or decrease in federal grant award relative to the City's estimate of the 2019 grant award will be applied to the Single-Family Housing Rehabilitation Loan program (CDBG), the Neighborhood Revitalization program (HOME), and administration allowed for both CDBG and HOME.

The City anticipates that these projects will not cause displacement of existing households.

Low- and moderate-income persons, racial and ethnic minorities, persons of limited English proficiency, persons with disabilities, and female-headed households are especially encouraged to review and comment on the Action Plan.

The plan is available for review at the following locations: the City's Affordable Housing division, 224 W. Ninth St.; Downtown Library, 200 N. Dakota Ave.; Caille Branch Library, 4100 S. Carnegie Cir.; Oak View Branch Library, 3700 E. 3rd St.; Prairie West Branch Library, 7630 W. 26th St.; and Ronning Branch Library, 3100 E. 49th St. The plan is also available online at [www.siouxfalls.org/community-development/affordable-housing](http://www.siouxfalls.org/community-development/affordable-housing).

The 30-day comment period will end November 13, 2018. Anyone wishing additional information on the plan and proposed activities may contact Affordable Housing at 224 W. Ninth St., or call 367-8180 (voice) or 367-7039 (TTY for hearing impaired). Persons wishing to comment on the proposed plan should do so in writing to Affordable Housing, P.O. Box 7402, Sioux Falls, SD 57117-7402. Written comments must include the name and address of the person submitting the comment.

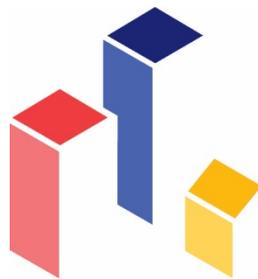
Affordable Housing staff will hold a public hearing at the Downtown Library, 200 N. Dakota Ave., on October 24, 2018, at 4 p.m. to receive and discuss written comments. Accommodations for persons with disabilities will be provided upon request. Interpretive services for persons with hearing impairments or persons of limited English proficiency will be provided upon request. The facility is accessible for persons with mobility disabilities. Please call 367-8180 (voice) or 367-7039 (TTY for hearing impaired) at least 48 hours in advance if interpretive services or special accommodations are necessary.

AN EQUAL OPPORTUNITY OFFICE

# 2019

## Annual Action Plan

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

Draft for Public Review and Comment

October 12, 2018

(May be Recycled After November 13, 2018)





# Executive Summary

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

### 1. Introduction

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

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

The five-year strategy covers the period from January 1, 2015 to December 31, 2019. This one-year Annual Action Plan will explain how the City of Sioux Falls intends to use its CDBG and HOME allocations in 2019, and how the funded programs, projects and activities will address the priorities identified in the Consolidated Plan.

### 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.

The 2015-19 Consolidated Plan effort resulted in the following high priority needs:

- Core neighborhood redevelopment—expanding and maintaining housing choices in core neighborhoods
- Neighborhood revitalization—rehabilitating vacant and dilapidated single family homes in core areas of the city
- Affordable housing—providing financial support to developments and activities that help the city's lowest income residents obtain and maintain stable, affordable housing
- Homeownership assistance—assisting qualified lower income households attain homeownership

- Increase self-sufficiency—providing support to organizations that assist low income and special needs households with economic growth
- Fair housing education and outreach—funding activities and programs that raise awareness and knowledge of fair housing rights
- Accessibility modifications—providing financial assistance to elderly and disabled households with mobility impairments to make accessibility modifications to their housing

### **3. Evaluation of past performance**

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

The City of Sioux Falls has worked diligently in an attempt to address needs of the low-income members of the community with funding available through the federal government (CDBG and HOME) and the City of Sioux Falls (General Funds). Efforts prior to 2015 have included the broader, more loosely defined "community development" needs. During the current five-year planning cycle, including 2019, it is anticipated that we will focus a vast majority of the available resources strictly on affordable housing, but without neglecting other pressing community development needs.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

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

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

- Emails or letters were sent to approximately 106 local housing and service providers on April 24, 2018.
- Two Public Notices were published in the Sioux Falls Argus Leader on April 27 and May 3, 2018.
- A news release was issued on May 10, 2018. The news release was also published online at [www.siouxfalls.org](http://www.siouxfalls.org).

These mailings and notices invited the agencies and the public to two public hearings for a discussion and assessment of community needs. These two hearings were held in the Downtown Library, located at 200 North Dakota Avenue, on May 16, 2018, at 2:30 p.m. and 5:30 p.m. The meetings were held at an accessible meeting place and it was advertised that special accommodations would be made available upon request. The meetings allowed groups and individuals the opportunity to identify community housing and non-housing needs. Community Development obtained the views of citizens, public

agencies, and other interested parties for the development of the City's priorities for the 2019 Annual Action Plan. A total of 14 individuals representing many different agencies attended these two meetings.

The City has adopted and follows a citizen participation plan that encourages all citizens to participate in the planning process. Accommodations are made for non-English speaking persons and persons with mobility, visual, or hearing impairments.

A public notice was published in the Sioux Falls Argus Leader on October 12, 2018, advising the public that the draft 2019 Annual Action Plan was completed and available for review at the following locations. A public notice was also published at [www.siouxfalls.org](http://www.siouxfalls.org).

- City of Sioux Falls Affordable Housing Division, City Hall, 224 West Ninth Street
- Downtown Library, 200 North Dakota Avenue
- Caille Branch Library, 4100 Carnegie Circle
- Oak View Branch Library, 3700 East 3rd Street
- Prairie West Library, 7630 West 26th Street
- Ronning Branch Library, 3100 East 49th Street

The public was invited to submit written comments on the plan. The 30-day comment period ended on November 13, 2018. Affordable Housing held a public hearing at the Downtown Library, 200 North Dakota Avenue, at 4:00 p.m. on October 24, 2018, to receive and discuss written comments. No comments were submitted.

## **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.

Comments may be submitted by November 13, 2018 by 5 p.m.

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

Comments may be submitted by November 13, 2018 by 5 p.m.

