Statewide Housing Needs Analysis

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EXECUTIVE SUMMARY

The purpose of this executive summary is to provide an overview of the research generated as part of the ***Statewide Housing Needs Analysis***. The top ten findings from the ***Statewide Housing Needs Analysis*** are:

1. South Dakota's overall population is growing at the rate of about 1% per year. As the baby boom generation matures, the state's elderly population will continue to grow. Meanwhile, the youth population (under 20 years old) is expected to decline.

2. The overall condition of the state's housing stock is generally good.

3. South Dakota's economy continues to grow at a reasonable pace.

4. Statewide unemployment is low and in general, household incomes are rising.

5. The housing stock has expanded in response to demand associated with an expanding economy and an increase in household formation.

6. Household incomes are increasing faster than median rents, which make rental housing more affordable.

7. The rate of home ownership continues to increase despite the fact that increases in household income are not keeping pace with increases in the median price of housing sales. South Dakota's homeownership rate is expected to increase 0.3% per year from 2003 to 2007.

8. Generally speaking, there is a need for additional housing (both rental and homeownership) in urban areas such as Sioux Falls, Rapid City, the area along the I-29 corridor, and in other areas that are experiencing growth in household formation.

9. Through 2007, it is estimated that an additional 4,000 rental units will be needed to meet the needs of newly formed households with incomes below 80% of median family income. Most of this demand will be addressed through new construction or substantial rehabilitation. The rental housing market in some rural areas is slightly overbuilt.

10. Through 2007, the average annual demand for homeownership units is expected to be about 9,300 units. Most of this homeownership demand will be met through the sale of existing homes. It is estimated that new housing units will be needed for approximately 13,000 new households through 2007.

It is important to note that this ten-point housing portrait of the state as a whole tells only part of the story. Although the housing market has responded positively to the state's economic well-being, housing in South Dakota is a study in contrasts. For every general statewide housing or housing related trend, there are invariably localized exceptions. The more we try to generalize, the less accurate the picture becomes.

This report attempts to explain the underlying factors that influence the state's housing market and how the market has responded to those influences. From there, the report explores housing supply and demand issues and attempts to quantify the unmet need for both owner and renter housing in South Dakota. Finally, the report provides a glimpse into the housing needs of special populations, including the Indian reservations.

What drives the housing market in South Dakota?

Fundamentally, it's the economy.

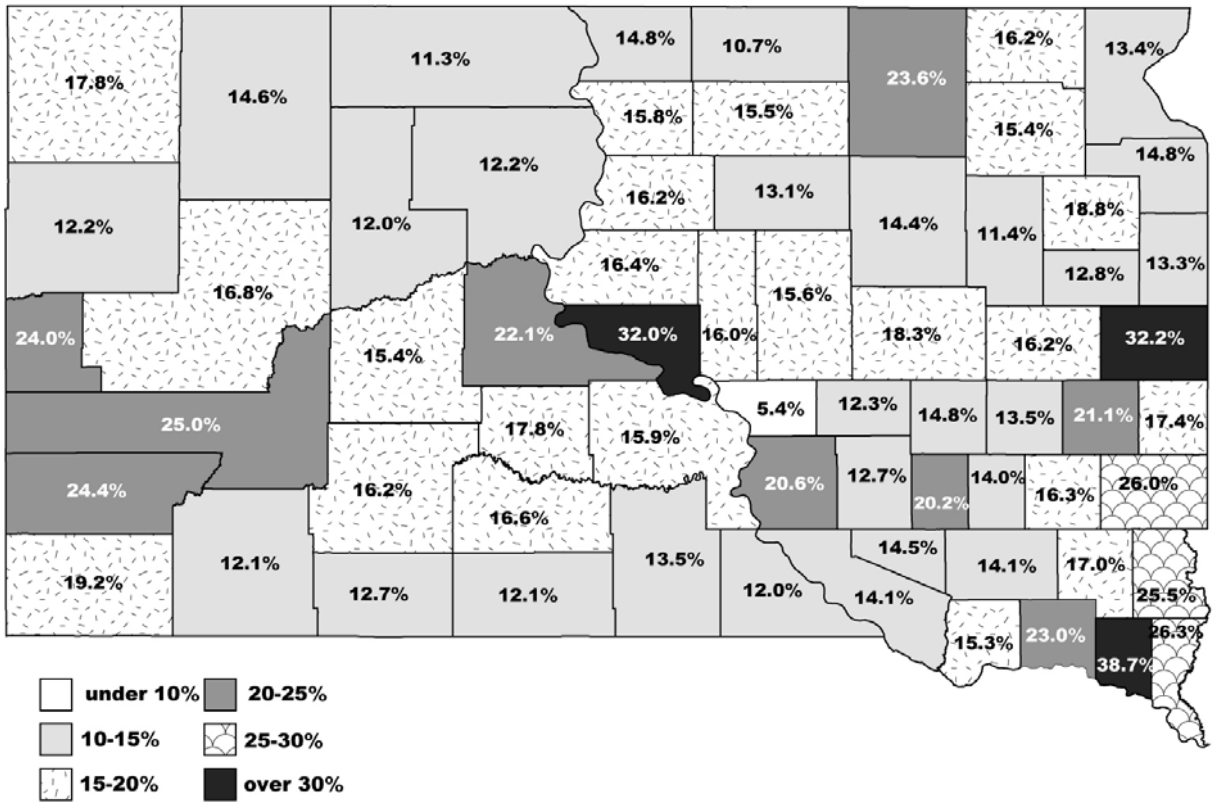
South Dakota is a business friendly state. In fact, in 2002, South Dakota was rated the most hospitable state in the nation for small business. It is one of only four states nationwide that does not impose a personal income tax, capital gains tax or corporate income tax. Other taxes, including property tax, sales tax, unemployment tax, health insurance tax and electric utilities tax, are moderate.

Wages in South Dakota are lower than the national average. The state's unemployment rate has remained exceptionally low, even while the national rate has fluctuated. [1]

South Dakota offers employers an educated workforce, as depicted in Figure 1. The percentage of high school and college graduates in South Dakota is equal to or greater than the national average. However, South Dakota lags behind the nation in the percentage of its residents with advanced degrees. In South Dakota, there is a positive correlation between job growth and higher educational attainment.

[1] The state's unemployment rate has ranged between 2.3% and 3.9% from 1990 to 2001, and the national rate has ranged between 4.0% and 7.5% in that same time period.

Figure 1. Percent of people with bachelor's degrees or higher, 2000, by county

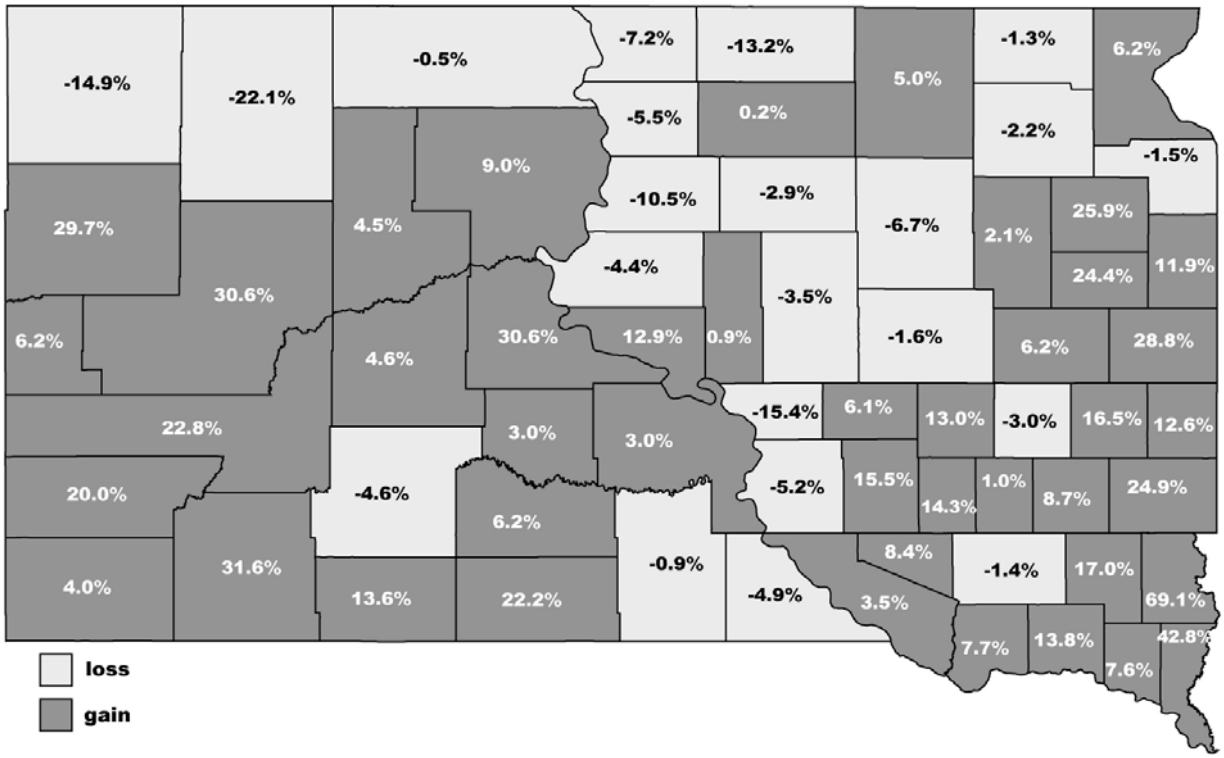


source: U.S. Bureau of the Census

People want to live and work in South Dakota. Household incomes are rising. The cost of living in Sioux Falls is slightly lower than the national average. Its crime rate is one of the lowest in the nation. The standard of elementary and secondary public education, as measured by drop out rates, attendance rates and student-teacher ratios, is quite high. There are 16 major colleges and universities with branches throughout the state. South Dakotans especially enjoy the state's low population density, its wide open spaces and the abundance of outdoor recreational opportunities and cultural amenities.

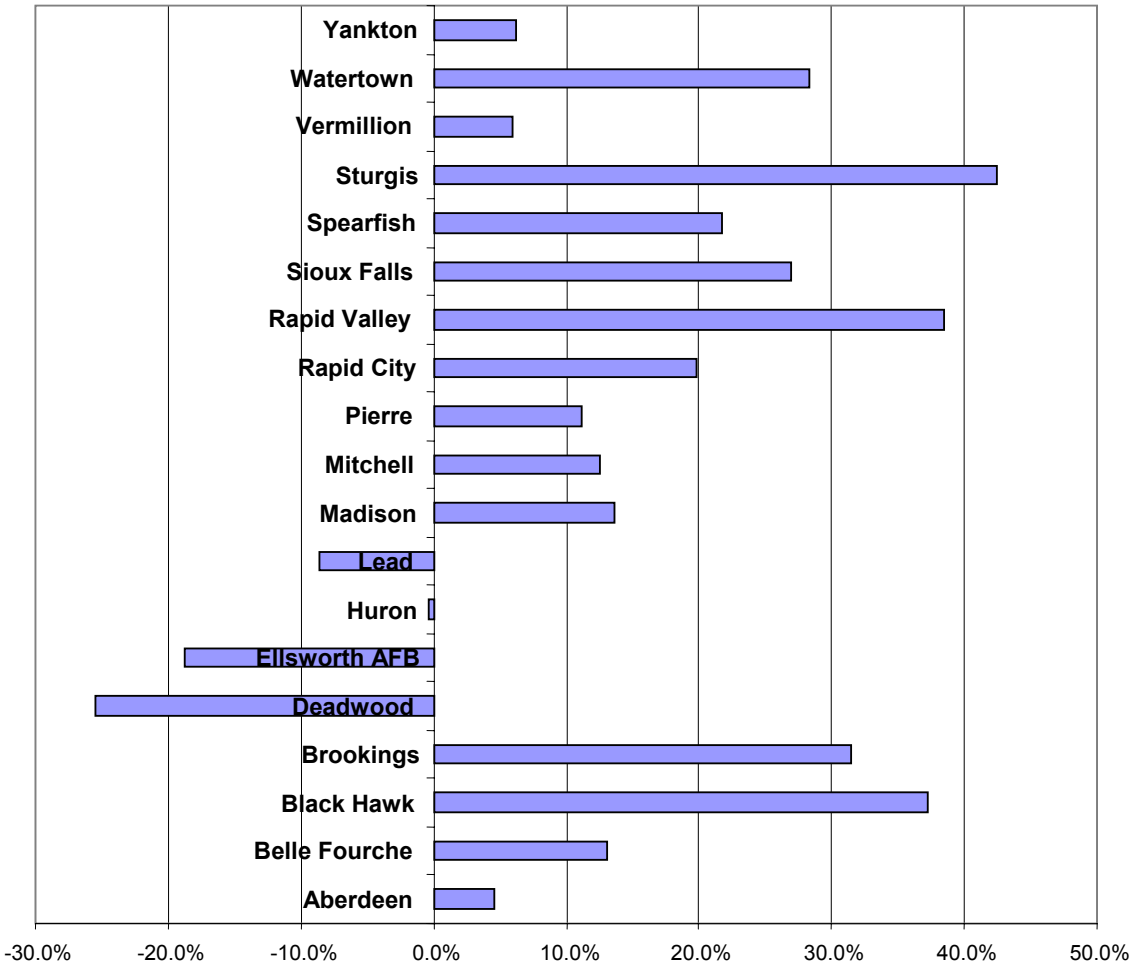
Business has responded positively to this favorable environment for job creation. Non farm employment has increased steadily since 1997, particularly in the finance, insurance, construction and service industries. Job growth for South Dakota as a whole has been steady at just under 2% per year. Thirteen counties and eight communities experienced job growth in excess of 20% during the period 1990 to 2000, as depicted in Figures 2 and 3.

Figure 2. Change in number of workers (age 16 and over), 1990-2000, by county



source: U.S. Bureau of the Census

Figure 3. Change in number of workers (age 16 and over), 1990-2000, defined geographic areas



source: U.S. Bureau of the Census

South Dakota has managed to avoid the boom-bust economic cycles experienced in larger, more dynamic urban areas. A 16.0% gain in employment (61,580) is expected to occur between 2000 and 2010.[2] Steady economic growth will be even more achievable as the state's economy continues to diversify.

Not all of the economic news in South Dakota is positive. There are 36,331 households in the state (12.5% of all households) with incomes below the poverty level. Persons under 18 years old make up 23.7% (22,766) of those below the poverty line.[3]

But on the whole, the state's economy is growing at a pace that appears sustainable over the long term. A growing economy and a skilled workforce will demand higher quality housing and a broader array of housing options.

[2] South Dakota Department of Labor, Labor Market Information Center
[3] Poverty Status of Households and Individuals Below Poverty Level, U.S. Bureau of the Census

Growth in population

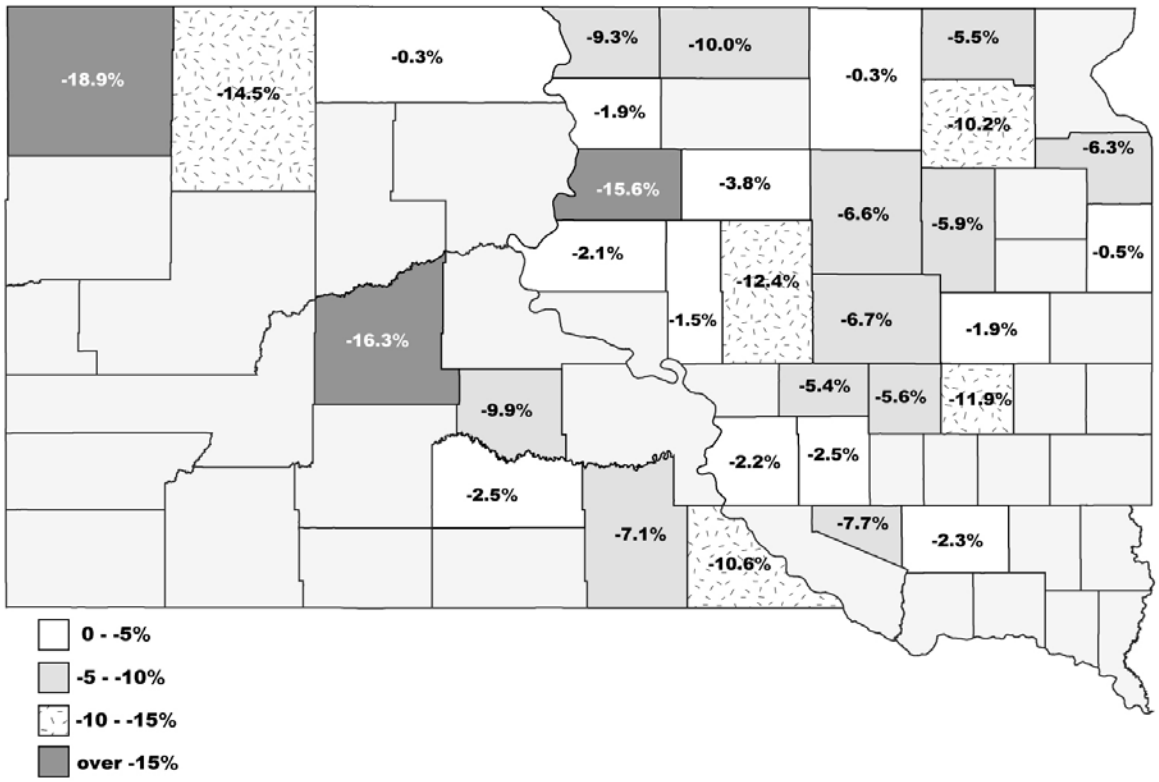
South Dakota's growth in population is symptomatic of two trends:

1. steady economic growth that results in migration of new residents to South Dakota
2. a natural increase in population (more births than deaths)

While the U.S. population grew by 13.2% (from 248 million to 281 million) from 1990 to 2000, South Dakota's population increased from 696,004 to 754,844, an increase of 8.5%. Lincoln County was the fastest growing county in the state, and second fastest in the nation. Its population increased by 56.4% (8,704 new residents) between 1990 and 2000. By 2007, the state is expected to be home to 788,705 people.

But not all areas of South Dakota are experiencing growth. Declining population in places such as Deadwood, Lead, Vermillion and Huron and counties such as Harding, Perkins, Haakon, Potter, Hand, Gregory and Day suggests less demand for housing in the years ahead. Figure 4 depicts counties that are experiencing population losses.

Figure 4. Population loss, 1990-2000, by county

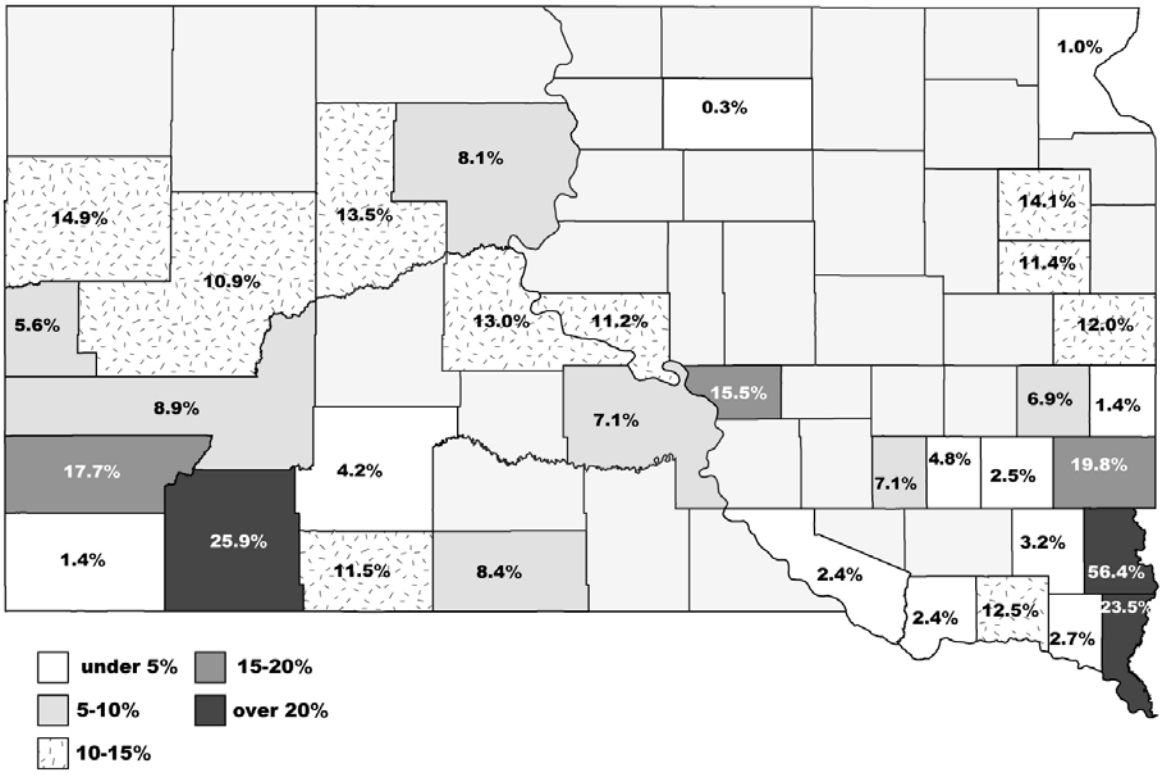


source: U. S. Bureau of the Census

On the other hand, population increases in places such as Sioux Falls, Black Hawk, Spearfish, Watertown, Rapid Valley, and to a lesser extent in Rapid City, Yankton, Brookings and Pierre signal continued demand for housing. Certain counties such as Minnehaha, Lincoln, Union and

Shannon have experienced population growth rates in excess of 20% during the period 1990 to 2000. Figure 5 depicts counties that are gaining population.

Figure 5. Population gain, 1990-2000, by county



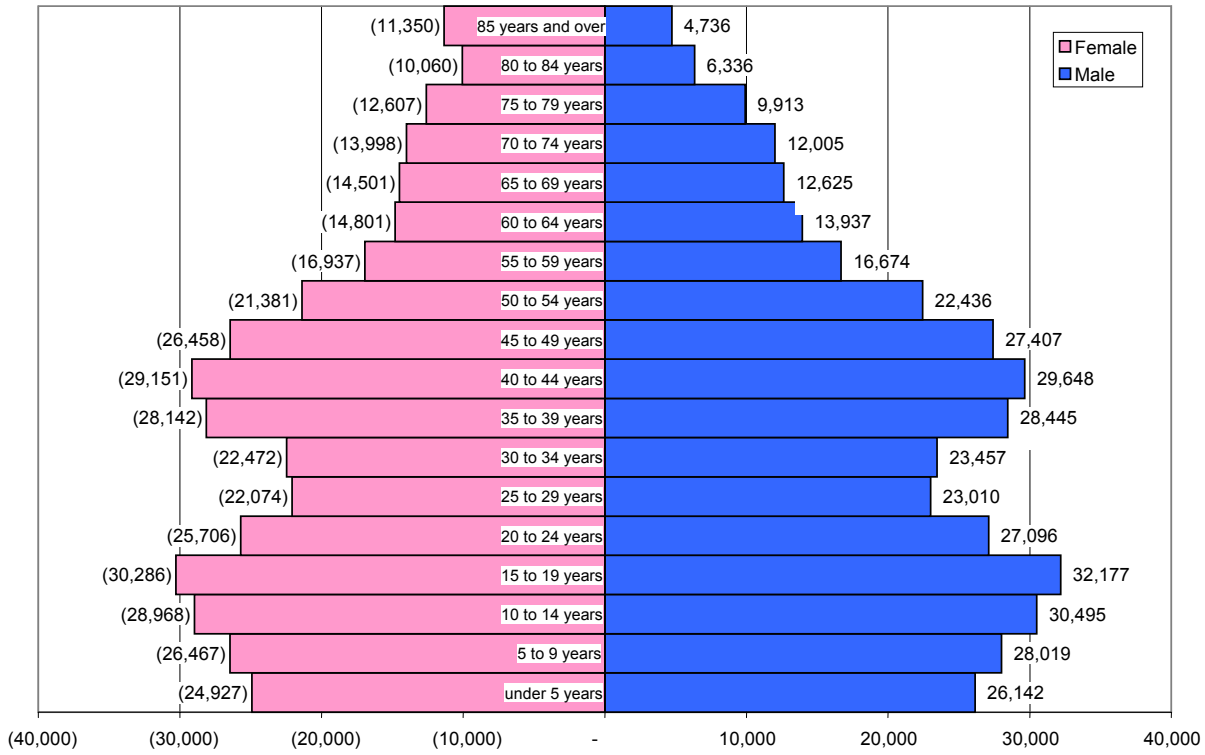
source: U.S. Bureau of the Census

South Dakota is losing jobs and population in rural areas. Population increases have occurred primarily in the state's larger, urbanized areas, on the Indian reservations, along the I-29 corridor and in and around the Black Hills.

Age matters

Age is an important determinant of housing demand. The age distribution of South Dakota's population is illustrated on Figure 6. Note the two bulges on the population pyramid that correspond to the 35 to 49 year old age cohort and the 5 to 24 year old age cohort. These are the so called baby boom generation and their offspring, the echo boom generation.

Figure 6. South Dakota Population by Age and Sex - 2000



source: U. S. Bureau of the Census

The echo boomers will require rental housing and starter sales housing as they finish their education, move out of the family homestead and start a family. The baby boomers will require move up sales housing as the size of their household decreases and their economic circumstance improves. Near the top of the pyramid, the near elderly will require home based services while they age in place. At the very peak of the pyramid are the elderly who are living longer and will require independent living, assisted living and nursing home facilities, primarily in urban areas and in proximity to quality health care services.

By 2025, the bulges will have worked their way to the top of the pyramid and the elderly and near elderly will comprise about 22% of the state's population. Meanwhile, that portion of the state's population under 20 years old will continue to decline. South Dakota's housing market must be ready to respond to this demographic shift.

The exception to this trend is the Indian population. The population bulge among Indian residents occurs at the bottom of the pyramid. Nearly half (29,733 people, or 49.0%) of the state's Indian population who live on Indian reservations are under 24 years of age. This portends strong population growth and continued demand for housing in the years ahead.

Towards a more ethnically diverse population

The makeup of South Dakota's population is changing. Minorities now comprise 11.3% (85,440) of the state's population. Between 1990 and 2000:

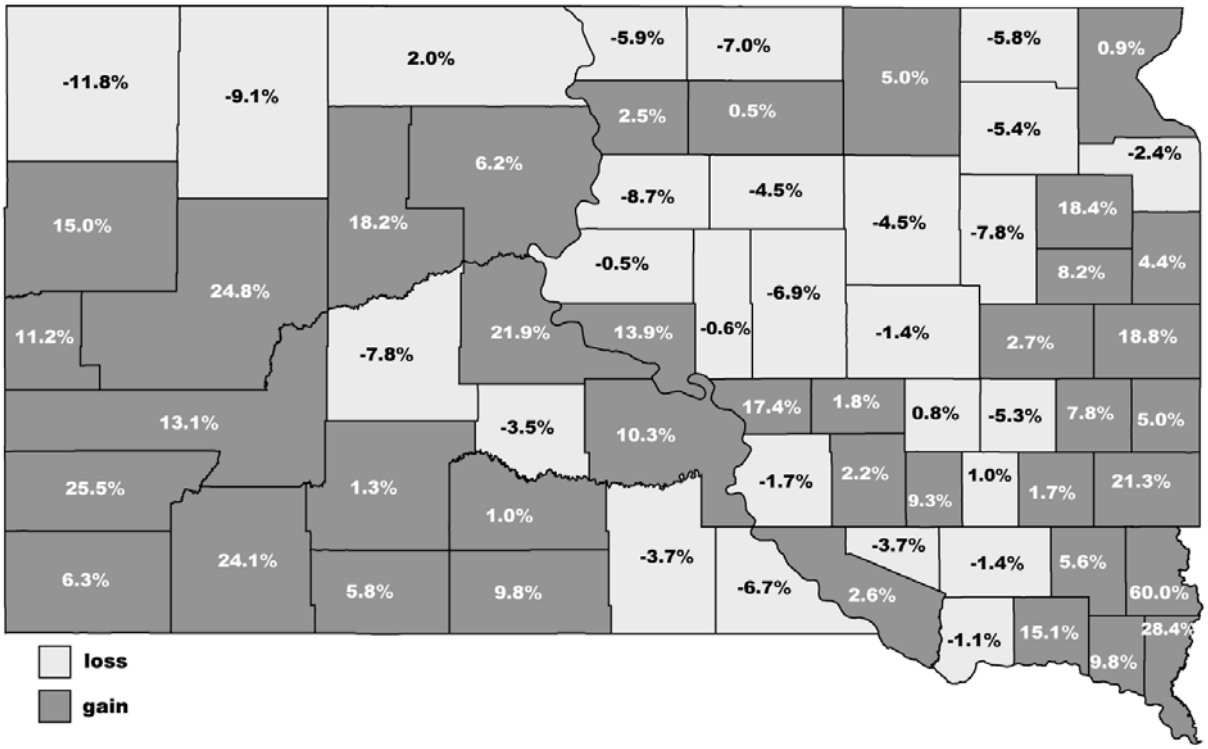
- The state's Asian population grew by 48.5% (an increase of 1,516 persons).
- The state's African American population grew by nearly 43.8% (an increase of 1,427 persons).
- The state's American Indian/Alaska Native population grew by 23.1% (an increase of 11,708 persons).
- People of Hispanic origin (any race) more than doubled (107.6% increase, and increase of 5,651 persons).

Every household needs a dwelling

While South Dakota's population grew 8.5% (from 696,004 to 754,844) between 1990 and 2000, the number of households in the state increased by 11.6% (from 260,059 to 290,336). Household growth occurs when people migrate to South Dakota. But increases in the number of households can also be attributed to lifestyle changes. The tendency to marry later, the increase in the divorce rate, and the longer life expectancy contribute to growth in the number of households. Over 11,000 new households are expected to be formed in South Dakota between 2003 and 2007.

The implications of growth in the number of households and the location of that growth are significant. Even if population growth within a certain area is stagnant, growth in household formation translates to demand for housing. Several counties experienced household growth rates in excess of 20% between 1990 and 2000, including Meade, Custer, Shannon, Stanley, Minehaha, Lincoln and Union. Household growth/decline is depicted in Figure 7.

Figure 7. Change in number of households, 1990-2000, by county

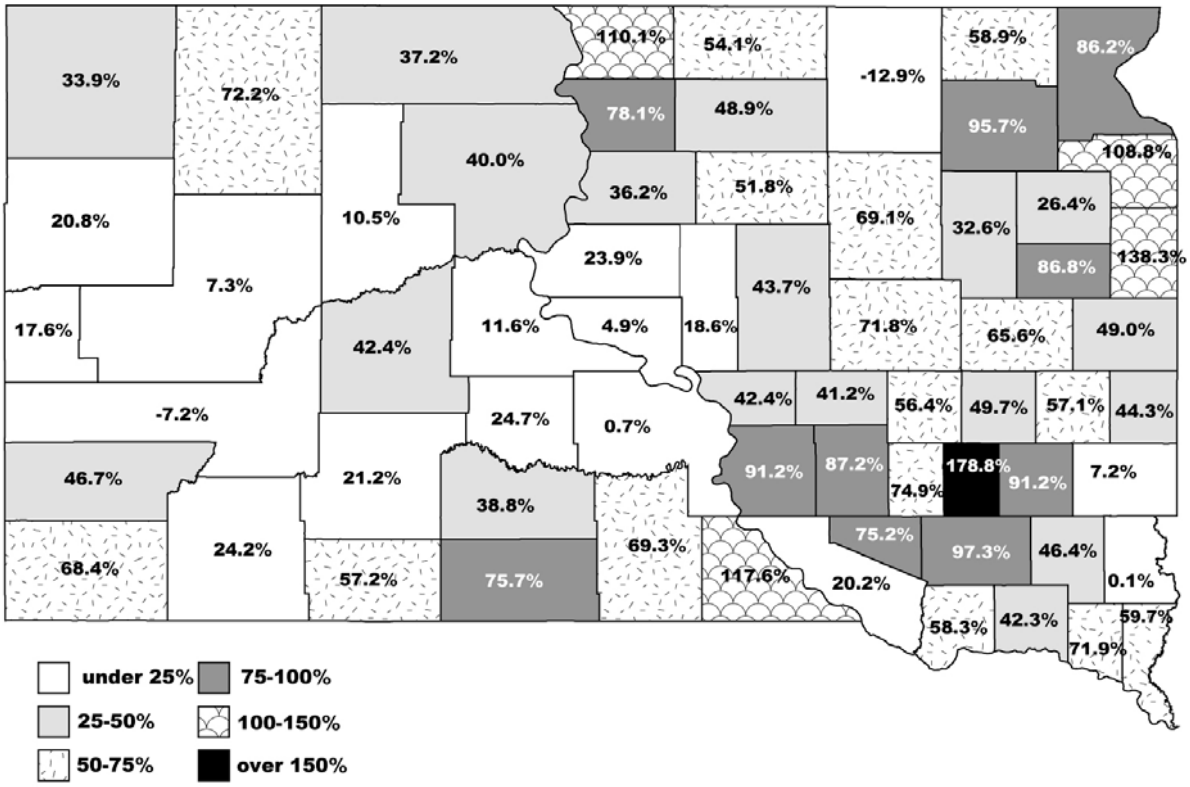


source: U. S. Bureau of the Census

Driving longer distances to work is a way of life in South Dakota

As job losses occur in rural areas of the state, South Dakotans who are forced to seek employment in urban areas are willing to commute longer distances to work. A change in the location of one's employment does not necessarily translate to a change in the location of one's residence. There are six counties in the state that experienced over 100% increases in the number of people who travel more than 30 minutes to work. A decline in employment within a particular area does not necessarily translate to an increase in vacant housing units or a decline in the demand for housing. Figure 8 depicts a general increase in travel time to work.

Figure 8. Change in travel time to work of 30 minutes or more, 1990-2000, by county



source: U. S. Bureau of the Census

The market's response

How did the housing market respond to underlying economic and demographic changes? A total of 30,772 housing units were added to South Dakota's housing stock during the period 1990 to 2000. This represents an increase of 10.5%. Not surprisingly, the housing supply has increased primarily in growing urbanized areas and along the I-29 corridor which are accessible to large employment centers. Newer multifamily housing and higher cost single family homes are being introduced to these markets. Meanwhile, rural areas have experienced an increase in vacant units and little new residential development.

The composition of the state's housing stock is becoming more diverse. Between 1990 and 2000, multifamily units (10,053, a 19.7% increase) and mobile homes (5,379, a 17.2% increase) were added at over twice the rate of increase in single family home development (17,722, an 8.5% increase). Table 1 depicts how the makeup of the state's housing stock has changed.

South Dakotans have maintained a strong preference for single family homes. Almost 70 percent (225,062, or 69.6%) of all housing units in the state are single family homes. South Dakota's homeownership rate is 68.2% and climbing. It has remained consistently higher than the homeownership rate for the nation as a whole.

Table 1. Change in number of housing units, 1990-2000

	number of units 1990	number of units 2000	% change
single family homes	207,340	225,062	8.5%
mobile homes	31,346	36,725	17.2%
multifamily units	51,095	61,148	19.7%
other housing units	2,655	273	-89.7%

source: U.S. Bureau of the Census

According to the 2000 Census, the vacancy rate for year round housing units (total vacancies, excluding seasonal and recreational use housing units) was 6.8% (21,902 units) for the state as a whole. Vacancy rates are slightly lower in urban areas and along the I-29 corridor, and slightly higher in rural areas. Rental housing vacancy rates are slightly over 2% in the Sioux Falls and Rapid City markets (2.1% and 2.4%, respectively).

Of particular concern is the fact that vacancies are affecting the viability of older assisted rental housing facilities in smaller towns and rural areas, including USDA Rural Development units, SDHDA units and public housing units. As of December 2002, there were 105 rental projects statewide with vacancy rates in excess of 25%. State and local housing officials must make difficult decisions in order to reduce the supply of affordable rental housing in overbuilt markets.