## **7. Summary**

The City of Sioux Falls looks forward to what can be achieved in 2019. We will strive to address the needs, priorities, and goals identified in its Consolidated Plan with the resources made available to us.

**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 | Community Development |
| HOME Administrator | SIOUX FALLS | Community Development |

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The City of Sioux Falls receives Community Development Block Grant (CDBG) funds and Home Investment Partnerships Program (HOME) funds from the U. S. Department of Housing and Urban Development (HUD). The CDBG and HOME funds are administered by the City under Community Development’s Affordable Housing Division. The City is not a recipient of Emergency Solutions Grant (ESG), or Housing Opportunities for Persons with AIDS (HOPWA) grant funds.

However, the State of South Dakota is a recipient of ESG and HOPWA, and developers, non-profits and faith-based organizations in Sioux Falls may apply for Homeless Prevention and Rapid Re-Housing Program (HPRP), ESG and HOPWA funds through the State program offerings.

Sioux Falls Housing and Redevelopment Commission receives HOPWA funds through a partnership with the States of Montana, North Dakota and South Dakota. This program is tenant-based and is for persons or families with HIV/AIDS diagnosis. It allows qualified individuals/families under 80 percent of the area median income to receive rental assistance in the unit of their choice. Preference is given to those with HIV/AIDS diagnosis who are homeless and whose income is under 50 percent of the median income guidelines. In addition to rental assistance, housing case management services and supportive and referral services are provided.

Sioux Falls engaged the services of BBC Research & Consulting to help write portions of the Consolidated Plan. For more than 20 years BBC has conducted housing and human services studies for cities, states, and private and non-profit organizations. Their studies range from HUD-mandated Consolidated Plans to targeted market studies for residential developments. BBC has broad experience conducting housing and human services research. BBC understands the influence of demographics, housing affordability and public perceptions on housing and human services policies.

### **Consolidated Plan Public Contact Information**

Les Kinstad, Affordable Housing Manger, City of Sioux Falls, manages the CDBG and HOME programs, and administered the Consolidated and Annual Action Plan processes. His contact information is (605) 367-8177, [lkinstad@siouxfalls.org](mailto:lkinstad@siouxfalls.org), PO Box 7402, 224 West 9th Street, Sioux Falls, 57117-7402.

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

### **1. Introduction**

Please see information below.

#### **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. The process offers local jurisdictions the opportunity to shape their housing and community development strategies. The plan is developed with input from housing and service providers, a list of which is appended to this plan.

On April 24, 2018 letters were mailed to 106 local housing and service providers soliciting their input, suggestions, priorities, goals and objectives for the 2019 Annual Action Plan, as well as notifying them that applications for funding were being accepted for the 2019 program year. Two Public Notices were published in the Sioux Falls Argus Leader on April 27 and May 3, 2018 advising the same. A notice was also posted at the City’s website, [www.siouxfalls.org](http://www.siouxfalls.org). A news release was issued on May 10, 2018. These mailings and notices also included invitations to two public hearings on needs assessments of the community. These two hearings were held at the Downtown Library meeting room on May 16, 2018 at 2:30 p.m. and 5:30 p.m. The meetings were held at an accessible meeting place and it was advertised that special accommodations would be made available upon request.

The meetings allowed groups and individuals the opportunity to identify community housing and non-housing community development needs. Community Development obtained the views of citizens, public agencies, and other interested parties for the development of the City’s priorities for the 2019 Annual Action Plan. A total of 14 individuals representing many different agencies attended these two meetings.

The City has adopted and follows a citizen participation plan that encourages all citizens to participate in the planning process. Accommodations are made for non-English speaking persons and persons with mobility, visual, or hearing impairments.

A public notice was published in the Sioux Falls Argus Leader on October 5, 2018, advising the public that the draft 2019 Annual Action Plan was completed and available for review at the following locations. A public notice was also published at [www.siouxfalls.org](http://www.siouxfalls.org).

The public was invited to submit written comments on the plan. The first 30-day comment period ended on November 6, 2018. Community Development held a public hearing at the Downtown Library, 200

North Dakota Avenue, at 4:00 p.m. October 25, 2018, to receive and discuss written comments. No comments were submitted.

**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 Development Authority leads the Continuum of Care efforts and administers the grant funds in South Dakota. Locally the Coordinator of the Homeless Advisory Board and the Sioux Empire Housing Coalition are the lead entities on these efforts. The City has representation at service provider forums conducted by the Sioux Empire Homeless Coalition and South Dakota's Housing for the Homeless Consortium, to facilitate interaction and communication between the various social service agencies in the City. The Director of Community Development serves on the Homeless Advisory Board.

**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**

Please see above.

**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 | <b>Agency/Group/Organization</b>                                                                                                                                   | Sioux Falls Housing & Redevelopment Commission                                                                                                                                                                                                                                            |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Housing<br>PHA<br>Services - Housing<br>Services-homeless                                                                                                                                                                                                                                 |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Public Housing Needs<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Homelessness Strategy<br>Non-Homeless Special Needs<br>HOPWA Strategy |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Sioux Falls Housing and Redevelopment Commission was consulted for information on housing and homelessness. SFHRC is expected to help carry out some of the housing aspects of this plan.                                                                                                 |
| 2 | <b>Agency/Group/Organization</b>                                                                                                                                   | INTER-LAKES COMMUNITY ACTION, INC.                                                                                                                                                                                                                                                        |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Housing<br>Services - Housing<br>Services-homeless<br>Services-Education<br>Regional organization                                                                                                                                                                                         |

|   |                                                                                                                                                                    |                                                                                                                                                                                                                   |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Homelessness Strategy |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Inter-Lakes Community Action Partnership was consulted for information on housing and homelessness. ICAP is expected to help carry out some of the housing aspects of this plan.                                  |
| 3 | <b>Agency/Group/Organization</b>                                                                                                                                   | Independent Living Choices                                                                                                                                                                                        |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services-Persons with Disabilities                                                                                                                                                                                |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Non-Homeless Special Needs                                                                                                                                                                                        |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Independent Living Choices was consulted for information on persons with disabilities and non-homeless special needs. ILC is expected to help carry out some of the housing accessibility aspects of this plan.   |
| 4 | <b>Agency/Group/Organization</b>                                                                                                                                   | Minnehaha County Department of Human Services                                                                                                                                                                     |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services - Housing<br>Services-homeless<br>Other government - County                                                                                                                                              |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Homelessness Strategy                            |

|   |                                                                                                                                                                    |                                                                                                 |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Homeless Advisory Board Coordinator was consulted for information relating to homelessness. |
| 5 | <b>Agency/Group/Organization</b>                                                                                                                                   | CHILDREN'S INN                                                                                  |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services-Children                                                                               |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Domestic Violence                                                                               |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Children's Inn was consulted for information relating to domestic violence.                     |