In 2002, the South Dakota Association of Realtors reported annual sales of some 6,500 residential properties, representing a sales volume of approximately $755 million. Through its First-time Homebuyer Program, SDHDA is serving approximately 43.3% of the low income, affordable, and first-time homebuyer markets.

Similar to the expansion of the state's economy, the housing market as a whole has experienced steady growth. Within the state, urban markets are expanding while rural markets have experienced a slight contraction. This trend is expected to continue for the foreseeable future.

Quality of South Dakota's housing stock

A statewide housing condition survey is beyond the scope of this report. It is, therefore, difficult to ascertain the precise condition of the state's housing stock. Based on exterior appearances, the quality of the stock in general appears to be quite solid. The vast majority of South Dakotans take care of their properties. Incidences of severely deteriorated housing in need of demolition are extremely rare in South Dakota.

Census information provides some interesting insights into the condition of the housing stock.

Census data can be used as a general indicator but not a definitive statement on housing conditions.

One indicator of housing quality is the extent of **vacant year round units**. This analysis excludes units that are occupied seasonally or for recreational or occasional use. From 1990 to 2000, an additional 580 for sale units statewide became vacant. During the same period, an additional 1,145 rental units statewide became vacant. While some of these units may be vacant temporarily due to turnover, others presumably have become vacant due to a weak local housing market or they have deteriorated to the point where they can no longer support occupancy. The increase in vacant units represents about one half of one percent of the total housing units in the state, not a statistically significant portion of the housing stock.

Age of housing is another census indicator. Housing that is 50 years or older is more likely to have deficiencies. This is especially true in South Dakota where the housing stock is primarily of frame construction and is subject to severe weather. Almost one-third of all owner housing (62,115 units, 31.4%) in South Dakota falls into this classification. In older cities such as Deadwood and Lead, over 70% of owner housing was constructed prior to 1950 (241 units, 71.9%, and 641 units, 73.9%, respectively). By comparison, only one-fourth (23,919 units, or 25.9%) of the state's renter-occupied housing units were built prior to 1950.

Another census indicator involves **overcrowded units**. Units are considered overcrowded when they are occupied by more than 1.01 persons per room. Overcrowded units are subject to increased wear and tear. About 2% of South Dakota's owner-occupied housing units fall into this classification. Forty-two of South Dakota's 66 counties experienced increases in owner-occupied overcrowding rates between 1990 and 2000. By comparison, 5.6% (5,126 units) of the state's renter-occupied housing is considered overcrowded. However, nine counties have rental housing overcrowding rates in excess of 15%.[4] Nearly half (745 units, 46.8%) of the renter-occupied units on the Pine Ridge Reservation are overcrowded.

The final census indicator relative to housing conditions involves **units that lack complete plumbing facilities**. The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Although the percentage is statistically insignificant (six tenths of one percent), there are still 1,149 owner-occupied units in South Dakota that lack complete plumbing.

By comparison, there were 709 renter-occupied units in South Dakota (eight-tenths of one percent of the total renter-occupied housing stock) that lacked complete plumbing. Again, the statewide percentage is statistically insignificant.

[4] Those counties are Bennett (20.2%), Buffalo (18,7%), Corson (23.5%), Dewey (16.0%), Jackson (29.7%), Lyman (16.9%), Shannon (46.6%), Todd (29.7%), and Ziebach (19.7%).

Household income and the cost of housing

With a 56.8% increase (from $22,504 to $35,282), South Dakota led the nation in the growth of median household income during the 1990s. Eight counties experienced median household income growth in excess of 70% during this period. They are: Aurora (80.5%), Bon Homme (72.4%), Deuel (78.7%), McCook (70.5%), Shannon (88.3%), Stanley (84.4%), Turner (81.0%), and Union (101.1%)[5]. All but 10 counties in South Dakota experienced a reduction in the number of individuals living below the poverty level during the period 1990 to 2000. As incomes rise, the housing market has broadened to meet the demand of an economically diverse population.

Despite the large statewide increase in median household income, South Dakota ranks 41st in the nation, with a median household income of $35,282. Not all households are experiencing prosperity. Buffalo County experienced a 33.7% reduction in median household income. Four counties (Harding, Perkins, Buffalo and Jerauld) experienced double digit increases in the number of individuals living below the poverty level. Four of the five poorest counties in the nation are located in South Dakota, as depicted in Table 2.

Table 2. Four poorest counties in South Dakota, 2000

	Per Capita Income, 2000	% Individuals Below Poverty Level, 2000
Buffalo County	$ 5,213	56.9%
Shannon County	$ 6,286	52.3%
Ziebach County	$ 7,463	49.9%
Todd County	$ 7,714	48.3%
South Dakota	**$17,562**	**13.2%**

source: U. S. Bureau of the Census

The good news for renter households is that median incomes in South Dakota have risen at a rate that is greater than the increase in median rents, as depicted in Table 3. As a result, rental housing has become more affordable. In fact, in many areas of the state, there is little difference between market rents and the restricted "affordable" rents that are used in conjunction with HUD's HOME Program and Housing Tax Credits. But in 2000, 29.0% (25,472) of all renter households in the state were cost burdened (paying more than 30% of their income towards housing).

[5] These income changes have not been adjusted for inflation.

Table 3. Median gross rents and median household income, 1990-2000

Median gross rent 1990	306	1990 household income	$ 22,503
Median gross rent 2000	426	2000 household income	$ 35,282
% change (unadjusted)	39.2%	% change (unadjusted)	56.8%

source: U. S. Bureau of the Census

The bad news for prospective homebuyers in South Dakota is that the 56.8% increase in median household income between 1990 and 2000 was lower than the 76.9% increase in median sales values. This comparison is depicted in Table 4. In 2000, 15.1% (20,747) of all owner households in the state were cost burdened (paying more than 30% of their income towards housing).

Table 4. Median housing value and median household income, 1990-2000

Median value 1990	$ 45,000	1990 household income	$ 22,503
Median value 2000	$ 79,600	2000 household income	$ 35,282
% change (unadjusted)	76.9%	% change (unadjusted)	56.8%

source: U. S. Bureau of the Census

Despite this disparity, South Dakota's homeownership rate is greater than the national average and continues to climb. The growth in homeownership can be attributed to several factors, including favorable interest rates, innovative financing mechanisms that are aggressively marketed, a low rate of unemployment and an increase in households, especially middle aged households that are entering their peak earning years.

Homeownership demand

Between 2003 and 2007, the average annual demand for homeownership units is expected to be about 9,300 units per year, totaling 46,427 total units over the forecast period. Most of this homeownership demand will be met through the sale of existing homes. It is estimated that new housing units will be needed for 12,992 households during the forecast period.

The homeowner housing demand in South Dakota will be generated by buyers at all income levels. For purposes of this report, six classifications of prospective homebuyers were created in order to define the various segments of the overall homeownership demand.

Low income homebuyers with incomes under $25,000 are expected to constitute demand for approximately 1,500 to 1,750 units annually. Public subsidies in support of down payment assistance, closing cost assistance and rehabilitation assistance will be needed in order for low

income buyers to achieve homeownership.

Approximately 1,600 to 1,800 *first-time homebuyer* households are expected to enter the market each year through 2007. These are younger households, aged 25 to 44 years, with annual incomes between $25,000 and $75,000. Most of these households fall within the eligibility range of SDHDA's First-time Homebuyer Program.

Another 1,900 to 2,100 *affordable homebuyer* households are expected to purchase homes each year through 2007. These are older households aged 45 to 64 years, with annual incomes that range from $25,000 to $75,000. They will be seeking units in the same price range as the first time homebuyers.

Move up homebuyers are expected to account for about 600 homeownership transactions per year through 2007. Move up homebuyers include households relocating from existing sales housing as well as households migrating to South Dakota from another state. This category may also include higher income young professionals that seek to purchase their first home, but the housing they seek is generally more expensive than a typical starter home. Move up homebuyers are aged 25 to 64 years and have annual incomes of over $75,000.

Approximately 2,400 *elderly homebuyers* are expected to purchase homes each year during the forecast period. Elderly homebuyers are households aged 65 and older with annual incomes up to $100,000. These households are seeking housing alternatives. Many seek to downsize and/or reduce their maintenance burden.

Finally, 750 to 1,000 *high income homebuyers* are expected to purchase homes each year through 2007. This category includes households of any age with annual incomes in excess of $100,000. They seek the most expensive homes.

Naturally, demand is expected to be greatest in geographic areas that are experiencing household growth at age and income levels that support the expansion of homeownership. These high demand areas include the cities of Sioux Falls and Rapid City, as well as the counties of Brookings, Brown, Codington, Davison, Lawrence, Lincoln, Meade, Minnehaha, Pennington and Yankton.

The overall homeownership demand forecast is summarized on Table 5.

Table 5. South Dakota Homeownership Demand, 2003-2007

Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	1,522	1,583	1,644	1,707	1,770	8,226
First Time	1,835	1,785	1,735	1,686	1,637	8,679
Affordable	1,986	2,017	2,050	2,084	2,119	10,256
Move Up	616	610	604	599	593	3,023
Higher Income	757	803	850	898	947	4,256
Elderly	2,393	2,394	2,397	2,400	2,404	11,988
Total Household Type	9,109	9,192	9,280	9,375	9,470	46,427
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	6,804	6,674	6,671	6,627	6,658	33,434
New Construction	2,305	2,518	2,608	2,749	2,812	12,992
Total Housing Type	9,109	9,192	9,280	9,375	9,470	46,427

source: Mullin & Lonergan Associates, Inc.

On a statewide basis, there is a 771 unit surplus in the supply of existing vacant for sale homes with purchase prices under $80,000 to meet the needs of low-income buyers. Even within geographic areas of household growth, demand for sales housing is only slightly greater than the existing supply of sales housing within this price range. Most of these units are in need of rehabilitation.

However, there is an unmet demand for sales housing in the $80,000 to $200,000 price range that would be within the economic reach of affordable and first-time homebuyers. On a statewide basis, demand for sales housing in this price range exceeds supply by 3,073 units. All of the major markets are underserved with sales housing in this price range.

Demand for rental housing

Despite the availability of roughly 28,000 affordable rental housing units and 4,300 Section 8 Housing Choice vouchers, there were still 25,472 renter households in South Dakota in 2000 that were cost burdened (paying more than 30% of their incomes towards rent). About 22,070 of these cost burdened households are extremely low income (having incomes less than 30% of median family income). Cost burdened, extremely low income households are considered to be at risk of becoming homeless and constitute an unmet need for rental housing assistance.

Typically, at-risk households seek public housing and/or Section 8 Housing Choice vouchers. In South Dakota, only 8 of the 28 public housing authorities that operate public housing have a waiting list for public housing units. There are a total of 645 households on public housing waiting lists in the entire state. Only 14 of the 20 PHAs that operate a Section 8 Housing Choice Voucher Program have a Section 8 waiting list. Statewide, there are a total of 2,415 households waiting for Section 8 Housing Choice Vouchers. Taken together, the 3,060 households on PHA waiting lists reflect only about 13.9% of the state's at-risk rental

population. The vast majority of this population is either unaware of PHA programs, does not qualify for PHA programs, would prefer to remain privately housed despite the financial burden, live on an Indian reservation where Section 8 vouchers are not available, or live in communities where Section 8 is not administered.
In addition to the needs of extremely low income cost burdened renters in the state, additional affordable rental units will be needed to house the projected growth in lower income households resulting from new household formation. It is this latter category of demand that is the focus of the rental housing demand forecast.

Through 2007, it is estimated that an additional 4,015 rental units will be needed to meet the needs of newly formed households with incomes below 80% of median family income. Most of this demand will be addressed through new construction or substantial rehabilitation of vacant buildings. The breakdown of this projected demand by age and income classification is as follows:

- *Extremely low income households* are those with annual incomes less than 30% of median family income. These households are in need of a rent subsidized unit or a rent restricted unit with rents underwritten well below the fair market rent. Approximately 60% of the total rental demand falls within this income category. Within this income classification, there is a projected demand for 2,120 general occupancy units (age 15 to 54) and another 245 elderly units (age 55 and older). In addition to the development subsidies provided to these units, most, if not all of the households served will require rental assistance.

- *Very low income households* are those with incomes between 31% and 50% of median family income. These households are likewise in need of a rent subsidized unit or a rent restricted unit. Some of these households would be served by housing tax credit units targeted to persons below 50% of the area median income. Within this income classification, there is a projected demand for 635 general occupancy units (age 15 to 54) and another 100 elderly units (age 55 and older).

- *Housing tax credit households* are those with incomes between 51% and 60% of median family income. These households are in need of a rent restricted unit such as those financed with equity from the sale of housing tax credits and HUD's HOME Program. Within this income classification, there is a projected demand for 360 general occupancy units (age 15 to 54) and another 160 elderly units (age 55 and older).

- *Low income - other households* are those with incomes between 61% and 80% of median family income. These households are unlikely to qualify for a rent restricted or rent subsidized unit. Within this income classification, there is a projected demand for 230 general occupancy units (age 15 to 54) and another 165 elderly units (age 55 or older).

Using a demand threshold of 50 units or greater, 17 counties reflect the greatest demand for new affordable rental units. These include Brookings, Brown, Butte, Codington, Davison,

Hamlin, Lawrence, Lincoln, McCook, Meade, Minnehaha, Pennington, Roberts, Shannon, Turner, Union and Yankton.

Characteristics of special populations

There are certain population groups in South Dakota that are inherently difficult to house. In most cases, it is difficult to quantify the magnitude of the housing needs of special populations. A closer look at the characteristics of these population groups provides insight into the challenge of addressing their housing needs.

- Homeless

  The results of statewide homeless studies indicate that the greatest need amongst this special population group is permanent housing, followed by employment, shelter, transportation, and food. Amongst homeless families with children, the greatest need is for housing, followed by clothing, medical care, food, and transportation. A holistic approach, using mainstream resources to provide supportive housing and intensive services, is key to success in housing homeless individuals and families.

- Persons with Alcohol/Drug Addiction

  Persons with problems with substance abuse require clinically managed detoxification programs. After treatment, persons recovering from substance abuse require an assisted group living environment that assists their transition into the community. It is estimated that substance abuse treatment programs in South Dakota currently assist only 25% of persons in need. The state's Indian population, in particular, is disproportionately affected by substance abuse problems.

- Persons with Disabilities

  Persons with disabilities have a higher incidence of poverty and lower median household income than persons without disabilities. The primary needs of persons with disabilities include rental assistance, security deposits, and accessible housing.

- Persons with HIV/AIDS

  Persons with HIV/AIDS spend a high percentage of their income on housing. They frequently move closer to family members and friends due to their illness. Most persons with HIV/AIDS prefer to live independently in private housing. Their primary housing needs are for rental assistance and for affordable rental housing in proximity to health care and other services.

- Victims of Domestic Violence

There are 29 shelters located throughout South Dakota for victims of domestic violence. These shelters provide housing and support to some 9,000 victims per year. Although there is a need for some emergency beds in specific areas, there is a greater need for transitional beds for victims of domestic violence and other homeless families with children.

- Veterans

  Veteran's organizations in South Dakota report the need for additional beds both for individuals and for veterans in families with children.

- Elderly

  Most seniors in South Dakota prefer to live independently for as long as possible. For the near elderly, the primary need is to maintain their homes and provide services that allow them to continue living independently.

  As older residents prepare for long-term senior housing, they seek out resources in proximity to health care and other services. Statewide aging agencies report declining demand for senior services in rural areas. The need for senior housing and supportive services is most prevalent in urban areas of the state.

- Hispanic Population

  South Dakota's Hispanic population doubled between 1990 and 2000. The median household income of the Hispanic population is lower than the statewide median household income. Hispanic households are larger than the average South Dakota household, and the rate of homeownership of Hispanic households is significantly lower than the statewide homeownership rate. Taken together, these factors make it more difficult to house Hispanic households.

- Migrant Workers

  Most of the migrant worker population is of Hispanic descent. Migrant workers are difficult to house because of the rural and transient nature of their work, and because many migrant workers lack legal documentation. The primary needs of migrant workers are safe and sanitary housing and culturally sensitive supportive services.

Priority housing needs

On the whole, the housing market in South Dakota is in relative equilibrium. Generally speaking, the supply of housing has expanded in response to a healthy economy and growth in household formation.

In terms of unmet homeowner housing needs, the challenge involves preserving the existing sales housing stock and expanding South Dakota's homeownership rate by converting low and

moderate income tenants into homeowners.

South Dakota has a rental housing stock that is largely affordable to lower income households. Unmet rental housing needs consist primarily of:

- Preservation of the existing rental housing stock, including consolidation of affordable units in overbuilt markets (i.e., small towns and rural areas)
- New construction of affordable rental housing in areas of market demand (urban areas and smaller towns that are accessible to employment centers)
- Rental assistance for extremely low-income, cost burdened households
- Homeless housing with supportive services in urban areas

Housing needs of the Indian reservations

Although the state's Indian tribes are required by HUD to submit individual housing plans, the following attempts to summarize the information provided in their plans and that included in the 2000 Census Data.

There are a total of nine Indian reservations in South Dakota. To varying degrees, the Indian reservations are struggling to escape the cycle of poverty, unemployment, significant population growth and the relative absence of economic opportunity. All of these factors contribute to an acute housing problem on the Indian reservations.

The Indian population represents 8.3% (62,283) of the state's total population. About two-thirds (68.3%, or 42,530 persons) of the state's Indian population resides on the nine Indian reservations. In addition, there are 18,198 non-Indians that live on the Indian reservations. On most of the Indian reservations, poverty and unemployment are extremely high, there is little semblance of a private real estate market, and economic opportunity is very limited.

The Indian population is increasing at roughly three times the rate of increase for the state's population as a whole (the Indian population increased 23.1%, 11,708 persons, between 1990 and 2000, while the state's population rose 8.5%, 58,840 persons, during the same time period). Roughly half of the Indian population (29,733 persons, 49.0%) is under age 24. As these residents, most of whom live on the Indian reservations, become adults and raise families of their own, the need for affordable housing will expand exponentially.

Most Indian reservations suffer from severe housing shortages because housing production is not keeping pace with the increase in population. As a result, overcrowding of dwelling units is a way of life on the Indian reservations. Only 6.1% (17,614) of the state's housing units, but 34.9% (3,076) of the state's overcrowded units, are located on the Indian reservations.

Due to the relative absence of a private real estate market to respond to housing demand on the Indian reservations, the burden of addressing lower income housing needs is borne by Indian Housing Authorities. The vast majority of dwelling units on the Indian reservations fall into

two classifications:

- **Low rent housing units.** These units are owned by the Indian Housing Authority and leased to lower income Indian households. Tenants contribute 30% of their income towards rent. HUD provides an operating subsidy to absorb the difference between the actual cost of operation and the tenant's rent contribution. According to the Indian Housing Authority Agency Plans submitted to HUD, there are a total of 9,818 Low Rent Housing Units on the Indian reservations. Collectively, there is an unmet rental need of 6,378 units.

- **Mutual Help Units.** These units are initially owned by the Indian Housing Authority and occupied by lower income Indian households under a lease/purchase arrangement. After 25 years, title to the dwelling passes without debt from the Authority to the occupant. According to the Indian Housing Authority Agency Plans submitted to HUD, there are a total of 8,366 Mutual Help Units on the Indian reservations. Collectively, there is an unmet homeownership need of 2,570 units.

Only a small fraction of the need for affordable housing is being addressed with federal funding. Indian Housing Authorities already face difficult decisions in terms of whether to budget scarce federal resources for expansion of the supply of housing versus upgrading the condition of the existing housing stock. In light of current housing needs and the forecasted demand for housing, Indian Housing Authorities are financially ill equipped to deal with the sheer magnitude of the need for housing on the Indian reservations.

In summary, priority needs could include expansion of the rental housing supply and preservation of existing rental units on the Indian reservations, as well as the expansion of homeownership opportunities.

SOUTH DAKOTA AREAS

Information in the following section of this report has been divided into 22 areas, which highlight housing information by county, defined geographic area, and Indian reservation. The table below was designed to help locate information from a specific area or community. The county index at the beginning of this document will also help to find a specific location.

AREA	COUNTY	DEFINED GEOGRAPHIC AREA	INDIAN RESERVATION	PAGE #
Belle Fourche	Butte, Harding, Perkins	Belle Fourche		25
Black Hills	Custer, Lawrence, Meade, Pennington	Black Hawk, Deadwood, Ellsworth AFB, Lead, Rapid City, Rapid Valley, Spearfish, Sturgis		27
Southwest	Bennett, Fall River, Jackson (part), Mellette, Shannon, Todd		Pine Ridge, Rosebud	29
West Central	Haakon, Jackson (part), Jones			31
Standing Rock/ Cheyenne River	Corson, Dewey, Ziebach		Cheyenne River, Standing Rock	33
Pierre	Hughes, Stanley, Sully	Pierre		35
Mobridge/Gettysburg	Campbell, Edmunds, Faulk, McPherson, Potter, Walworth			37
Miller/Highmore	Hand, Hyde			39
Chamberlain	Brule, Buffalo, Lyman		Crow Creek, Lower Brule	41
Winner/Gregory	Gregory, Tripp			43
Armour/Lake Andes	Charles Mix, Douglas		Yankton Sioux	45
Mitchell	Aurora, Davison, Hanson	Mitchell		47
Huron	Beadle, Jerauld, Sanborn	Huron		49
Aberdeen	Brown, Spink	Aberdeen		51
Northeast	Day, Grant, Marshall, Roberts		Sisseton/Wahpeton	53
Watertown	Clark, Codington, Hamlin	Watertown		55
Brookings	Brookings, Deuel, Moody	Brookings	Flandreau Santee	57
Madison	Kingsbury, Lake, Miner	Madison		59
Salem/Parker	Hutchinson, McCook, Turner			61
Sioux Falls	Lincoln, Minnehaha	Sioux Falls		63
Yankton	Bon Homme, Yankton	Yankton		65
Vermillion	Clay, Union	Vermillion		67

Every effort has been made to use accurate data from the Census as well as other sources. Any discrepancies should be brought to the attention of SDHDA.

Both the projected homeowner and renter demand numbers presented for each area represent demand for new household formation (households forming due to natural increase and in-migration) between 2003 and 2007. Although aggregated for each area, demand was estimated by different household types based on age and income ranges. Demand was calculated based on the projected increases or decreases in household age and income. If households were expected to decrease from 2003-2007, and the housing unit supply in 2003 exceeded current demand, no further calculations were made. If households were projected to increase, the number of existing units was subtracted from the overall annual demand. The number of units remaining, if positive, was listed as the number of new units to be constructed, and then added to the number of existing units for the next year. If negative, the number was replaced with a zero, and current units were carried forward to the next year. Please refer to Chapters VI and VII of the technical document for a complete description of demand methodology. Note that in some cases, renter demand may actually reflect a demand for rental assistance rather than additional units because the need is for extremely low or very low income households. Also note that much of the pent up demand for housing on the Indian reservations is reflected as a need for owner occupied housing rather than rental housing, due to the disproportionate number of rental units in the existing market.

I. ECONOMIC TRENDS

A. Unemployment Rate

South Dakota has enjoyed a low unemployment rate for over a decade. According to data from the U.S. Department of Labor Statistics, the unemployment rate in South Dakota has been very low – at times, half the national average. During this time, South Dakota's rate was continually lower than the national rate. Since 1990, the lowest rate was 2.3% in 2001, while the highest was 3.9% in 1990. In comparison, the national rates in those years were 4.0% and 5.6%, respectively. Table 1.1 highlights the unemployment rates for South Dakota and the nation from 1990 to 2001.

Table 1.1 Annual Unemployment Rates (not seasonally adjusted)

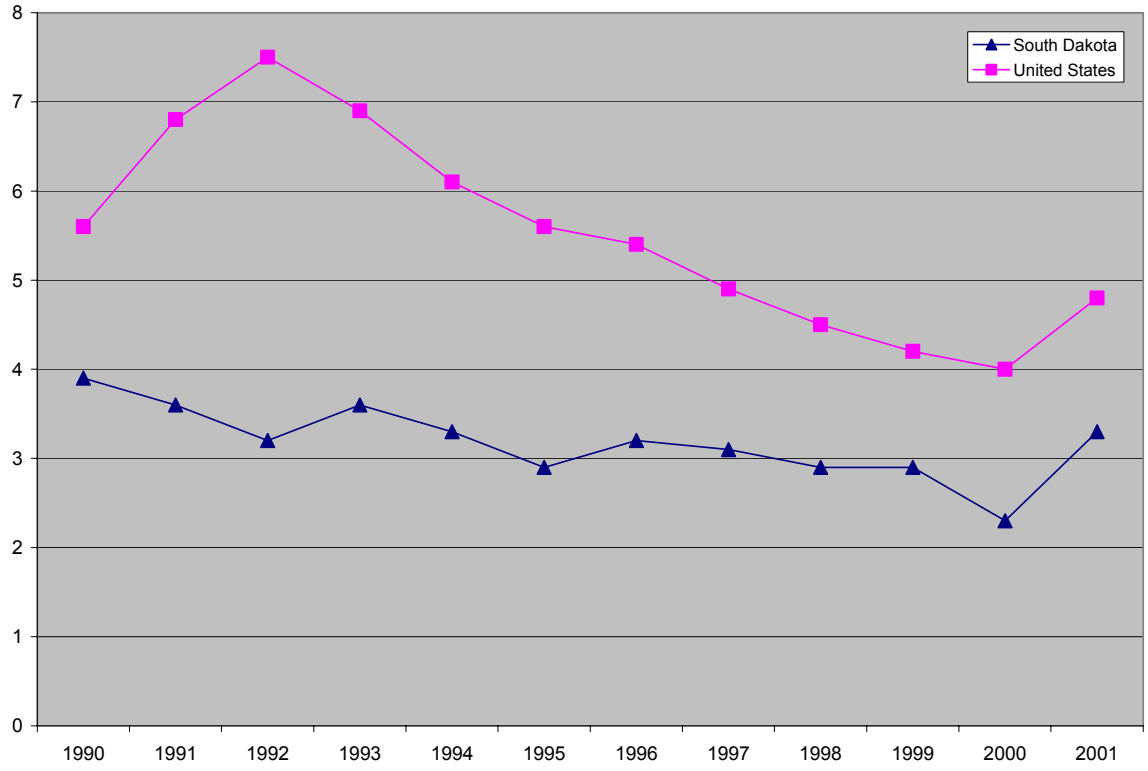
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
South Dakota	3.9	3.6	3.2	3.6	3.3	2.9	3.2	3.1	2.9	2.9	2.3	3.3
United States	5.6	6.8	7.5	6.9	6.1	5.6	5.4	4.9	4.5	4.2	4.0	4.8

source: U.S. Department of Labor, Bureau of Labor Statistics

Since 1990, South Dakota's unemployment rates have not fluctuated as much as the national average, with a range of only one percentage point. The national rate, in contrast, has gone from a high of 7.5% in 1992 to the 2000 low of 4.0%.

Although South Dakota's rates are lower than those of the United States, its pattern over time generally follows that of the country. Figure 1.1 shows the curve each unemployment rate has followed since 1990. Similarities between the two curves occur between 1993 and 1995, and 1996 and 2000, when both declined; and between 2000 and 2001, when both rose. Discrepancies between the two unemployment rates happened in the early 1990s, when national unemployment rose while South Dakota's unemployment dropped; and again in 1995-1996, where national unemployment declined while South Dakota unemployment rose. The state now seems to be mirroring the national average.

Figure 1.1 Annual Unemployment Rates (not seasonally adjusted)



source: U.S. Department of Labor, Bureau of Labor Statistics

South Dakota's low rate of joblessness can be attributed, in part, to a very tight labor pool. However, this same attribute could become a weakness in the future, as businesses looking to locate in the state may be discouraged at the lack of available employees.

B. Employment by Industry and Occupation

South Dakota's non-farm employment experienced a net gain of 24,580 jobs between 1997 and 2000. Most of this recent job growth has been in Agriculture, Forestry, and Fishing; Construction; Finance, Insurance, and Real Estate; and Public Administration (Federal). In contrast, slow-growing industries in South Dakota include Public Administration (Local); Wholesale Trade; and Manufacturing. Mining was the only industry that lost employees, but it did so rapidly – losing 45.7% of the industry's jobs statewide since 1997.[6] Table 1.2 illustrates South Dakota's jobs by industry classification in more detail, compared to U.S. jobs by industry in Table 1.3.

[6] The mining industry's seemingly significant employment drop can be attributed, in part, to its generally low employment numbers.

Table 1.2 South Dakota Jobs by Industry - 1997-2000

Industry		1997	1997 (%)	1998	1998 (%)	1999	1999 (%)	2000	2000 (%)	% change 1997-2000
Agriculture, Forestry, and Fishing		3,314	1.0%	3,619	1.0%	3,870	1.1%	4,022	1.1%	21.4%
Mining		2,173	0.6%	1,668	0.5%	1,228	0.3%	1,179	0.3%	-45.7%
Construction		15,200	4.5%	16,876	4.9%	17,897	5.0%	18,865	5.2%	24.1%
Manufacturing		49,466	14.6%	49,732	14.4%	50,352	14.2%	50,204	13.8%	1.5%
Transportation and Public Utilities		18,031	5.3%	18,362	5.3%	18,758	5.3%	19,254	5.3%	6.8%
Wholesale Trade		20,030	5.9%	20,223	5.8%	20,307	5.7%	20,152	5.5%	0.6%
Retail Trade		68,464	20.2%	69,360	20.0%	70,541	19.8%	72,093	19.8%	5.3%
Finance, Insurance, and Real Estate		21,137	6.2%	22,759	6.6%	24,640	6.9%	26,143	7.2%	23.7%
Services		121,096	35.7%	123,846	35.8%	128,217	36.0%	131,785	36.2%	8.8%
Non-classifiable Institutions		1,294	0.4%	403	0.1%	237	0.1%	224	0.1%	-82.7%
Public Administration										
	Federal Government	3,957	1.2%	3,968	1.1%	4,070	1.1%	4,533	1.2%	14.6%
	State Government	4,117	1.2%	4,169	1.2%	4,227	1.2%	4,342	1.2%	5.5%
	Local Government	11,260	3.3%	11,368	3.3%	11,441	3.2%	11,323	3.1%	0.6%
TOTAL		**339,539**	**100.0%**	**346,353**	**100.0%**	**355,785**	**100.0%**	**364,119**	**100.0%**	**7.2%**

source: U.S. Department of Labor, Bureau of Labor Statistics

Note: Although the "Non-classifiable Institutions" category declined by 82.7%, this is most likely due to those institutions being reclassified rather than a real drop in employment.

Table 1.3 United States Jobs by Industry - 1997-2000

Industry		1997	1997 (%)	1998	1998 (%)	1999	1999 (%)	2000	2000 (%)	% change 1997-2000
Agriculture, Forestry, and Fishing		1,766,273	1.5%	1,813,093	1.5%	1,861,280	1.5%	1,910,776	1.5%	8.2%
Mining		595,837	0.5%	587,912	0.5%	535,352	0.4%	536,044	0.4%	-10.0%
Construction		5,637,876	4.7%	5,951,890	4.8%	6,341,444	5.0%	6,623,902	5.1%	17.5%
Manufacturing		18,654,350	15.4%	18,800,265	15.1%	18,538,996	14.6%	18,420,144	14.2%	-1.3%
Transportation and Public Utilities		6,164,800	5.1%	6,366,597	5.1%	6,581,586	5.2%	6,789,193	5.2%	10.1%
Wholesale Trade		6,655,608	5.5%	6,817,818	5.5%	6,902,441	5.4%	7,001,995	5.4%	5.2%
Retail Trade		21,927,096	18.1%	22,279,033	17.9%	22,820,731	18.0%	23,298,757	17.9%	6.3%
Finance, Insurance, and Real Estate		6,952,803	5.7%	7,224,984	5.8%	7,405,144	5.8%	7,430,790	5.7%	6.9%
Services		33,679,016	27.8%	35,066,554	28.2%	36,392,096	28.6%	37,666,657	29.0%	11.8%
Non-classifiable Institutions		141,503	0.1%	174,223	0.1%	240,388	0.2%	337,077	0.3%	138.2%
Public Administration										
	Federal Government	2,810,489	2.3%	2,782,888	2.2%	2,786,567	2.2%	2,871,489	2.2%	2.2%
	State Government	4,214,451	3.5%	4,240,779	3.4%	4,296,673	3.4%	4,370,160	3.4%	3.7%
	Local Government	11,844,330	9.8%	12,077,513	9.7%	12,339,584	9.7%	12,620,081	9.7%	6.5%
TOTAL		**121,044,432**	**100.0%**	**124,183,549**	**100.0%**	**127,042,282**	**100.0%**	**129,877,065**	**100.0%**	**7.3%**

source: U.S. Department of Labor, Bureau of Labor Statistics

Although South Dakota's overall job growth kept pace with the United States (the State's job growth, 7.2% or 24,580 jobs, was only one-tenth of a percent behind the United States), industry-specific growth was very different. Construction grew in the United States, as did Construction in South Dakota, but at a slightly slower pace. United States Services grew faster than Services in South Dakota. Agriculture, Forestry and Fishing grew in the United States, but at less than half South Dakota's rate. Although Mining jobs across the United States declined, the United States overall lost only 10.0% (as compared to South Dakota's 45.7% or 994 job loss, which is explained by the Homestake Mine closing). While Manufacturing in the United States declined, South Dakota Manufacturing employment grew. South Dakota's Finance, Insurance and Real Estate jobs grew three times as fast as the nation as a whole.

South Dakota's jobs can also be examined across industries to explore employment clusters in the state. The U.S. Department of Labor's Bureau of Labor Statistics separates jobs by occupation using the Standard Occupational Classification (SOC) system. In 2000, 18.2% (66,070) of the state's workers were employed in Office and Administrative Support positions, while 11.2% (40,620) were employed in Sales and Related positions. Food Preparation and Serving Related positions were held by 9.4% (34,330) of South Dakota's workers.

The nation's two strongest occupations, like South Dakota, are Office and Administrative Support Occupations, and Sales and Related Occupations. These two classifications employ 17.7% (22.9 million) and 10.4% (13.5 million) of the workforce, respectively. The third highest occupation in the United States, however, was Production Occupations at 9.6% (12.4 million). Employment by occupation in South Dakota and the United States can be seen in Table 1.4.

Table 1.4 Occupational Employment (Cross-Industry) - 2000

SOC Code	Occupation	South Dakota		United States	
		Employment	% of Total	Employment	% of Total
11-0000	Management	14,010	3.9%	7,782,680	6.0%
13-0000	Business and Financial Operations	11,410	3.1%	4,619,270	3.6%
15-0000	Computer and Mathematical	6,030	1.7%	2,932,810	2.3%
17-0000	Architecture and Engineering	4,090	1.1%	2,575,620	2.0%
19-0000	Life, Physical, and Social Science	3,140	0.9%	1,038,670	0.8%
21-0000	Community and Social Services	4,250	1.2%	1,469,000	1.1%
23-0000	Legal	1,160	0.3%	890,910	0.7%
25-0000	Education, Training, and Library	22,560	6.2%	7,450,860	5.7%
27-0000	Arts, Design, Entertainment, Sports, and Media	3,810	1.0%	1,513,420	1.2%
29-0000	Healthcare Practitioners and Technical	19,380	5.3%	6,041,210	4.7%
31-0000	Healthcare Support	10,150	2.8%	3,039,430	2.3%
33-0000	Protective Service	5,150	1.4%	3,009,070	2.3%
35-0000	Food Preparation and Serving Related	34,330	9.4%	9,955,060	7.7%
37-0000	Building and Grounds Cleaning and Maintenance	14,050	3.9%	4,318,070	3.3%
39-0000	Personal Care and Service	8,550	2.4%	2,700,510	2.1%
41-0000	Sales and Related	40,620	11.2%	13,506,880	10.4%
43-0000	Office and Administrative Support	66,070	18.2%	22,936,140	17.7%
45-0000	Farming, Fishing, and Forestry	1,360	0.4%	460,700	0.4%
47-0000	Construction and Extraction	18,860	5.2%	6,187,360	4.8%
49-0000	Installation, Maintenance, and Repair	15,440	4.2%	5,318,490	4.1%
51-0000	Production	31,720	8.7%	12,400,080	9.6%
53-0000	Transportation and Material Moving	27,330	7.5%	9,592,740	7.4%
	TOTAL	**363,470**	**100.0%**	**129,738,980**	**100.0%**

source: U.S. Department of Labor, Bureau of Labor Statistics

The South Dakota Department of Tourism and State Development maintains a list of the state's top employers, as depicted in Table 1.5.