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

The city advertised the opportunities to participate in the 2019 Annual Action Plan to its wide network of nonprofit, private sector and government partners. Please see the AP-05 section of this plan.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

| <b>Name of Plan</b>                        | <b>Lead Organization</b>                          | <b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>                                     |
|--------------------------------------------|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Continuum of Care                          | South Dakota Housing Development Authority        | Point-in-Time count provided homeless data in Plan.                                                                     |
| Sioux Falls 2015: A Growth Management Plan | City of Sioux Falls, Planning & Building Services | The Land Use Plan describes growth areas and projected uses for housing, types of housing, commercial and retail space. |

| Name of Plan                   | Lead Organization                                                                        | How do the goals of your Strategic Plan overlap with the goals of each plan?                            |
|--------------------------------|------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| Sioux Falls 2025 Downtown Plan | City of Sioux Falls, Community Development, Economic Development Division                | Strong support for housing for all income levels.                                                       |
| Sioux Falls Tomorrow 2014      | A consortia of multiple agencies, government entities, and community-based organizations | Multiple references to affordable housing as a significant need to be addressed in the next 5-10 years. |

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

Please see above.

## **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**

Please see Citizen Participation Plan.

**Citizen Participation Outreach**

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|------------------|--------------------|--------------------------------|------------------------------|----------------------------------------------|---------------------|
|------------|------------------|--------------------|--------------------------------|------------------------------|----------------------------------------------|---------------------|

|   |                |                                                                                                                                                                                                             |                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                |  |
|---|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--|
| 1 | Public Meeting | <p>Minorities</p> <p>Non-English Speaking - Specify other language: None requested</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> | 16 individuals representing local housing and service providers and the general public attended. | <p>Affordable housing (rental, home ownership, supportive, homeless, 30-40%, seniors, youth); TBRA. Homeless facilities, services, prevention. Financial education. Neighborhood revitalization. Housing rehab. Self-sufficiency. Case management. Tenant/landlord counseling, tenancy preservation. Transitional housing for mentally ill, parolees. Transportation. Workforce development, livable wages, housing. Code enforcement. Mental health.</p> | No comments were not accepted. |  |
|---|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--|

| 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) |
|------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|-------------------------------------------------------------|----------------------------------------------|---------------------|
|            |                  |                                                                                                                                                                                                                 |                                | Outreach to diverse communities.<br>Access to healthy food. |                                              |                     |
| 2          | Newspaper Ad     | <p>Minorities</p> <p>Non-English Speaking - Specify other language:<br/>None requested</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> | Same as above.                 | Same as above.                                              | Same as above.                               |                     |

| 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          | Internet Outreach | Minorities<br><br>Non-English Speaking - Specify other language:<br>None requested<br><br>Persons with disabilities<br><br>Non-targeted/broad community<br><br>Residents of Public and Assisted Housing | Same as above.                 | Same as above.               | Same as above.                               |                     |

| Sort Order | Mode of Outreach  | Target of Outreach                                                                                                                                                                                   | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|------------------------------|----------------------------------------------|---------------------|
| 4          | Direct email/mail | Minorities<br><br>Non-English Speaking - Specify other language: None requested<br><br>Persons with disabilities<br><br>Non-targeted/broad community<br><br>Residents of Public and Assisted Housing | Same as above.                 | Same as above.               | Same as above.                               |                     |

| Sort Order | Mode of Outreach | Target of Outreach                                                                                                                                                                                   | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|------------------------------|----------------------------------------------|---------------------|
| 5          | News release     | Minorities<br><br>Non-English Speaking - Specify other language: None requested<br><br>Persons with disabilities<br><br>Non-targeted/broad community<br><br>Residents of Public and Assisted Housing | Same as above.                 | Same as above.               | Same as above.                               |                     |

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

Please see below.

#### 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 973,000                          | 660,015            | 0                        | 1,633,015 | 0                                                 | Most uncommitted prior year resources are still committed to 2017 and 2018 projects that are complex, with multiple funding sources, and therefore slow to come to fruition. Any other available prior year resources will be reallocated to 2019 projects when the first 2019 action plan amendment is completed. |

| 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<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 506,000                          | 186,545            | 0                        | 692,545   | 0                                                 | Most uncommitted prior year resources are still committed to 2017 and 2018 projects that are complex, with multiple funding sources, and therefore slow to come to fruition. Any other available prior year resources will be reallocated to 2019 projects when the first 2019 action plan amendment is completed. |

| 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: \$ |                                                   |                                                                                                                                            |
| Other   | public - local  | Acquisition<br>Admin and Planning<br>Homebuyer assistance<br>Homeowner rehab<br>Housing<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership | 4,422,192                        | 0                  | 0                        | 4,422,192 | 0                                                 | The City budgeted the following for 2019: \$933,576 of City General Funds, and \$3,488,616 of revolving funds from the sale of properties. |

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**

Support for the Affordable Housing Division’s programs by the City of Sioux Falls has grown, from approximately \$300,000 in General Fund support in 2010 to \$933,576 approved for 2019.

Leveraging of private and nonfederal resources by the use of federal funds will be attempted and encouraged whenever possible. Leveraging of

private and non-federal resources in conjunction with the use of federal CDBG and HOME funds will continue to be a priority to maximize accomplishments of both programs. It has been Department policy to not provide 100 percent of the funding for a project. Waivers to this policy may be made on a case by case basis depending on the type of project, the priority need that will be addressed, and the financial circumstances surrounding the project.