Table 1.5 Top 20 Employers in South Dakota

Employer	Employees
Gateway, Inc.	5,880
Sioux Valley Hospital	4,340
Ellsworth Air Force Base	3,967
Rapid City Regional Hospital	3,866
Citigroup	3,200
John Morrell Company	3,100
Avera McKennan Health Services	2,790
Wells Fargo & Co.	2,052
South Dakota State University	1,881
Hutchinson Technology, Inc.	1,850
Hy-Vee Food Stores, Inc.	1,825
Midwest Coast Transport	1,430
Minnesota Mining Manufacturing Co.	1,389
University of South Dakota	1,327
3M Company	1,288
St. Luke's Midland Regional Medical Center	1,184
Conseco Finance Servicing Corporation	1,100
Good Samaritan Society	994
SCI Systems, Inc.	950
Larson Manufacturing Company	767

source: South Dakota Department of Tourism and State Development

C. Wages

Wages in South Dakota have grown consistently over time. According to the South Dakota Department of Labor's Labor Market Information Center, the average annual wage in the state increased from $16,431 in 1990 to $24,803 in 2000.

In 1990, the highest wages were in the Mining; Federal Government; and Transportation, Communications, and Public Utilities industries. The lowest wages in 1990 were paid in the Retail Trade; Services; and Agriculture, Forestry, and Fishing industries. In 2000, Manufacturing replaced Transportation, Communications and Public Utilities as the third highest paid industry. Local Government replaced Agriculture, Forestry, and Fishing as the third lowest paid industry; Agriculture, Forestry and Fishing moved to the second lowest paid industry. The annual wages for all industries are highlighted in Table 1.6.

Table 1.6 South Dakota Covered [7] Workers & Pay

Industry	1990		2000	
	Average Number of Workers	Annual Pay	Average Number of Workers	Annual Pay
Agriculture, Forestry, and Fishing	1,946	$ 15,609	4,008	$ 18,963
Mining	2,600	$ 31,453	1,179	$ 41,430
Construction	11,676	$ 19,118	18,030	$ 28,010
Manufacturing	33,921	$ 18,970	50,203	$ 31,938
Transportation, Communications and Public Utilities	12,900	$ 22,064	16,313	$ 31,883
Wholesale Trade	19,012	$ 19,765	20,152	$ 31,128
Retail Trade	57,423	$ 9,731	71,952	$ 14,270
Finance, Insurance, and Real Estate	16,155	$ 19,745	26,025	$ 30,249
Services	64,102	$ 14,983	97,539	$ 22,803
Subtotal (Private Ownership)	*219,735*	*$15,826*	*305,401*	*$24,292*
Federal Government	11,478	$ 26,290	11,343	$ 38,671
State Government	13,412	$ 19,653	13,193	$ 31,692
Local Government	29,571	$ 15,640	34,147	$ 22,098
Subtotal (Government)	*54,461*	*$18,873*	*58,683*	*$27,459*
State Total	**274,196**	**$ 16,431**	**364,084**	**$ 24,803**

source: South Dakota Department of Labor, Labor Market Information Center

Hourly and annual wages are also broken down by occupation by the U. S. Department of Labor's Bureau of Labor Statistics. Table 1.7 shows that Management Occupations, Legal Occupations, and Architectural and Engineering Occupations are, on average, the highest paid professions in South Dakota, while Food Preparation and Serving Related Occupations, Buildings and Grounds Cleaning and Maintenance Occupations, and Personal Care and Service Occupations are the lowest paid. In the United States as a whole, however, Computer and Mathematical Occupations are the third highest paid occupations. Farming, Fishing, and Forestry Occupations rank nationwide as the second lowest paid occupation.

[7] "Covered" refers to workers covered by South Dakota Unemployment Insurance law and the Unemployment Compensation for Federal Employees program. Covered workers include employees who are paid a wage or salary during the year; it excludes the self-employed and unpaid family workers.

Table 1.7 Occupational Mean and Median Hourly Wages - 2000

SOC Code	Occupation	South Dakota			United States		
		Median Hourly	Mean Hourly	Mean Annual	Median Hourly	Mean Hourly	Mean Annual
11-0000	Management	$ 26.72	$ 29.75	$ 61,880	$ 29.47	$ 32.78	$ 68,190
13-0000	Business and Financial Operations	$ 16.57	$ 17.89	$ 37,200	$ 21.10	$ 23.30	$ 48,470
15-0000	Computer and Mathematical	$ 14.95	$ 16.78	$ 34,900	$ 26.49	$ 27.91	$ 58,050
17-0000	Architecture and Engineering	$ 18.69	$ 20.09	$ 41,780	$ 24.77	$ 25.99	$ 54,060
19-0000	Life, Physical, and Social Science	$ 13.49	$ 15.69	$ 32,630	$ 20.72	$ 22.97	$ 47,790
21-0000	Community and Social Services	$ 13.51	$ 13.95	$ 29,010	$ 14.54	$ 15.82	$ 32,910
23-0000	Legal	$ 21.79	$ 23.95	$ 49,810	$ 27.34	$ 33.14	$ 68,930
25-0000	Education, Training, and Library	$ 13.20	$ 14.19	$ 29,510	$ 16.78	$ 18.22	$ 37,900
27-0000	Arts, Design, Entertainment, Sports, and Media	$ 10.67	$ 11.73	$ 24,410	$ 15.76	$ 18.58	$ 38,640
29-0000	Healthcare Practitioners and Technical	$ 16.86	$ 19.62	$ 40,800	$ 19.75	$ 23.07	$ 47,990
31-0000	Healthcare Support	$ 8.42	$ 8.76	$ 18,210	$ 9.50	$ 10.11	$ 21,040
33-0000	Protective Service	$ 11.40	$ 12.60	$ 26,210	$ 12.82	$ 14.80	$ 30,780
35-0000	Food Preparation and Serving Related	$ 6.75	$ 7.15	$ 14,870	$ 6.81	$ 7.72	$ 16,070
37-0000	Building and Grounds Cleaning and Maintenance	$ 7.71	$ 8.05	$ 16,750	$ 8.36	$ 9.41	$ 19,570
39-0000	Personal Care and Service	$ 7.88	$ 8.33	$ 17,330	$ 8.04	$ 9.86	$ 20,510
41-0000	Sales and Related	$ 8.32	$ 11.55	$ 24,030	$ 9.33	$ 13.46	$ 27,990
43-0000	Office and Administrative Support	$ 9.57	$ 10.19	$ 21,180	$ 11.61	$ 12.64	$ 26,300
45-0000	Farming, Fishing, and Forestry	$ 9.30	$ 10.03	$ 20,870	$ 7.34	$ 9.07	$ 18,860
47-0000	Construction and Extraction	$ 11.88	$ 12.71	$ 26,440	$ 15.14	$ 16.56	$ 34,440
49-0000	Installation, Maintenance, and Repair	$ 12.88	$ 14.03	$ 29,180	$ 15.36	$ 16.23	$ 33,760
51-0000	Production	$ 10.01	$ 10.61	$ 22,080	$ 11.24	$ 12.72	$ 26,450
53-0000	Transportation and Material Moving	$ 9.60	$ 10.73	$ 22,310	$ 10.55	$ 12.32	$ 25,630

source: U.S. Department of Labor, Bureau of Labor Statistics

Table 1.8 highlights the national percentile wage estimates for each occupation. This breakdown shows what percentage of workers earn less than a given wage, and what percentage earn more.[8]

[8] The percentage wage data is only available at the national level.

Table 1.8 United States Percentile Wage Estimates - 2000

SOC Code	Occupation	10%	25%	50% (Median)	75%	90%
		Hourly Wage				
		Annual Wage				
11-0000	Management	$14.05	$19.95	$29.47	$42.80	$63.80
		$29,220	$41,500	$61,310	$89,020	$132,710
13-0000	Business and Financial Operations	$12.18	$15.84	$21.10	$28.19	$37.72
		$25,340	$32,950	$43,900	$58,640	$78,450
15-0000	Computer and Mathematical	$14.51	$19.50	$26.49	$34.94	$43.66
		$30,190	$40,560	$55,110	$72,670	$90,810
17-0000	Architecture and Engineering	$13.76	$18.29	$24.77	$32.67	$41.33
		$28,630	$38,050	$51,530	$67,960	$85,960
19-0000	Life, Physical, and Social Science	$11.13	$14.96	$20.72	$28.51	$39.12
		$23,150	$31,130	$43,090	$59,310	$81,360
21-0000	Community and Social Services	$8.51	$10.96	$14.54	$19.63	$25.34
		$17,710	$22,800	$30,240	$40,830	$52,700
23-0000	Legal	$12.61	$17.21	$27.34	$47.98	*
		$26,230	$35,790	$56,880	$99,790	*
25-0000	Education, Training, and Library	$7.41	$11.09	$16.78	$23.35	$31.09
		$15,420	$23,070	$34,900	$48,570	$64,670
27-0000	Arts, Design, Entertainment, Sports, and Media	$7.11	$10.25	$15.76	$23.72	$33.75
		$14,780	$21,320	$32,770	$49,330	$70,210
29-0000	Healthcare Practitioners and Technical	$10.55	$14.45	$19.75	$26.55	$39.88
		$21,940	$30,060	$41,080	$55,220	$82,950
31-0000	Healthcare Support	$6.67	$7.76	$9.50	$11.87	$14.83
		$13,870	$16,150	$19,760	$24,690	$30,860
33-0000	Protective Service	$6.85	$8.53	$12.82	$19.62	$26.17
		$14,260	$17,750	$26,660	$40,810	$54,440
35-0000	Food Preparation and Serving Related	$5.59	$6.08	$6.81	$8.48	$11.03
		$11,620	$12,660	$14,170	$17,640	$22,940
37-0000	Building and Grounds Cleaning and Maintenance	$5.96	$6.85	$8.36	$10.90	$14.54
		$12,400	$14,250	$17,380	$22,680	$30,250
39-0000	Personal Care and Service	$5.80	$6.53	$8.04	$10.75	$16.45
		$12,070	$13,590	$16,710	$22,350	$34,220
41-0000	Sales and Related	$5.99	$6.95	$9.33	$15.82	$26.37
		$12,460	$14,450	$19,410	$32,900	$54,840
43-0000	Office and Administrative Support	$7.22	$9.00	$11.61	$15.38	$19.72
		$15,010	$18,720	$24,140	$31,980	$41,020
45-0000	Farming, Fishing, and Forestry	$5.98	$6.40	$7.34	$10.27	$14.93
		$12,430	$13,320	$15,260	$21,360	$31,060
47-0000	Construction and Extraction	$8.58	$10.96	$15.14	$20.97	$26.97
		$17,850	$22,790	$31,490	$43,630	$56,110
49-0000	Installation, Maintenance, and Repair	$8.55	$11.17	$15.36	$20.43	$25.66
		$17,790	$23,230	$31,940	$42,490	$53,380
51-0000	Production	$6.99	$8.57	$11.24	$15.57	$21.06
		$14,540	$17,830	$23,390	$32,380	$43,810
53-0000	Transportation and Material Moving	$6.35	$7.80	$10.55	$15.02	$20.32
		$13,200	$16,230	$21,940	$31,230	$42,270

source: U.S. Department of Labor, Bureau of Labor Statistics

* - This percentile wage is equal to or greater than $70.00 per hour or $145,600 per year.

D. Projected Employment

The South Dakota Department of Labor's Labor Market Information Center has developed statewide employment projections to the year 2010. The Center anticipates moderate employment growth during this time period. A gain of approximately 61,580 jobs will occur by 2010, a 16% gain over 2000. All industries will gain jobs except Mining and the Federal Government. Statewide employment projections to 2010 can be found in Table 1.9.

Table 1.9 South Dakota Projections of Wage & Salaries Workers by Industry - 2000-2010

Industry	2000 Workers	2010 Workers	Percent Change
Agriculture, Forestry, and Fishing	8,390	9,690	15.5%
Mining	1,180	850	-28.0%
Construction	18,030	21,820	21.0%
Manufacturing	50,160	53,840	7.3%
Transportation, Communications and Public Utilities	17,020	20,170	18.5%
Wholesale Trade	20,150	22,430	11.3%
Retail Trade	71,890	83,120	15.6%
Finance, Insurance, and Real Estate	25,860	29,770	15.1%
Services	101,660	128,570	26.5%
Federal Government	11,340	11,080	-2.3%
State Government	16,590	17,270	4.1%
Local Government	36,060	39,990	10.9%
Tribal Government	7,220	8,540	18.3%
State Total	**385,550**	**447,130**	**16.0%**

source: South Dakota Department of Labor, Labor Market Information Center

The Center has also identified specific sectors within the general industry categories that are expected to be strong or weak performers. Highlighted in Tables 1.10 and 1.11, those sectors identified as fast-growing include Business Services, with 50.2% (6,760) growth; Social Services, with 42.6% (4,600) growth; and Engineering and Management Services, with 36.1% (1,420) growth. Conversely, the fastest declining sectors include Metal Mining, with a 70.4% (-380) drop in employment; and two apparel-related sectors: Apparel and Other Textile Products, with a 6.5% (-60) drop, and Apparel and Accessory Stores, losing 5.6% (-110) employment by 2010.

Table 1.10 South Dakota's Fastest Growing Industries – 2000-2010

Industry Title	2000 Workers	2010 Workers	% Growth
Business Services	13,470	20,230	50.2%
Social Services	10,790	15,390	42.6%
Engineering & Management Services	3,930	5,350	36.1%
Tribal Government - Education	1,780	2,400	34.8%
Amusement & Recreation Services	5,660	7,630	34.8%
Agricultural Services	3,430	4,550	32.7%
Legal Services	1,530	1,990	30.1%
Transportation Services	500	640	28.0%
Miscellaneous Repair Shops	980	1,250	27.6%
Transportation by Air	1,780	2,230	25.3%

source: South Dakota Department of Labor, Labor Market Information Center

Table 1.11 South Dakota's Fastest Declining and Slowest Growth Industries – 2000-2010

Industry Title	2000 Workers	2010 Workers	% Growth
Metal Mining	540	160	-70.4%
Apparel & Other Textile Products	930	870	-6.5%
Apparel & Accessory Stores	1,980	1,870	-5.6%
State Government - Hospitals	580	550	-5.2%
Paper and Allied Products	780	760	-2.6%
Federal Government	11,340	11,080	-2.3%
Printing and Publishing	3,340	3,280	-1.8%
Local Government - Hospitals	610	600	-1.6%
State Government - All Others	8,070	7,990	-1.0%
Motion Pictures	1,070	1,090	1.9%

source: South Dakota Department of Labor, Labor Market Information Center

E. Educational Attainment

An educated workforce supports economic development. Decisions by employers regarding where to locate are based, in part, on the availability of a qualified workforce. The availability of a qualified workforce will support the location of jobs that require higher skills, and that are likely to pay higher wages. A higher-skilled, higher-wage workforce will demand more housing options.

The 2000 Census reported that 84.6% (401,179) of South Dakota's residents over age 25 were high school graduates, and 21.5% (102,012) held a bachelor's degree or higher. In contrast, 80.4% (146.5 million) of the U.S. population are high school graduates, while 24.4% (44.5 million) have bachelor's degrees or higher. Table 1.12 delineates the educational attainment characteristics of the state and national population.

Table 1.12 Educational Attainment - 2000

Level	South Dakota	South Dakota (%)	United States	United States (%)
Less than 9th grade	35,421	7.5%	13,755,477	7.5%
9th to 12 grade, no diploma	37,759	8.0%	21,960,148	12.1%
High school graduate (includes equivalency)	156,006	32.9%	52,168,981	28.6%
Some college, no degree	109,300	23.0%	38,351,595	21.0%
Associate degree	33,861	7.1%	11,512,833	6.3%
Bachelor's degree	73,563	15.5%	28,317,792	15.5%
Graduate or professional degree	28,449	6.0%	16,144,813	8.9%
Total population 25 years and over	474,359	100.0%	182,211,639	100.0%
Percent high school graduate or higher		84.6%		80.4%
Percent bachelor's degree or higher		21.5%		24.4%

source: U.S. Bureau of the Census

F. Income

Family income in South Dakota is lower than the national average. In 2000, the statewide median family income in South Dakota was $43,237. This was $6,809 lower than the 2000 national median family income of $50,046. Characteristics of the statewide income breakdown include:

- 23,384 families (12.0%) in South Dakota have incomes between $50,000 and $59,999.
- 5.9% of the state's families (11,559 families) have incomes of less than $10,000.
- Only 2.8% of the families in South Dakota have incomes of $150,000 or more. (See Table 1.13.)