HOME Program regulations require a local match or contribution of nonfederal funds to be permanently committed to the program. The City is currently using previously received loan revenue from HUD's closed-out programs (Urban Development Action Grant and Rental Rehabilitation Program); the value of materials, labor, and properties donated to various affordable housing projects; and City General Fund dollars budgeted for the Neighborhood Revitalization Program to meet its local match obligation.

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

Not applicable.

**Discussion**

The required 2019 CHDO set aside is to Affordable Housing Solutions and its Neighborhood Revitalization Program. All HOME funds made available for that project are CHDO funds.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

| Sort Order | Goal Name                            | Start Year | End Year | Category                                                | Geographic Area                                           | Needs Addressed                                                                                                   | Funding                                                      | Goal Outcome Indicator                                                                                                                                                              |
|------------|--------------------------------------|------------|----------|---------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1          | Expand & Maintain Affordable Housing | 2015       | 2019     | Affordable Housing                                      |                                                           | Affordable Housing<br>Home Ownership Assistance                                                                   | CDBG: \$869,300<br>HOME: \$0<br>All other: \$48,000          | Homeowner Housing Added: 3 Household Housing Unit<br>Homeowner Housing Rehabilitated: 68 Household Housing Unit<br>Direct Financial Assistance to Homebuyers: 8 Households Assisted |
| 2          | Invest in Core Neighborhoods         | 2015       | 2019     | Affordable Housing<br>Non-Housing Community Development | Neighborhood Conservation Areas/Future Conservation Areas | Neighborhood Revitalization<br>Core Neighborhood Redevelopment<br>Affordable Housing<br>Home Ownership Assistance | CDBG: \$327,716<br>HOME: \$248,545<br>All other: \$3,823,739 | Homeowner Housing Added: 20 Household Housing Unit                                                                                                                                  |

| Sort Order | Goal Name                                         | Start Year | End Year | Category                   | Geographic Area | Needs Addressed                                            | Funding                                              | Goal Outcome Indicator                                                                                                                                                    |
|------------|---------------------------------------------------|------------|----------|----------------------------|-----------------|------------------------------------------------------------|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3          | Assist homeless and those at risk of homelessness | 2015       | 2019     | Homeless                   |                 | Affordable Housing Programs that Increase Self-Sufficiency | CDBG: \$150,000<br>HOME: \$390,000<br>All other: \$0 | Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted<br>Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted |
| 4          | Assist Special Needs Clientele                    | 2015       | 2019     | Non-Homeless Special Needs |                 | Accessibility Modifications                                | CDBG: \$26,000<br>HOME: \$0<br>All other: \$0        | Rental units rehabilitated: 4<br>Household Housing Unit Homeowner Housing Rehabilitated: 12<br>Household Housing Unit                                                     |
| 5          | Fair Housing Education and Outreach               | 2015       | 2019     | Fair Housing               |                 | Fair Housing Education and Outreach                        | CDBG: \$19,000<br>HOME: \$0<br>All other: \$0        | Other: 12 Other                                                                                                                                                           |

Table 6 – Goals Summary

### Goal Descriptions

|   |                  |                                      |
|---|------------------|--------------------------------------|
| 1 | Goal Name        | Expand & Maintain Affordable Housing |
|   | Goal Description |                                      |

|          |                         |                                                   |
|----------|-------------------------|---------------------------------------------------|
| <b>2</b> | <b>Goal Name</b>        | Invest in Core Neighborhoods                      |
|          | <b>Goal Description</b> |                                                   |
| <b>3</b> | <b>Goal Name</b>        | Assist homeless and those at risk of homelessness |
|          | <b>Goal Description</b> |                                                   |
| <b>4</b> | <b>Goal Name</b>        | Assist Special Needs Clientele                    |
|          | <b>Goal Description</b> |                                                   |
| <b>5</b> | <b>Goal Name</b>        | Fair Housing Education and Outreach               |
|          | <b>Goal Description</b> |                                                   |

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following activities will be undertaken in 2019 with the use of federal CDBG and/or HOME funds. Programs, projects, and activities funded entirely with City of Sioux Falls General Funds are not included here.

### Projects

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

Table 7 - Project Information

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

Allocations were made based on existing priorities and needs.