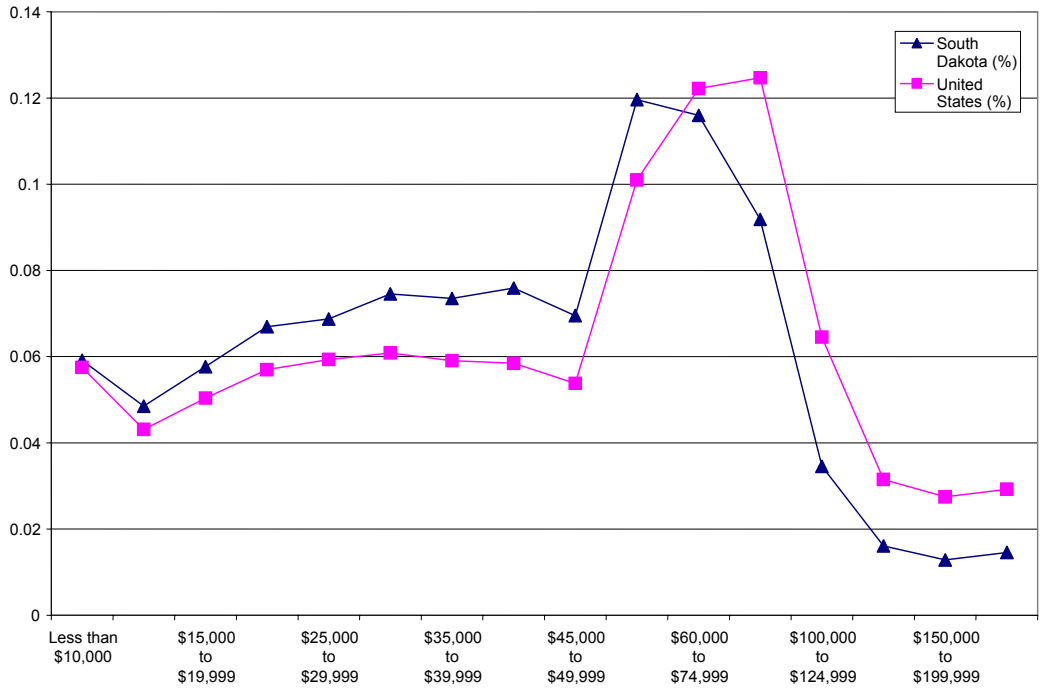
Table 1.13 Family Income - 2000

	South Dakota	South Dakota (%)	United States	United States (%)
Total Families	195,455	100.0%	72,261,780	100.0%
Less than $10,000	11,559	5.9%	4,155,386	5.8%
$10,000 to $14,999	9,483	4.9%	3,115,586	4.3%
$15,000 to $19,999	11,273	5.8%	3,640,373	5.0%
$20,000 to $24,999	13,083	6.7%	4,117,024	5.7%
$25,000 to $29,999	13,433	6.9%	4,287,407	5.9%
$30,000 to $34,999	14,571	7.5%	4,397,022	6.1%
$35,000 to $39,999	14,365	7.3%	4,267,228	5.9%
$40,000 to $44,999	14,840	7.6%	4,223,392	5.8%
$45,000 to $49,999	13,592	7.0%	3,886,488	5.4%
$50,000 to $59,999	23,384	12.0%	7,299,543	10.1%
$60,000 to $74,999	22,664	11.6%	8,830,557	12.2%
$75,000 to $99,999	17,953	9.2%	9,009,327	12.5%
$100,000 to $124,999	6,751	3.5%	4,662,368	6.5%
$125,000 to $149,999	3,147	1.6%	2,273,842	3.1%
$150,000 to $199,999	2,507	1.3%	1,983,673	2.7%
$200,000 or more	2,850	1.5%	2,112,564	2.9%
Median Family Income	$43,237		$50,046	

source: US Bureau of the Census

The overall family income trend for South Dakota and the United States is depicted in Figure 1.2. Although the distribution of incomes in South Dakota is very similar to the United States, South Dakota has a higher percentage of lower-income families and a lower percentage of higher-income families than does the United States as a whole. This explains South Dakota's lower median income.

Figure 1.2 Family Income - 2000



source: U.S. Bureau of the Census

Statewide, there were 95,900 individuals in 2000 below the poverty level. This represents 13.2% of the population. This level is slightly higher than the national average of 12.4% (33.9 million). Table 1.14 provides a breakdown of families and individuals below the poverty level for both South Dakota and the United States.

Table 1.14 Families and Individuals Below Poverty Level - 2000

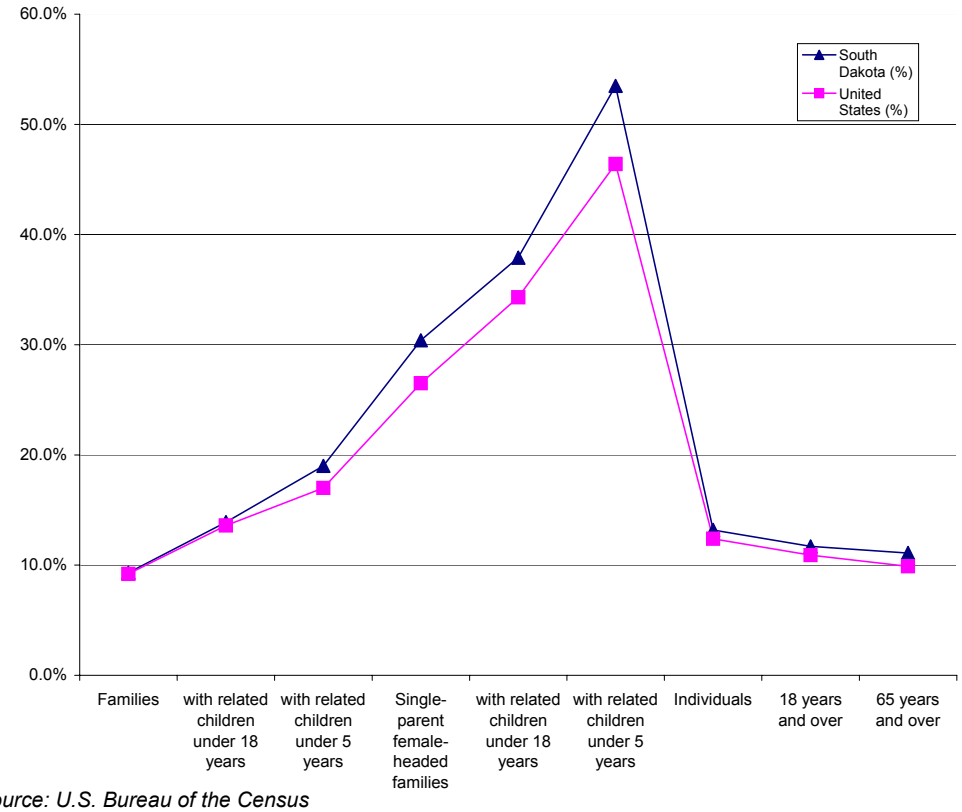
	South Dakota	South Dakota (%)	United States	United States (%)
Families below poverty level	**18,172**	**9.3%**	**6,620,945**	**9.2%**
with related children under 18 years	13,955	13.9%	5,155,866	13.6%
with related children under 5 years	7,401	19.0%	2,562,263	17.0%
Single-parent female-headed families below poverty level	**7,696**	**30.4%**	**3,315,916**	**26.5%**
with related children under 18 years	7,174	37.9%	2,940,459	34.3%
with related children under 5 years	4,041	53.5%	1,401,493	46.4%
Individuals below poverty level	**95,900**	**13.2%**	**33,899,812**	**12.4%**
18 years and over	61,935	11.7%	22,152,954	10.9%
65 years and over	11,199	11.1%	3,287,774	9.9%

source: U.S. Bureau of the Census

* - % columns reflect the percent of people in poverty out of each row's category
(I.e., 19.0% of the total families with related children under 5 years are below the poverty level).

Figure 1.3 depicts the number of families and individuals in poverty. Single parent, female-headed households in both South Dakota and the United States have the highest occurrences of poverty. Over 50% (4,041 or 53.5%) of female-headed households with small children, for example, are below the poverty level in South Dakota. Poverty levels of this magnitude have a direct effect on housing choices for families.

Figure 1.3 Families and Individuals Below Poverty Level



source: U.S. Bureau of the Census

II. DEMOGRAPHIC TRENDS

A. Population

South Dakota's population has increased steadily since 1900, when the state population was 401,570. There are two notable exceptions to this trend. The state population dropped between 1930 and 1940, and again between 1960 and 1970. In the past 100 years, the population has nearly doubled. In 2000, the population of South Dakota was 754,844. This rate of growth is much slower than that of the national population, which increased from 76.2 million in 1900 to the 2000 figure of 281.4 million. Table 2.1 highlights both the state and national population growth.

Table 2.1 Population 1900-2000

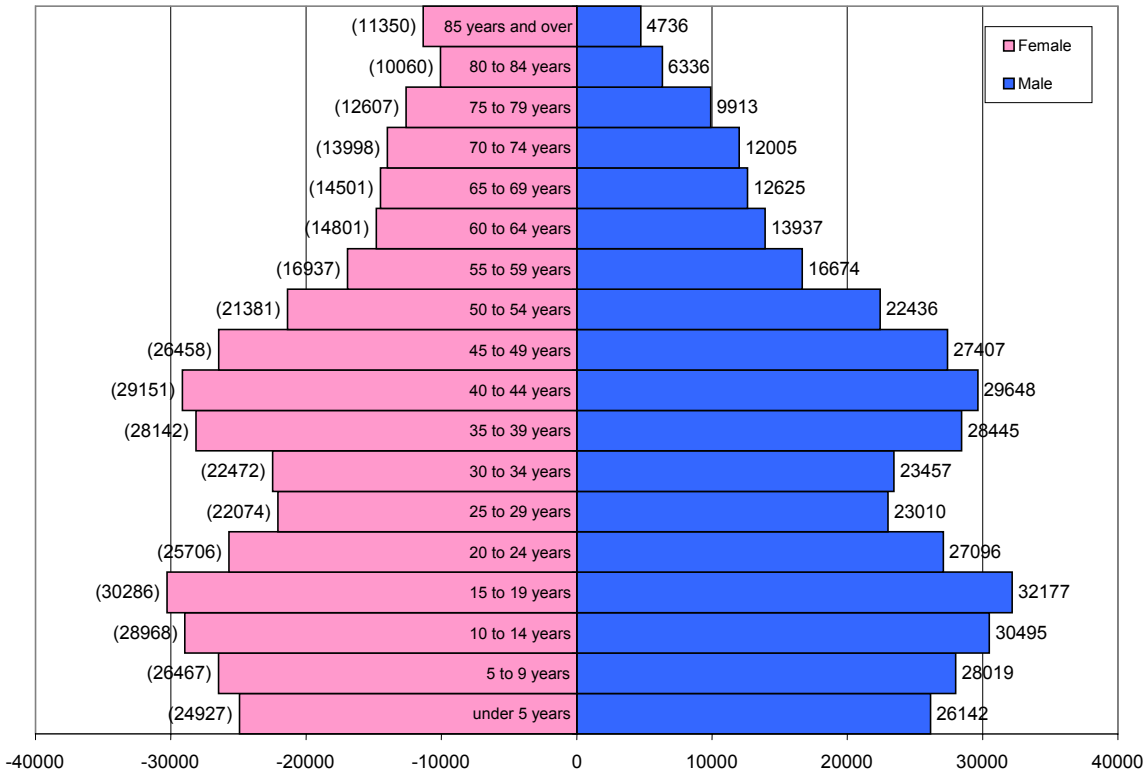
	South Dakota		United States	
Year	Population	% Change	Population	% Change
1900	401,570		76,212,168	
1910	583,888	45.4%	92,228,496	21.0%
1920	636,547	9.0%	106,021,537	15.0%
1930	692,849	8.8%	123,202,624	16.2%
1940	642,961	-7.2%	132,164,569	7.3%
1950	652,740	1.5%	151,325,798	14.5%
1960	680,514	4.3%	179,323,175	18.5%
1970	666,257	-2.1%	203,302,031	13.4%
1980	690,768	3.7%	226,542,199	11.4%
1990	696,004	0.8%	248,709,873	9.8%
2000	754,844	8.5%	281,421,906	13.2%

source: U.S. Bureau of the Census

B. Population by Age and Sex

South Dakota's population is growing older – as is the country as a whole. According to the 2000 Census, the median age of the South Dakota population is 35.6 years, slightly higher than the national median age of 35.3 years. Figure 2.1 represents South Dakota's population in a pyramid that delineates both sex and age. The largest age group in South Dakota in 2000 is the 15-19 year olds (62,463 persons), closely followed by the 40-44 year old population (58,799 persons). These two cohorts are the center of two "bulges" on the population pyramid, which correlate to the baby boom generation and their children (sometimes referred to as the "echo boom"). Although the female population is slightly larger than the male population, the age strata are more or less equally distributed between sexes until the 65-69 year cohort.

Figure 2.1 South Dakota Population by Age and Sex – 2000



source: U.S. Bureau of the Census

C. Population by Race

Racially, South Dakota's population has remained relatively constant. In 2000, 88.7% (669,404) of South Dakota's population was classified as white. The American Indian/Alaska Native group was the second-largest racial group, representing 8.3% of the state's population (62,283). African Americans represent only 0.6% of South Dakota's population (4,685). In contrast, the population of the United States is made up of 75.1% whites, 12.3% African Americans, and 0.9% American Indian/Alaska Native (211.5 million, 34.7 million, and 2.5 million, respectively). While persons of Hispanic origin make up 12.5% of the United States population (35.3 million), only 1.4% of South Dakota's population is of Hispanic descent (10,903). Table 2.2 provides information on all race categories in both South Dakota and the United States.

Table 2.2 Population by Race and Persons of Hispanic Origin - 2000

	South Dakota		United States	
	Total	Percent	Total	Percent
White	669,404	88.7%	211,460,626	75.1%
African American	4,685	0.6%	34,658,190	12.3%
American Indian/Alaska Native	62,283	8.3%	2,475,956	0.9%
Asian	4,378	0.6%	10,242,998	3.6%
Native Hawaiian/Pacific Islander	261	0.0%	398,835	0.1%
Other race	3,677	0.5%	15,359,073	5.5%
Two or more races	10,156	1.3%	6,826,228	2.4%
Total	**754,844**	**100.0%**	**281,421,906**	**100.0%**
Hispanic Origin, any race	10,903	1.4%	35,305,818	12.5%

source: U.S. Bureau of the Census

note: Hispanic origin is defined by the Bureau of the Census as "people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race."

Table 2.3 highlights changes in South Dakota's racial makeup between 1990 and 2000. The white population declined slightly, from 91.6% to 88.7% (637,515 to 669,404). The American Indian/Alaska Native population grew from 7.3% to 8.3% (50,575 to 62,283), and persons of Hispanic origin grew from 0.8% to 1.4% of the population (5,252 to 10,903).

The growth of minority residents may look small in contrast to the state's population, which is overwhelmingly white. However, when the population change by race is examined, it becomes clear that the minority population is growing. Persons of Hispanic origin grew the most (5,651 persons, 107.6%), followed closely by Asian/Pacific Islanders (1,516 persons, 48.5%), and African Americans (1,427 persons, 43.8%).

Table 2.3 South Dakota Population by Race and Persons of Hispanic Origin 1990 - 2000

	1990	1990 (%)	2000	2000 (%)	% change
White	637,515	91.6%	669,404	88.7%	5.0%
African American	3,258	0.5%	4,685	0.6%	43.8%
American Indian/Alaska Native	50,575	7.3%	62,283	8.3%	23.1%
Asian or Pacific Islander	3,123	0.4%	4,639	0.6%	48.5%
Other race	1,533	0.2%	3,677	0.5%	139.9%
Two or more races	n/a	n/a	10,156	1.3%	n/a
Total	**696,004**	**100.0%**	**754,844**	**100.0%**	**8.5%**
Hispanic Origin, any race	5,252	0.8%	10,903	1.4%	107.6%

source: U.S. Bureau of the Census

D. Households

The Census Bureau defines a household as all persons who occupy a housing unit. Decreases in small overall household size reflect broad demographic and economic changes in society,

such as deferred age of first marriage, increased divorce rates, fewer children, and longer life expectancy.

The average household size in South Dakota is 2.5 persons, slightly smaller than the 2000 national average of 2.59 persons. The size of the household in South Dakota varies by race, as shown in Table 2.4. The race of the head of household determines the classification of the entire household. Minority-headed households are larger in both South Dakota and the United States than white-headed households, with American Indian/Alaska Native-headed households the largest (on average, 3.73 persons).

Table 2.4 Average Household Size - 2000

Race of householder	South Dakota	United States
White	2.42	2.48
African American	2.75	2.74
American Indian/Alaska Native	3.73	3.09
Asian	2.80	3.11
Native Hawaiian/Pacific Islander	3.14	3.60
Other race	3.32	3.90
Two or more races	2.76	2.99
Total	**2.50**	**2.59**
Hispanic Origin, any race	3.13	3.62

source: U.S. Bureau of the Census

E. Population Projections

Although detailed population projections for South Dakota based on the 2000 Census are not currently available, two types of general projections are accessible. First, Census Bureau projections, based on the 1990 Census, have been developed through 2025 for South Dakota. Although detailed, due to their basis in now-dated information, these projections are not entirely accurate, and can be confusing as they state projections for 1995 and 2000, which may not accurately reflect subsequent data. Their purpose is to provide a general overview of the next 25 years for the state.

The second projection has been developed by Easy Analytic, Inc. This data, based on 2000 Census data, is only available for the next five years – to 2007. While more accurate than the Census projections, this short-term information does not offer long-range projection information. By outlining each projection, the advantages that each data set offers can be utilized for the purposes of this analysis.

- **Census Bureau Projections.** In 1996, the U.S. Bureau of the Census and the U.S. Department of Commerce's Economic and Statistics Administration issued population projections for the country and all 50 states through the year 2025. In this document, South Dakota was ranked 30th in projected population growth with an increase of approximately 18.7%. By 2025, South Dakota is expected to have a population of 866,000. Although South Dakota's population did not reach the estimated 777,000 in 2000 (actual population was 754,844), the general rate of growth projected through 2025 can still be helpful. Specifically, trends of certain subpopulations (baby boom generation, youth, racial and ethnic minorities, etc.) are still valid even if the raw numbers are not a close match (see Table 2.5).

Table 2.5 South Dakota Population Projections 1995-2025

Year	Projected Population
1995	729,000
2000	777,000
2005	810,000
2010	826,000
2015	840,000
2020	853,000
2025	866,000

source: U.S. Bureau of the Census

Some highlights of the projection data include:

- South Dakota is projected to rank 32nd largest among the nation in the number of persons gained through net internal migration (the difference between in-migration and out-migration) between 1995 and 2025, gaining 6,000 persons.

- During the 1995 to 2025 period, South Dakota could have 341,000 births and 246,000 deaths. In the country, the state is expected to rank 46th largest in births and 46th largest in deaths. It is expected to rank 47th largest in terms of its natural increase (births minus deaths).

- The number and proportion of South Dakota's population aged 18 and over is expected to increase from 523,000 (71.7%) in 1995 to 656,000 (75.7%) in 2025.

- All states and the District of Columbia are projected to show a decline in the proportion of youth (under 20 years old) in their populations. The percentage of South Dakota's population classified as youth is projected to decrease from 31.4% (approximately 228,906 youth) in 1995 to 26.9% (approximately 232,954 youth) in 2025. Its rank in the nation is expected to be the 9th largest proportion of youth in 1995 and the 15th largest proportion of youth in 2025.

- As the baby boom generation (those born between 1946 and 1964) reaches retirement age, the growth of the elderly population (65 and over) is expected to accelerate rapidly across the country. The proportion of South Dakota's population classified as elderly is expected to increase from 14.4% (approximately 104,976 elderly) in 1995 to 21.6% (approximately 187,056 elderly) in 2025. The state is projected to have the 8th highest proportion of elderly in 1995 and the 9th highest proportion of elderly in 2025.

- South Dakota's dependency ratio (the number of youth and elderly there would be for every 100 people of working ages) is expected to rise from 84.5 in 1995 to 93.9 in 2025. The 1995 and 2025 ratios rank the state as the 2nd largest and 6th largest, respectively, in the country.

- By 2025, whites would comprise 86% (approximately 744,760 persons) of South Dakota's population, down from 90.7% (approximately 661,203 persons) in 1995. African Americans would comprise 0.8% (approximately 6,928 persons) of the state population in 2025, up from 0.5% (approximately 3,645 persons) in 1995. American

Indian/Alaska Natives would comprise 7.3% (approximately 53,217 persons) of the 1995 State population and 10.3% (approximately 89,198 persons) of the 2025 state population. Asians and Pacific Islanders would increase from 0.6% (approximately 4,374 persons) of the 1995 State population to 1.1% (approximately 9,526 persons) of the 2025 state population. Persons of Hispanic origin, who may be of any race, is projected to increase from 0.9% (approximately 6,651 persons) of the 1995 State population to 1.8% (approximately 15,588 persons) of the 2025 state population.

- During the 30-year period, South Dakota's white population will grow by a rate of 12.7%. The African American population will grow by 78.8%, the American Indian/Alaska Native population will grow by 67.4%, the Asian and Pacific Islander population will grow by 125.7%, and the Hispanic population will grow by 129.9%. The rate of growth for Whites in the state ranks 24th largest in the nation. The African American growth rate ranks 5th largest, while the American Indian/Alaska Native growth rate ranks 13th largest. The Asian and Pacific Islander growth rate ranks 27th largest, while the Hispanic growth rate ranks 29th largest. [9]

➢ **Easy Analytic Projections.** Projections purchased from Easy Analytic, Inc. provide 5-year projections (to 2007) for population and household information, including race and households by age of householder and household income. Developed at the census tract level, the data is presented by county in Tables 2.6 through 2.8.[10]

[9] Report PP1-47, U.S. Bureau of the Census, Population Division, 1996.
[10] The projection data is described in more detail in Sections VI and VII.

Table 2.6 South Dakota Current and Projected Population, 2000 - 2007

County	2000 Population	2007 Population	2000 White	2007 White	2000 Black	2007 Black	2000 Asian*	2007 Asian*	2000 Other†	2007 Other†	2000 Hispanic	2007 Hispanic
South Dakota	754,844	788,705	669,477	693,004	4,518	7,439	4,972	8,130	75,877	85,036	10,903	12,501
Aurora	3,058	2,969	2,902	2,801	27	11	6	9	123	126	64	69
Beadle	17,023	16,081	16,481	15,442	64	168	61	89	417	300	155	159
Bennett	3,574	3,772	1,480	1,710	19	20	0	16	2,075	2,464	72	83
Bon Homme	7,260	7,327	6,910	6,838	66	67	3	12	281	300	42	45
Brookings	28,220	29,729	27,228	28,364	80	145	443	560	469	557	247	284
Brown	35,460	35,029	33,893	33,091	128	157	110	270	1,329	1,371	237	248
Brule	5,364	5,242	4,800	4,705	0	20	13	41	551	506	26	27
Buffalo	2,032	2,163	339	366	2	3	7	4	1,684	1,968	18	21
Butte	9,094	9,779	8,755	9,258	2	16	48	40	289	434	266	309
Campbell	1,782	1,655	1,766	1,613	0	0	4	1	12	11	4	4
Charles Mix	9,350	9,398	6,456	6,480	9	27	11	28	2,874	3,199	177	196
Clark	4,143	3,942	4,092	3,830	0	5	6	11	45	42	20	20
Clay	13,537	14,095	12,575	12,778	103	191	208	361	651	585	120	132
Codington	25,897	27,744	25,103	26,502	14	81	65	150	715	778	274	313
Corson	4,181	4,122	1,575	1,530	3	8	6	7	2,597	2,854	89	96
Custer	7,275	7,899	6,809	7,405	10	40	5	55	451	439	110	129
Davison	18,741	19,438	18,121	18,465	132	88	27	147	461	593	130	148
Day	6,267	5,725	5,672	5,182	0	12	22	13	573	566	24	24
Deuel	4,498	4,426	4,409	4,315	5	5	3	24	81	45	34	36
Dewey	5,972	6,208	1,450	1,506	16	4	30	21	4,476	5,222	51	58
Douglas	3,458	3,250	3,402	3,123	0	8	0	5	56	57	13	13
Edmunds	4,367	4,316	4,350	4,226	3	6	4	12	10	22	21	23
Fall River	7,453	7,417	6,737	6,838	30	35	40	48	646	717	130	143
Faulk	2,640	2,517	2,610	2,463	0	2	6	1	24	11	6	6
Grant	7,847	7,409	7,728	7,194	0	2	10	27	109	85	43	44
Gregory	4,792	4,380	4,461	4,058	7	3	9	24	315	313	41	41
Haakon	2,196	1,914	2,117	1,830	0	0	14	4	65	73	13	13
Hamlin	5,540	5,866	5,440	5,695	13	10	4	23	83	67	35	40
Hand	3,741	3,395	3,709	3,353	2	4	7	9	23	16	11	11
Hanson	3,139	3,177	3,121	3,110	2	0	5	11	11	7	3	3
Harding	1,353	1,132	1,326	1,093	7	4	0	8	20	19	22	20
Hughes	16,481	17,288	14,772	15,242	48	58	135	122	1,526	1,977	201	230
Hutchinson	8,075	7,857	7,974	7,698	7	15	3	10	91	79	42	44
Hyde	1,671	1,626	1,567	1,462	0	4	0	2	104	163	8	9
Jackson	2,930	3,239	1,457	1,562	11	4	15	7	1,447	1,725	12	13
Jerauld	2,295	2,167	2,289	2,126	0	2	0	3	6	19	7	7
Jones	1,193	1,098	1,141	1,051	7	3	0	1	45	50	4	4
Kingsbury	5,815	5,669	5,732	5,521	2	8	15	35	66	56	40	41
Lake	11,276	11,568	10,988	11,153	23	40	53	82	212	177	89	100
Lawrence	21,802	22,375	20,906	21,199	33	85	80	151	783	842	396	439
Lincoln	24,131	29,323	23,584	28,094	114	185	113	240	320	400	169	222
Lyman	3,895	4,140	2,551	2,591	2	3	8	26	1,334	1,586	18	19
McCook	5,832	5,844	5,775	5,709	0	5	5	17	52	54	45	51
McPherson	2,904	2,640	2,889	2,597	0	0	0	5	15	15	6	6
Marshall	4,576	4,349	4,222	3,981	0	9	2	12	352	353	35	36
Meade	24,253	26,041	22,449	23,971	331	521	178	418	1,295	1,241	509	594
Mellette	2,083	2,028	936	933	0	0	3	6	1,144	1,234	35	37
Miner	2,884	2,578	2,859	2,489	7	17	1	4	17	14	18	18
Minnehaha	148,281	163,190	137,596	150,670	2,181	3,424	1,647	2,672	6,857	6,830	3,187	3,773
Moody	6,595	6,563	5,581	5,588	19	32	67	60	928	1,014	50	53
Pennington	88,565	93,732	76,814	81,979	677	1,319	954	1,584	10,120	11,241	2,341	2,680
Perkins	3,363	2,967	3,239	2,847	3	9	13	9	108	94	25	25
Potter	2,693	2,357	2,664	2,285	0	0	8	16	21	35	5	5
Roberts	10,016	9,942	6,862	6,828	7	26	47	41	3,100	3,429	63	69
Sanborn	2,675	2,546	2,622	2,471	3	4	14	16	36	16	27	29
Shannon	12,466	14,539	624	732	15	19	48	25	11,779	14,489	177	224
Spink	7,454	7,017	7,256	6,816	8	20	5	16	185	152	29	29
Stanley	2,772	3,016	2,575	2,781	9	14	12	12	176	209	12	15
Sully	1,556	1,520	1,521	1,477	2	3	4	5	29	28	12	13
Todd	9,050	9,486	1,253	1,324	0	19	24	25	7,773	8,852	138	156
Tripp	6,430	6,067	5,651	5,256	0	13	19	9	760	833	55	57
Turner	8,849	8,915	8,753	8,713	5	24	8	27	83	60	36	39

Table 2.6 South Dakota Current and Projected Population, 2000 – 2007 (continued)

County	2000 Population	2007 Population	2000 White	2007 White	2000 Black	2007 Black	2000 Asian*	2007 Asian*	2000 Other†	2007 Other†	2000 Hispanic	2007 Hispanic
Union	12,584	13,998	12,129	13,375	32	69	216	262	207	187	158	193
Walworth	5,974	5,806	5,195	5,040	0	9	14	14	765	836	36	38
Yankton	21,652	22,974	20,566	21,556	228	334	75	161	783	770	395	445
Ziebach	2,519	2,724	668	723	0	0	9	4	1,842	2,229	25	30

source: US Bureau of the Census; Easy Analytic, Inc.

* - this category includes both Asian and Native Hawaiian/Pacific Islander.

† - this category includes Native American/Alaska Native, some other race, and two or more races.

Table 2.7 South Dakota Current and Projected Households by Age of Householder, 2000 - 2007

County	2000 Households	2007 Households	Age of Householder - 2000						Age of Householder - 2007					
			15-24	25-34	35-44	45-54	55-64	65 and over	15-24	25-34	35-44	45-54	55-64	65 and over
South Dakota	290,336	304,740	20,857	45,174	62,692	55,777	36,220	69,616	21,783	41,193	67,116	67,995	37,705	68,948
Aurora	1,174	1,143	48	135	229	203	190	369	48	104	225	237	171	358
Beadle	7,240	6,884	483	766	1,487	1,404	920	2,180	478	679	1,355	1,500	870	2,002
Bennett	1,114	1,188	37	171	282	204	170	250	47	138	305	257	179	262
Bon Homme	2,639	2,649	72	274	500	477	364	952	81	250	521	535	354	908
Brookings	10,664	11,428	2,119	1,843	1,829	1,848	1,076	1,949	2,278	1,711	2,127	2,155	1,137	2,020
Brown	14,695	14,568	1,228	2,380	2,861	2,858	1,760	3,608	1,180	1,920	2,970	3,175	1,832	3,491
Brule	1,986	1,978	73	269	451	373	255	565	81	226	424	431	257	559
Buffalo	520	565	24	88	142	94	91	81	24	85	142	129	93	92
Butte	3,526	3,783	186	418	812	699	535	876	183	406	847	930	503	914
Campbell	718	678	8	59	157	106	120	268	8	52	147	118	114	239
Charles Mix	3,329	3,394	136	416	675	544	502	1,056	139	374	653	682	514	1,032
Clark	1,590	1,534	50	146	300	306	207	581	39	123	294	336	212	530
Clay	4,872	5,074	1,004	967	806	798	437	860	1,052	880	861	961	476	844
Codington	10,360	11,121	867	1,676	2,184	1,947	1,236	2,450	1,008	1,561	2,446	2,403	1,285	2,418
Corson	1,280	1,253	59	172	288	248	189	324	57	133	293	277	196	297
Custer y	2,975	3,242	89	329	524	690	548	795	102	290	576	885	589	800
Davison	7,579	7,915	749	1,096	1,568	1,269	871	2,026	760	978	1,631	1,644	896	2,006
Day	2,606	2,399	90	265	455	485	344	967	66	195	439	527	328	844
Deuel	1,857	1,835	74	230	374	332	237	610	68	189	380	366	255	577
Dewey	1,855	1,968	101	284	480	323	286	381	97	272	487	448	275	389
Douglas	1,314	1,250	49	135	246	255	171	458	39	116	234	271	166	424
Edmunds	1,659	1,681	38	183	336	275	260	567	40	153	357	323	260	548
Fall River	3,109	3,181	76	286	531	699	538	979	104	223	534	820	536	964
Faulk	1,017	978	18	102	201	173	148	375	15	83	191	195	145	349
Grant	3,107	2,970	154	346	649	624	422	912	120	292	633	664	406	855
Gregory	2,017	1,875	60	178	360	356	274	789	46	149	336	373	259	712
Haakon	866	767	41	81	202	194	113	235	32	70	170	190	103	202
Hamlin	2,032	2,187	83	269	417	369	288	606	86	255	447	461	298	640
Hand	1,530	1,426	56	143	269	261	211	590	44	108	263	296	192	523
Hanson	1,128	1,139	46	154	245	204	170	309	45	136	235	248	168	307
Harding	522	445	16	60	123	107	70	146	17	43	104	113	59	109
Hughes	6,522	6,876	332	935	1,499	1,463	870	1,423	331	915	1,590	1,730	906	1,404
Hutchinson	3,197	3,157	78	381	575	512	397	1,254	77	311	555	594	400	1,220
Hyde	680	671	14	70	143	116	100	237	13	62	142	125	101	228
Jackson	944	1,013	27	139	189	198	140	251	33	125	215	247	152	241
Jerauld	986	951	26	87	148	209	125	391	34	71	150	217	124	355
Jones	502	474	26	55	96	111	65	149	20	46	96	110	61	141
Kingsbury	2,405	2,377	97	220	447	416	312	913	90	200	463	488	307	829
Lake	4,369	4,527	447	499	892	811	549	1,171	405	463	908	1,007	549	1,195
Lawrence	8,871	9,129	802	1,171	1,762	1,809	1,165	2,162	863	1,056	1,821	2,190	1,159	2,040
Lincoln	8,817	10,695	474	1,756	2,229	1,831	953	1,574	539	1,798	2,814	2,534	1,173	1,837
Lyman	1,392	1,464	72	174	311	271	207	357	71	168	336	320	215	354
McCook	2,200	2,239	57	305	475	376	294	693	73	257	488	460	276	685
McPherson	1,239	1,128	24	118	165	197	189	546	25	86	163	201	178	475
Marshall	1,833	1,774	41	239	330	328	274	621	47	175	317	394	260	581
Meade	8,837	9,400	584	1,580	2,192	1,802	1,083	1,596	655	1,504	2,297	2,246	1,118	1,580
Mellette	685	679	24	116	126	147	105	167	36	91	143	161	85	163
Miner	1,220	1,093	45	135	220	228	141	451	41	101	198	232	131	390
Minnehaha	58,019	64,168	4,782	11,713	13,729	10,842	6,381	10,572	5,283	10,965	15,649	14,067	6,995	11,209
Moody	2,540	2,532	113	364	595	513	306	649	117	308	568	586	330	623
Pennington	34,662	36,932	2,755	5,709	8,078	7,051	4,258	6,811	2,795	5,296	8,681	8,705	4,542	6,913
Perkins	1,434	1,277	39	167	254	263	196	515	40	119	236	264	168	450
Potter	1,130	1,010	13	87	222	214	173	421	18	66	194	217	162	353
Roberts	3,684	3,706	128	449	768	712	571	1,056	150	391	733	836	567	1,029
Sanborn	1,035	1,003	25	111	218	224	141	316	38	90	202	242	126	305
Shannon	2,769	3,270	103	497	746	624	401	398	121	539	866	821	469	454
Spink	2,847	2,726	97	333	547	537	367	966	88	277	555	596	350	860
Stanley	1,124	1,214	51	173	248	249	175	228	50	153	280	317	193	221
Sully	622	622	18	73	132	114	104	181	18	60	142	129	104	169
Todd	2,474	2,608	144	518	591	505	293	423	157	434	667	650	324	376
Tripp	2,528	2,419	115	260	534	445	360	814	98	234	491	502	329	765
Turner	3,524	3,581	143	414	704	697	433	1,133	133	380	719	803	437	1,109
Union	4,948	5,522	249	819	1,098	1,078	603	1,101	248	793	1,182	1,393	704	1,202
Walworth	2,505	2,464	142	223	477	427	400	836	109	234	438	509	373	801

Table 2.7 South Dakota Current and Projected Households by Age of Householder, 2000 – 2007 (continued)

	2000 Households	2007 Households	Age of Householder - 2000						Age of Householder - 2007					
			15-24	25-34	35-44	45-54	55-64	65 and over	15-24	25-34	35-44	45-54	55-64	65 and over
Yankton	8,173	8,724	589	1,245	1,781	1,583	985	1,990	525	1,111	1,987	1,970	1,092	2,039
Ziebach	739	817	47	118	188	149	101	136	58	120	203	182	117	137

source: US Bureau of the Census; Easy Analytic, Inc.