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

**AP-38 Project Summary**  
**Project Summary Information**

|          |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b> | <b>Project Name</b>                                                                            | Single-Family Housing Rehabilitation Loan Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|          | <b>Goals Supported</b>                                                                         | Expand & Maintain Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|          | <b>Funding</b>                                                                                 | CDBG: \$726,436<br>All other: \$48,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | <b>Description</b>                                                                             | 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% MFI. The maximum funding available per project is \$24,999, but could be further limited based on rehabilitation needs, length of ownership, county assessed value, equity, and income. The following funding sources are budgeted for 2019: (a) \$532,000 of CDBG funds for project costs, (b) \$48,000 of City general funds for project costs, and (c) \$194,436 of CDBG funds for rehabilitation administration. Funds would be provided to an eligible homeowner as a no-interest deferred payment. |
|          | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 60 single-family homes will be rehabilitated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | <b>Location Description</b>                                                                    | Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | <b>Planned Activities</b>                                                                      | Rehabilitation activities undertaken may include repair or replacement of roofing, siding, plumbing, heating, electrical, windows, doors, painting, weatherization, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>2</b> | <b>Project Name</b>                                                                            | Homebuyer's Assistance Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|          | <b>Target Area</b>                                                                             | Neighborhood Conservation Areas/Future Conservation Areas<br>Whittier, Pettigrew Heights, All Saints, North End                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|          | <b>Goals Supported</b>                                                                         | Expand & Maintain Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | <b>Needs Addressed</b>                                                                         | Home Ownership Assistance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | <b>Funding</b>                                                                                 | CDBG: \$45,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|          |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | <b>Description</b>                                                                             | Matrix Code 13. Loans are provided for a portion of the down payment and/or closing costs in an effort to make the purchase of a house more feasible for low-income households. Maximum household income is 80% MFI. Assistance is provided as a no-interest deferred payment loan and may be used toward the purchase of a house within designated program areas in Sioux Falls. The City of Sioux Falls will contribute up to \$45,000 in CDBG funds.                                                                                |
|          | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 8 low-income, first-time homebuyers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|          | <b>Location Description</b>                                                                    | Core Neighborhoods.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | <b>Planned Activities</b>                                                                      | Down payment and/or closing costs will be provided as an incentive for low-income households seeking to purchase a house within core neighborhoods of Sioux Falls.                                                                                                                                                                                                                                                                                                                                                                     |
| <b>3</b> | <b>Project Name</b>                                                                            | Emergency Mobile Home Repair Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|          | <b>Goals Supported</b>                                                                         | Expand & Maintain Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|          | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|          | <b>Funding</b>                                                                                 | CDBG: \$40,864                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|          | <b>Description</b>                                                                             | Matrix Code 14A (14H for delivery costs). Loans are provided to owner-occupants of mobile homes to repair deficiencies that could be potentially life threatening. Maximum household income is 80% MFI. The program provides up to \$3,000 per unit during the life of the mobile home. Funding is provided as a no-interest deferred loan that is forgiven after one-year of ownership and occupancy following completion of the repair work. Up to \$13,864 of this allocation will be used for rehabilitation administration costs. |
|          | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 8 housing units will be rehabilitated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | <b>Location Description</b>                                                                    | Citywide.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Planned Activities</b>                                                                      | Repairs are limited to those that are emergency in nature which may include the repair or replacement of faulty heating, electrical, or plumbing systems.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 4 | <b>Project Name</b>                                                                            | Affordable Housing Solutions: Neighborhood Revitalization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Target Area</b>                                                                             | Neighborhood Conservation Areas/Future Conservation Areas<br>Whittier, Pettigrew Heights, All Saints, North End                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Goals Supported</b>                                                                         | Invest in Core Neighborhoods                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Needs Addressed</b>                                                                         | Neighborhood Revitalization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Funding</b>                                                                                 | CDBG: \$327,716<br>HOME: \$248,545<br>All other: \$3,823,739                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Description</b>                                                                             | Properties are acquired for development of affordable housing. Many times, properties with extremely dilapidated structures contributing to neighborhood deterioration are acquired for redevelopment. The existing structures will be (a) demolished with new housing constructed on the site, or (b) rehabilitated into quality affordable housing. Alternatively, properties without existing structures are acquired under favorable circumstances in order to develop new affordable housing. Each new or rehabilitated unit is made available for sale or lease to a household whose income is no greater than 80% of median family income. |
|   | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 20 housing units will be created for households with incomes no greater than 80% of the area median income.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Location Description</b>                                                                    | Could be citywide, but mostly in core neighborhoods.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Planned Activities</b>                                                                      | Existing dilapidated properties are acquired and replaced with new or rehabilitated quality affordable housing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 5 | <b>Project Name</b>                                                                            | Sioux Falls Housing and Redevelopment Commission: TBRA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Goals Supported</b>                                                                         | Assist homeless and those at risk of homelessness                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Funding</b>                                                                                 | HOME: \$390,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

|          |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | <b>Description</b>                                                                             | Matrix Code N/A. SFHRC will provide TBRA to households with incomes no greater than 50% MFI who are homeless or in danger of becoming homeless. This is done through a collaborative effort with Inter-Lakes Community Action Partnership (ICAP). ICAP will provide ongoing case management through Bright Futures. TBRA is provided for a period of up to 24 months. Up to \$20,000 may be used by SFHRC for eligible administrative expenses.                                                                                                                                                              |
|          | <b>Target Date</b>                                                                             | 7/31/2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 60 low-income households that are homeless or at risk of homelessness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|          | <b>Location Description</b>                                                                    | Citywide.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | <b>Planned Activities</b>                                                                      | Rental assistance for low-income households who are homeless or at risk of homelessness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>6</b> | <b>Project Name</b>                                                                            | Inter-Lakes Community Action Partnership (ICAP): Bright Futures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | <b>Goals Supported</b>                                                                         | Assist homeless and those at risk of homelessness                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|          | <b>Needs Addressed</b>                                                                         | Programs that Increase Self-Sufficiency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | <b>Funding</b>                                                                                 | CDBG: \$150,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | <b>Description</b>                                                                             | Matrix Code 05. ICAP will provide intense case management to families residing in rental units subsidized with Tenant-Based Rental Assistance (TBRA) and security deposit funds. Each eligible household must be homeless or near homeless with an income no greater than 50% MFI. ICAP works in partnership with Sioux Falls Housing and Redevelopment Commission (SFHRC) under a memorandum of understanding whereby SFHRC provides TBRA, and ICAP administers security deposit assistance and provides case management under Bright Futures. The long-term goal for the participants is self-sufficiency. |
|          | <b>Target Date</b>                                                                             | 7/31/2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 80 low-income households that are homeless or at risk of homelessness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|          | <b>Location Description</b>                                                                    | Citywide.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

|          |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | <b>Planned Activities</b>                                                                      | Case management is provided to households receiving tenant-based rental assistance or security deposit assistance in an effort to move toward self-sufficiency.                                                                                                                                                                                                                                                                                             |
| <b>7</b> | <b>Project Name</b>                                                                            | Independent Living Choices: Rental Modification Program                                                                                                                                                                                                                                                                                                                                                                                                     |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | <b>Goals Supported</b>                                                                         | Assist Special Needs Clientele                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | <b>Needs Addressed</b>                                                                         | Accessibility Modifications                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | <b>Funding</b>                                                                                 | CDBG: \$20,000                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | <b>Description</b>                                                                             | Matrix Code 14B. These grant funds will provide accessibility modifications to rental units occupied by individuals with significant disabilities and incomes no greater than 50% MFI. Examples of eligible accessibility modifications include: construction of wheelchair ramps, installation of grab bars, widening of doorways, replacement of doorknobs with levers, and installation of lever faucets. Up to \$5,000 may be provided per rental unit. |
|          | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 4 low-income households with at least one member with a disability will be assisted.                                                                                                                                                                                                                                                                                                                                                                        |
|          | <b>Location Description</b>                                                                    | Citywide.                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|          | <b>Planned Activities</b>                                                                      | Accessibility modifications may include: construction of wheelchair ramps, installation of grab bars, widening of doorways, replacement of doorknobs with levers, and installation of lever faucets.                                                                                                                                                                                                                                                        |
| <b>8</b> | <b>Project Name</b>                                                                            | Sioux Empire Home Builders Care Foundation: Repair Affair Program                                                                                                                                                                                                                                                                                                                                                                                           |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | <b>Goals Supported</b>                                                                         | Assist Special Needs Clientele                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | <b>Needs Addressed</b>                                                                         | Accessibility Modifications                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | <b>Funding</b>                                                                                 | CDBG: \$6,000                                                                                                                                                                                                                                                                                                                                                                                                                                               |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Description</b>                                                                             | Matrix Code 14A. These grant funds will purchase materials necessary to make accessibility modifications to homes owned and occupied by low-income persons who are elderly or with permanent disabilities. Maximum household income is 80% MFI. Examples of eligible accessibility modifications include: construction of wheelchair ramps, installation of grab bars, widening of doorways, replacement of doorknobs with levers, and installation of lever faucets. The members of the Home Builders Care Foundation volunteer their labor. Up to \$5,000 may be provided per house. |
|   | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 12 low-income households will benefit. At least one member of the household must be elderly or disabled.                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | <b>Location Description</b>                                                                    | Citywide.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Planned Activities</b>                                                                      | Accessibility modifications may include: construction of wheelchair ramps, installation of grab bars, widening of doorways, replacement of doorknobs with levers, and installation of lever faucets.                                                                                                                                                                                                                                                                                                                                                                                   |
| 9 | <b>Project Name</b>                                                                            | Habitat for Humanity: Land Acquisition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|   | <b>Goals Supported</b>                                                                         | Expand & Maintain Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Funding</b>                                                                                 | CDBG: \$57,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Description</b>                                                                             | Matrix Code 01. No-interest deferred payment loans provided for acquisition of buildable lots. Houses will be constructed on these lots utilizing volunteer labor, sweat equity, and donated materials and services. Habitat for Humanity builds simple, affordable, decent houses for households with incomes at or below 50% MFI. Funding will purchase two lots.                                                                                                                                                                                                                    |
|   | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 3 housing units will be created for households with incomes no greater than 50% of the area median income.                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Location Description</b>                                                                    | 2905 E. Pearl St; 2907 E. Pearl St; 711 N. Sherwood Ave;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

|           |                                                                                                |                                                                                                                                                                                                    |
|-----------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Planned Activities</b>                                                                      | Funds will be provided to acquire two lots on which affordable, single-family homes will be constructed and sold to low-income households.                                                         |
| <b>10</b> | <b>Project Name</b>                                                                            | Fair Housing Outreach and Education                                                                                                                                                                |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                                                                    |
|           | <b>Goals Supported</b>                                                                         | Fair Housing Education and Outreach                                                                                                                                                                |
|           | <b>Needs Addressed</b>                                                                         | Fair Housing Education and Outreach                                                                                                                                                                |
|           | <b>Funding</b>                                                                                 | CDBG: \$19,000                                                                                                                                                                                     |
|           | <b>Description</b>                                                                             | Matrix Code 21D. Fair housing outreach and education.                                                                                                                                              |
|           | <b>Target Date</b>                                                                             | 9/30/2020                                                                                                                                                                                          |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 12 fair housing outreach and events will be supported.                                                                                                                                             |
|           | <b>Location Description</b>                                                                    | Citywide.                                                                                                                                                                                          |
|           | <b>Planned Activities</b>                                                                      | 12 fair housing outreach and events will be supported.                                                                                                                                             |
| <b>11</b> | <b>Project Name</b>                                                                            | CDBG Administration                                                                                                                                                                                |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                                                                    |
|           | <b>Goals Supported</b>                                                                         | Expand & Maintain Affordable Housing<br>Invest in Core Neighborhoods<br>Assist homeless and those at risk of homelessness<br>Assist Special Needs Clientele<br>Fair Housing Education and Outreach |
|           | <b>Needs Addressed</b>                                                                         |                                                                                                                                                                                                    |
|           | <b>Funding</b>                                                                                 | CDBG: \$249,000<br>All other: \$207,744                                                                                                                                                            |
|           | <b>Description</b>                                                                             | Matrix Code 21A. These funds will be used for management, coordination, monitoring, and evaluation of the Community Development Block Grant Program in 2019.                                       |
|           | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                                                                         |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                |
|           | <b>Location Description</b>                                                                    | 224 West 9th Street                                                                                                                                                                                |

|           |                                                                                                |                                                                                                                                                |
|-----------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Planned Activities</b>                                                                      | Administration of the CDBG program.                                                                                                            |
| <b>12</b> | <b>Project Name</b>                                                                            | HOME Administration                                                                                                                            |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                |
|           | <b>Goals Supported</b>                                                                         | Expand & Maintain Affordable Housing<br>Invest in Core Neighborhoods<br>Assist homeless and those at risk of homelessness                      |
|           | <b>Needs Addressed</b>                                                                         | Core Neighborhood Redevelopment<br>Neighborhood Revitalization<br>Affordable Housing                                                           |
|           | <b>Funding</b>                                                                                 | HOME: \$54,000<br>All other: \$115,088                                                                                                         |
|           | <b>Description</b>                                                                             | Matrix Code N/A. These funds will be used for management, coordination, monitoring, and evaluation of the HOME Investment Partnership Program. |
|           | <b>Target Date</b>                                                                             | 12/31/2019                                                                                                                                     |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                            |
|           | <b>Location Description</b>                                                                    | 224 West 9th Street                                                                                                                            |
|           | <b>Planned Activities</b>                                                                      | Administration of the HOME program.                                                                                                            |

## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Generally speaking, the City of Sioux Falls does not direct its CDBG and HOME assistance to any particular geographic area or areas of the city. Projects are administered on a citywide basis, regardless of location. However the Homebuyers Assistance Program does have a designated program area within defined core neighborhoods of the city. The Neighborhood Revitalization Program occurs almost exclusively within core neighborhoods, but there may be exceptions. That being said, however, it should be mentioned that it has become apparent that those core neighborhoods surrounding the downtown area will need assistance with revitalization and blight removal/prevention. It is expected that in the next five years assistance may need to be focused to that geographic area.

### Geographic Distribution

| Target Area                                               | Percentage of Funds |
|-----------------------------------------------------------|---------------------|
| Neighborhood Conservation Areas/Future Conservation Areas |                     |
| Whittier, Pettigrew Heights, All Saints, North End        |                     |

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. Many of these core neighborhoods also have a larger number of renter-occupied dwelling units. We choose to target our Homebuyers Assistance Program and, to a lesser extent, our Neighborhood Revitalization Program to core neighborhoods in an effort to increase owner-occupied housing in these areas.

### Discussion

Please see above.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The jurisdiction will continue to administer existing housing programs and will also continue to work with and support other agencies in producing and preserving affordable housing to the maximum extent possible with funding made available from various federal programs. The housing needs determined to be a high priority will be given preference for funding.

The City of Sioux Falls has identified through its consolidated planning process the priority needs listed below:

- Core Neighborhood Redevelopment
- Neighborhood Revitalization
- Affordable Housing
- Home Ownership Assistance
- Programs that Increase Self-Sufficiency
- Fair Housing Education and Outreach
- Accessibility Modifications
- Public Facilities

More than half of the priorities identified, including the first four (core neighborhood redevelopment, neighborhood revitalization, affordable housing, and home ownership assistance) are likely to address affordable housing in the community.

The City of Sioux Falls has also identified the goals listed AP-20. The first three goals (expand and maintain affordable housing, invest in core neighborhoods, and assist homeless and those at risk of homelessness) are designed to address affordable housing.

The table below summarizes the 2019 programs and activities designed to foster and maintain affordable housing in Sioux Falls.

| <b>One Year Goals for the Number of Households to be Supported</b> |     |
|--------------------------------------------------------------------|-----|
| Homeless                                                           | 60  |
| Non-Homeless                                                       | 99  |
| Special-Needs                                                      | 16  |
| Total                                                              | 175 |

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

| <b>One Year Goals for the Number of Households Supported Through</b> |     |
|----------------------------------------------------------------------|-----|
| Rental Assistance                                                    | 60  |
| The Production of New Units                                          | 23  |
| Rehab of Existing Units                                              | 84  |
| Acquisition of Existing Units                                        | 8   |
| Total                                                                | 175 |

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

**Discussion**

Please see above.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Sioux Falls Affordable Housing enjoys an amicable working relationship with the Sioux Falls Housing and Redevelopment Commission (SFHRC). The organizations work together in an attempt to create and maintain affordable housing opportunities.

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

The City will continue to support the Tenant-Based Rental Assistance program administered by Sioux Falls Housing and Redevelopment Commission. This program can provide housing assistance to households on the waiting list for Section 8 vouchers. The Bright Futures case management is a vital component to both of those programs. Case management is designed to provide assistance to help those households achieve independence and self-sufficiency.

There are no plans for projects that will address physical needs of public housing units because there is no demand to do so.

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

As mentioned in the Consolidated Plan, Sioux Falls Housing and Redevelopment Commission (SFHRC) has attempted to involve public housing residents in the operation of the Public Housing program by inviting the public housing residents to form a resident council. There have never been more than two residents that have responded to these invitations which is not an adequate representation to form a Resident Council.

SFHRC believes that the lack of interest on the part of the residents stems from the fact that SFHRC's Public Housing units are not located on one or two sites; there are no Public Housing communities or projects in Sioux Falls. SFHRC's Public Housing units are literally scattered all over the city, located in 17 census tracts. The scattered sites have been grouped together for accounting purposes only.

During the process of developing the five-year Agency Plan and each updated Annual Plan, SFHRC has encouraged Public Housing resident participation by inviting them to attend a public hearing specifically for Public Housing residents, and inviting written comments on the proposed Plan. In the past five years that SFHRC has completed these planning processes, only a minimal number of Public Housing families have attended any meetings for Public Housing residents. SFHRC has never received any written comments on the proposed Plan from Public Housing residents.

Going forward, SFHRC will continue its attempts to communicate and foster relationships with the Public

Housing residents.

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

Sioux Falls Housing and Redevelopment Commission (SFHRC) has not been designated by the Public Housing Assessment System as “troubled.”

**Discussion**

Please see above.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The following represents community-wide efforts to address the needs of the homeless population in Sioux Falls.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

The Homeless Advisory Board Coordinator will continue to lead the local efforts for the statewide survey and count of the homeless population conducted each year. This HUD-mandated homeless count and survey is conducted in January of each year.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City has budgeted to provide funding from its general fund for two such programs in 2019.

\$120,000 is budgeted to Bishop Dudley Hospitality House for operating expenses. This emergency shelter provides the following capacity:

- 80 male beds plus 7 mats.
- 20 female beds.
- 7 family units.

\$43,020 is budgeted for operations of the Homeless Advisory Board.

#### **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 will continue to support the Tenant-Based Rental Assistance program administered by Sioux Falls Housing and Redevelopment Commission. These programs can provide housing assistance to households that are homeless or at risk of homelessness. The Bright Futures case management is a vital component to both of those programs. Case management is designed to provide assistance to help

those households achieve independence and self-sufficiency.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

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

Based on information solicited by each of the social work/discharge planning managers at the two local hospitals, each hospital deals with 50-75 homeless people per year. Their best estimates are that 50-75% of those discharges are referred to friends or family who can provide suitable housing or to St. Francis House, Union Gospel Mission, or Minnehaha County Human Services.

Both hospitals further stated that homeless people requiring continued outpatient care receive that care 95-100% of the time. Patients requiring continued care after discharge, whether staying with friends/family or receiving shelter at other places in the community receive services at those locations. For patients that have nowhere to go and are still requiring less intensive medical care, they typically receive those medical services in the hospitals' rehab units.

## **Discussion**

Please see above.

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

### **Introduction:**

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

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Tax Policies Affecting Land--Any housing cost negatively affects affordable housing. The state has passed legislation that has reduced property taxes and the city and county have both been very successful in maintaining property tax levels. The actions of our governments have helped to improve the affordability of housing. The State of South Dakota's Property Tax Division administers a number of relief programs to offer financial assistance to persons that are elderly or that have disabilities. These programs will continue in 2019.

- Sales and Property Tax Refund for Senior and Disabled Citizens: Offers eligible senior citizens and disabled individuals a once-a-year refund of sales or property taxes.
- Assessment Freeze for the Elderly and Disabled: Reduces the assessed value of a homeowner's property (thereby reducing property taxes owed).
- Property Tax Exemption for Paraplegic Veterans: Exempts the property from all property taxes.
- Property Tax Exemption for Disabled Veterans: Exempts up to \$100,000 of the assessed value for the property (thereby reducing property taxes owned).
- Property Tax Reduction for Paraplegics: Reduces property taxes based on income.

Fees and Charges--During development of housing units under the Neighborhood Revitalization Program, the City of Sioux Falls waives various fees and charges for the purpose of furthering affordable housing efforts. Waived fees and charges can include those for variances, landfill (when demolition is involved), sewer capping, razing, building permits, and inspections. These fees often total an estimated \$600 or more. Savings such as these allow affordable housing to be developed at the lowest cost as possible. When possible, these same tools will be implemented for other affordable housing developments where appropriate.

### **Discussion:**

Please see above.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Please see 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. Sioux Falls Community Development is committed to soliciting greater involvement from traditionally underserved populations. This is done through notification of social service providers about the needs assessment hearings at the start of the planning process.

### **Actions planned to foster and maintain affordable housing**

Please see AP-55.

### **Actions planned to reduce lead-based paint hazards**

The Single-Family Housing Rehabilitation Program will continue in 2019. As part of rehabilitation projects, lead-based paint hazards are identified and remediated in compliance with federal lead-based paint requirements.

### **Actions planned to reduce the number of poverty-level families**

The Bright Futures program will continue in 2019. The Affordable 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.

Community Development provides funding for down payment assistance for first-time home buyers. Referrals are made to Lutheran Social Service's Housing Resource Center and to Sioux Empire Housing Partnership. Both of these agencies provide education to potential home buyers. With the support of these programs and financial assistance, low-income households will find the resources to improve their financial position, work through financial problems, and will eventually be able to acquire equity through home ownership.

### **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.

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

The City works to enhance coordination with many local housing and service providers. This office will continue to promote its programs when opportunities arise.

- The City has representation at service provider forums conducted by the Sioux Empire Homeless Coalition and South Dakota's Homeless Consortium, which administers the State's Continuum of Care funds. One of the main purposes of the Homeless Coalition is to facilitate interaction and communication between the various social service agencies in the City.
- Community Development staff presents information during neighborhood meetings regarding the programs it administers.
- The department has developed a PowerPoint explaining the services provided by Community Development. The presentation is made to service clubs as requested.
- Community Development will utilize earned media opportunities to share information about its programs as those opportunities arise.
- Community Development maintains <http://siouxfalls.org/planning-building/planning/affordable-housing> to provide current information on the programs it administers.
- Community Development staff meets annually with homebuyer education providers at Sioux Empire Housing Partnership and Lutheran Social Services' Housing Resource Center. These meetings provide an opportunity for the City to relay any program policy changes and for the education providers to provide information on their programs as well.

### **Discussion:**

Please see above.

## Program Specific Requirements

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

#### Introduction:

Please see below.

#### 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                                            | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements                                                                                                                                  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan                                                   | 0        |
| 5. The amount of income from float-funded activities                                                                                                                                           | 0        |
| <b>Total Program Income:</b>                                                                                                                                                                   | <b>0</b> |

#### Other CDBG Requirements

|                                                                                                                                                                                                                                                                                                                                                                                                   |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 1. The amount of urgent need activities                                                                                                                                                                                                                                                                                                                                                           | 0       |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(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.

HOME funds provided for homebuyers are provided as deferred payment loans. Forms of investment for other programs 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:

The City of Sioux Falls has not used HOME funds for its homebuyer activities since May of 2013. We have used CDBG funds and City general fund dollars since that time and plan to do so for the foreseeable future. We have chosen to include the following language regarding resale/recapture so that we could use HOME funds for the program if we decided to do so in the future--the language is already included to explain how we would comply with 92.254. We would only have to amend the funding part of the plan.

The City's Homebuyers Assistance Program imposes a recapture requirement consistent with §92.254(a)(5)(ii)(A)(1). The program is administered by City staff; no Homebuyers Assistance Program funds are routed through any subrecipient.

Households receiving funds under the Homebuyers Assistance Program (whether CDBG, HOME, City general fund, other, or any combination thereof) are subject to the requirements of §92.254(a)(4), which specify a five-year period of affordability. Each assisted household is required to repay the entire amount of assistance (with limitations set forth below) when they sell or discontinue occupancy of the property, whether that occurs during or after the five-year 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: (1) a seller's HUD-1 settlement statement to document that lack of available net proceeds to achieve payment in full, (2) the property must be listed for a minimum of 60 days at an amount that would generate enough net proceeds to repay the entire assistance by the City, and (3) the City shall require that the listing realtor accept a commission no greater than 5.5% of the sale price of the property.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Projects completed through the Neighborhood Revitalization program receive a development subsidy, not a direct homebuyer subsidy. Houses made available through the program are subject to the requirements at §92.254(a)(4), which impose resale restrictions for a period of affordability, the length of which is dictated by the amount of the original 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 this agreement.

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

A copy of the applicable resale policy and deed restriction is appended to this Action Plan.

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.

Please see above.