Table 2.8 South Dakota Current and Projected Households by Household Income, 2000 - 2007

County	2000 House-holds	2007 House-holds	Household Income ($) - 2000							Household Income ($) - 2007						
			under 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over	under 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over
South Dakota	290,336	304,740	53,302	46,823	43,884	55,160	53,817	20,150	17,200	66,523	53,183	47,615	47,627	41,972	21,197	26,623
Aurora	1,174	1,143	240	234	205	247	172	49	27	376	254	187	146	93	37	50
Beadle	7,240	6,884	1,572	1,410	1,098	1,231	1,234	452	243	1,689	1,315	1,156	1,124	888	384	328
Bennett	1,114	1,188	342	208	206	157	124	55	22	318	279	191	165	113	56	66
Bon Homme	2,639	2,649	562	485	496	539	387	107	63	786	580	457	370	247	103	106
Brookings	10,664	11,428	2,121	1,577	1,559	1,994	1,959	870	584	2,748	2,111	1,803	1,733	1,490	752	791
Brown	14,695	14,568	2,753	2,386	2,205	2,769	2,912	897	773	3,045	2,408	2,210	2,302	2,104	1,123	1,376
Brule	1,986	1,978	373	324	381	407	327	98	76	471	378	335	305	248	112	129
Buffalo	520	565	284	71	64	60	33	1	7	179	128	101	69	46	18	24
Butte	3,526	3,783	795	723	572	708	443	173	112	906	688	602	570	496	223	298
Campbell	718	678	197	121	101	144	100	36	19	210	160	109	81	53	24	41
Charles Mix	3,329	3,394	976	616	601	476	477	120	63	1,077	742	563	443	308	124	137
Clark	1,590	1,534	381	262	291	271	275	59	51	448	336	255	213	150	65	67
Clay	4,872	5,074	1,426	865	563	697	798	258	265	1,372	942	751	696	613	327	373
Codington	10,360	11,121	1,816	1,733	1,458	2,035	2,100	574	644	2,381	1,892	1,658	1,723	1,598	834	1,035
Corson	1,280	1,253	484	264	155	200	121	40	16	471	269	182	132	102	49	48
Custer	2,975	3,242	545	434	459	617	586	187	147	759	587	519	496	423	208	250
Davison	7,579	7,915	1,615	1,196	1,126	1,302	1,401	555	384	1,851	1,437	1,326	1,254	1,018	461	568
Day	2,606	2,399	600	477	406	477	453	114	79	678	517	399	327	248	114	116
Deuel	1,857	1,835	374	354	299	384	313	75	58	531	376	285	241	192	93	117
Dewey	1,855	1,968	637	352	344	271	158	60	33	701	431	292	229	158	74	83
Douglas	1,314	1,250	304	241	263	251	165	54	36	357	268	209	183	120	56	57
Edmunds	1,659	1,681	376	253	287	327	249	94	73	471	335	282	247	186	79	81
Fall River	3,109	3,181	733	587	493	484	499	172	141	800	607	501	470	386	194	223
Faulk	1,017	978	214	213	179	160	164	53	34	279	222	174	133	94	39	37
Grant	3,107	2,970	643	526	474	626	520	177	141	705	551	491	476	392	166	189
Gregory	2,017	1,875	637	435	299	291	225	88	42	622	410	293	225	162	75	88
Haakon	866	767	185	139	176	151	120	37	58	178	164	137	109	76	37	66
Hamlin	2,032	2,187	339	345	366	409	378	99	96	610	434	361	330	247	106	99
Hand	1,530	1,426	321	252	266	289	229	85	88	428	307	236	186	134	67	68
Hanson	1,128	1,139	224	192	180	213	207	54	58	268	206	183	180	153	79	70
Harding	522	445	181	80	89	80	57	17	18	129	97	75	62	41	20	21
Hughes	6,522	6,876	840	900	948	1,250	1,507	598	479	1,261	1,033	1,001	1,138	1,169	605	669
Hutchinson	3,197	3,157	684	619	530	621	481	167	95	896	649	534	452	322	144	160
Hyde	680	671	140	125	112	134	82	58	29	186	135	112	100	70	31	37
Jackson	944	1,013	303	196	183	101	105	35	21	317	219	203	115	84	38	37
Jerauld	986	951	272	132	170	173	161	39	39	284	207	146	118	104	48	44
Jones	502	474	108	100	79	89	74	31	21	126	100	80	70	53	24	21
Kingsbury	2,405	2,377	449	505	368	474	394	106	109	659	504	396	343	243	113	119
Lake	4,369	4,527	811	745	684	865	853	226	185	978	821	756	731	610	278	353
Lawrence	8,871	9,129	1,999	1,494	1,331	1,686	1,402	470	489	1,880	1,505	1,393	1,460	1,345	720	826
Lincoln	8,817	10,695	816	914	1,087	1,777	2,254	947	1,022	1,421	1,306	1,410	1,770	1,851	1,089	1,848
Lyman	1,392	1,464	370	248	205	240	212	64	53	262	261	238	211	169	114	209
McCook	2,200	2,239	385	365	337	466	440	115	92	578	450	376	338	270	119	108
McPherson	1,239	1,128	415	255	197	181	122	32	37	429	268	165	111	70	35	50
Marshall	1,833	1,774	443	311	302	304	343	70	60	556	426	317	232	144	49	50
Meade	8,837	9,400	1,190	1,376	1,564	1,976	1,612	675	444	1,811	1,668	1,558	1,612	1,426	690	635
Mellette	685	679	221	150	82	108	71	38	15	225	145	113	89	55	24	28
Miner	1,220	1,093	290	224	211	218	195	47	35	311	225	179	140	97	54	87
Minnehaha	58,019	64,168	6,849	7,932	8,098	11,383	13,209	5,646	4,902	10,371	9,348	9,616	11,036	10,763	5,645	7,389
Moody	2,540	2,532	411	406	433	573	437	156	124	548	449	416	425	356	166	172
Pennington	34,662	36,932	5,144	5,570	5,447	6,995	6,346	2,691	2,469	6,754	6,017	5,681	5,910	5,480	2,888	4,202
Perkins	1,434	1,277	370	277	236	262	185	39	65	386	290	198	149	112	63	79
Potter	1,130	1,010	240	229	172	223	150	65	51	250	201	167	143	111	56	82
Roberts	3,684	3,706	903	720	608	643	496	192	122	1,207	821	619	486	320	126	127
Sanborn	1,035	1,003	201	201	135	242	143	56	57	292	216	168	139	101	45	42
Shannon	2,769	3,270	1,090	496	329	397	301	92	64	981	706	575	493	306	123	86
Spink	2,847	2,726	576	529	489	549	392	167	145	797	565	436	367	281	129	151
Stanley	1,124	1,214	160	136	163	228	261	100	76	269	224	197	190	154	74	106
Sully	622	622	103	103	129	119	105	31	32	138	116	104	95	73	36	60
Todd	2,474	2,608	980	525	306	314	192	87	70	836	556	411	336	254	117	98
Tripp	2,528	2,419	718	430	361	455	375	104	85	648	483	383	328	267	129	181
Turner	3,524	3,581	589	557	569	781	636	220	172	981	740	599	539	393	170	159
Union	4,948	5,522	632	636	634	889	1,116	469	572	1,036	840	839	930	865	457	555

Table 2.8 South Dakota Current and Projected Households by Household Income, 2000 – 2007 (continued)

County	2000 House-holds	2007 House-holds	Household Income ($) - 2000							Household Income ($) - 2007						
			under 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over	under 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over
Walworth	2,505	2,464	592	518	427	396	381	108	83	703	490	391	339	254	116	171
Yankton	8,173	8,724	1,430	1,416	1,189	1,686	1,549	483	420	1,968	1,575	1,420	1,401	1,167	554	639
Ziebach	739	817	328	128	108	95	49	16	15	334	193	95	71	54	29	41

source: US Bureau of the Census; Easy Analytic, Inc.

F. Housing Units

The number of housing units in South Dakota has increased at half the national rate. Since 1940, the number of housing units in South Dakota has increased 44.4% from 179,744 to 323,208 in 2000. This increase is approximately three times as large as the state's population increase in the same time period (14.8%). This housing unit increase is about half the national average of 67.8%. Table 2.9 demonstrates the housing unit increase for both the state and the nation.

Table 2.9 Housing Units 1940-2000

Year	South Dakota		United States	
	Units	% Change	Units	% Change
1940	179,744		37,325,470	
1950	194,573	8.3%	45,983,398	23.2%
1960	216,449	11.2%	58,314,784	26.8%
1970	221,636	2.4%	67,699,084	16.1%
1980	269,644	21.7%	86,758,717	28.2%
1990	292,436	8.5%	102,263,678	17.9%
2000	323,208	10.5%	115,904,641	13.3%

source: U.S. Bureau of the Census

G. Units per Structure

Between 1990 and 2000, multifamily housing units gained ground in the market. The availability of a variety of housing types allows for people of various ages, incomes, and housing styles to reside in a community. The 2000 Census data showed:

- 67.4% (217,681) of the housing units in the state were single-family dwellings, 7% higher than the national average.
- 11.4% (36,725) of housing units in South Dakota were mobile homes.
- The total percentage of multi-unit structures in the State, 18.9% (61,148), is considerably lower than the national average of 26.4%.

Despite an increasingly older population and smaller households, single-family dwellings remain the most popular housing choice in South Dakota. Higher income households and younger households generally prefer single-family dwellings. The increasing elderly population will tend to remain in their single-family housing until circumstances require them to move. Elderly that move to multifamily housing usually prefer to remain in their communities, making the availability of multifamily housing important to sustaining the elderly

population. Multifamily housing alternatives are also attractive to younger households. Housing unit data is presented in Table 2.10.

Table 2.10 Units In Structure - 2000

	South Dakota	South Dakota (%)	United States	United States (%)
1 unit, detached	217,681	67.4%	69,865,957	60.3%
1 unit, attached	7,381	2.3%	6,447,453	5.6%
2 units	8,572	2.7%	4,995,350	4.3%
3 or 4 units	11,998	3.7%	5,494,280	4.7%
5 to 9 units	11,463	3.5%	5,414,988	4.7%
10 to 19 units	11,139	3.4%	4,636,717	4.0%
20 or more units	17,976	5.6%	10,008,058	8.6%
Mobile home	36,725	11.4%	8,779,288	7.6%
Boat, RV, van, etc.	273	0.1%	262,610	0.2%
Total Units	**323,208**	**100.0%**	**115,904,641**	**100.0%**

source: U.S. Bureau of the Census

The makeup of housing units in the state housing units changed little over time. Single family detached units declined by less than 2%, while mobile homes and multifamily units increased slightly (see Table 2.11).

Table 2.11 South Dakota Units in Structure 1990 - 2000

	1990	1990 (%)	2000	2000 (%)
1 unit, detached	202,166	69.1%	217,681	67.4%
1 unit, attached	5,249	1.8%	7,381	2.3%
2 units	8,758	3.0%	8,572	2.7%
3 or 4 units	10,408	3.6%	11,998	3.7%
5 to 9 units	10,003	3.4%	11,463	3.5%
10 to 19 units	9,940	3.4%	11,139	3.4%
20 or more units	11,702	4.0%	17,976	5.6%
Mobile home	31,357	10.7%	36,725	11.4%
Boat, RV, van, etc.	2,853	1.0%	273	0.1%
Total Units	**292,436**	**100.0%**	**323,208**	**100.0%**

source: U.S. Bureau of the Census

H. Tenure

Homeownership in South Dakota has been higher than the national average for over fifty years. Homeownership is positively linked to family stability, improved property maintenance, improved residential satisfaction, and increased civic participation. The rate of homeownership in South Dakota continues to increase. As shown in Table 2.12, the rate of homeownership in South Dakota steadily increased since 1950. Currently, 68.2% (197,907) of the occupied units in the state are owner-occupied.

Table 2.12 Homeownership Rates 1950- 2000

	South Dakota (%)	United States (%)
1950	62.2%	55.0%
1960	67.2%	61.9%
1970	69.6%	62.9%
1980	69.3%	64.4%
1990	66.1%	64.2%
2000	68.2%	66.2%

source: U.S. Bureau of the Census

Note: In the 2001 Current Population Survey conducted by the Census Bureau, South Dakota's homeownership rate was even higher, 71.5%, with a U.S. rate of 67.8%.

Housing tenure in South Dakota varies by both the age and race of the householder. In 2000, the largest percentage of homeowners were those who were white and between 35 and 54 years of age. Smaller percentages of young, elderly, and minority householders were homeowners. Tables 2.13 and 2.14 demonstrate homeownership rates by both age and race.

Table 2.13 South Dakota Tenure by Age of Householder - 2000

	Own	Own (%)	Rent	Rent (%)
Householder 15 to 24 years	3,799	1.9%	16,624	18.0%
Householder 25 to 34 years	24,416	12.3%	21,396	23.2%
Householder 35 to 44 years	45,302	22.9%	17,534	19.0%
Householder 45 to 54 years	44,067	22.3%	11,727	12.7%
Householder 55 to 64 years	29,587	14.9%	6,680	7.2%
Householder 65 to 74 years	26,786	13.5%	6,342	6.9%
Householder 75 to 84 years	18,949	9.6%	7,730	8.4%
Householder 85 years and over	5,034	2.5%	4,272	4.6%
Total	**197,940**	**100.0%**	**92,305**	**100.0%**

source: U.S. Bureau of the Census

Table 2.14 South Dakota Tenure by Race of Householder - 2000

Race of householder	Own	Own (%)	Rent	Rent (%)	Total householders	% of race own
White	189,639	95.8%	79,270	85.9%	268,909	70.5%
African American	402	0.2%	1,030	1.1%	1,432	28.1%
American Indian/Alaska Native	5,956	3.0%	9,399	10.2%	15,355	38.8%
Asian	480	0.2%	753	0.8%	1,233	38.9%
Native Hawaiian/Pacific Islander	24	0.0%	48	0.1%	72	33.3%
Other race	315	0.2%	681	0.7%	996	31.6%
Two or more races	1,124	0.6%	1,124	1.2%	2,248	50.0%
Total	**197,940**	**100.0%**	**92,305**	**100.0%**	**290,245**	**68.2%**
Hispanic origin, any race	1,092	0.6%	1,628	1.8%	2,720	40.1%

source: U.S. Bureau of the Census

I. Vacant Housing

Rental units make up the largest percentage of the vacant housing units in the state. According to the U.S. Census Bureau, approximately 10.2% (32,963) of South Dakota's housing units were vacant in 2000. This rate is slightly higher than the national average of 9.0%. Vacant housing, however, does not necessarily mean that those units are blighted. Rather, most of South Dakota's vacant units are either for rent, for sale, or for seasonal, recreational, or occasional use. Table 2.15 shows vacancy breakdowns for both South Dakota and the United States.

Table 2.15 Vacancy Status - 2000

	South Dakota	South Dakota (%)	United States	United States (%)
For rent	8,057	24.4%	2,614,652	25.1%
For sale only	3,718	11.3%	1,204,318	11.6%
Rented or sold, not occupied	2,053	6.2%	702,435	6.7%
For seasonal, recreational, or occasional use	9,839	29.8%	3,578,718	34.3%
For migrant workers	35	0.1%	25,498	0.2%
Other vacant	9,261	28.1%	2,298,919	22.1%
Total vacant units	**32,963**	**100.0%**	**10,424,540**	**100.0%**

source: U.S. Bureau of the Census

Note: Other vacant units are those units that do not fall into any other vacancy category, and include abandoned or uninhabitable units.

Those units that are vacant year-round were tracked over time. Table 2.16 shows that both for-sale and for-rent units increased as percentages of the vacant housing total. However, the total number of vacant units dropped between 1990 and 2000.

Table 2.16 South Dakota Year-Round Vacancy Status 1990 - 2000

	1990	1990 (%)	2000	2000 (%)
For rent	6,912	20.7%	8,057	24.4%
For sale only	3,138	9.4%	3,718	11.3%
Total vacant units	**33,402**	**100.0%**	**32,963**	**100.0%**

source: U.S. Bureau of the Census

J. Housing Value and Rent

South Dakota's housing stock continues to be inexpensive compared to the rest of the nation. In 2000, the statewide median housing value in South Dakota was $79,600, significantly lower than the national median housing value of $119,600. The largest group of housing units, 44.6% (61,385), was valued between $50,000 and $99,999. Housing units valued at under $50,000 were the second-largest group at 24.2% (33,332). Table 2.17 highlights the breakdown of housing units by value.

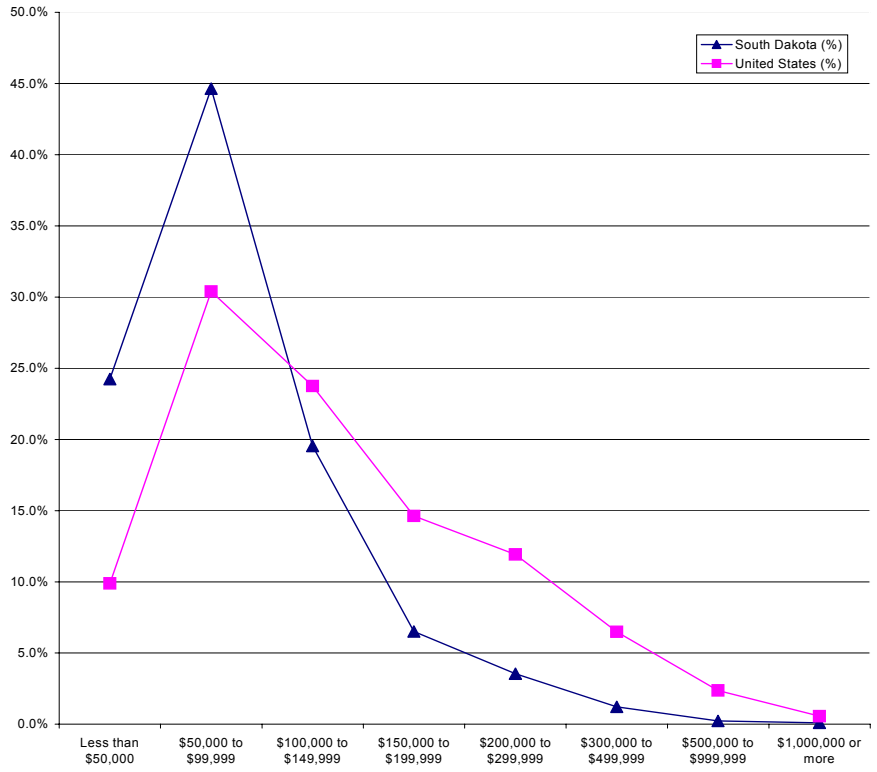
Table 2.17 Housing Value - 2000

	South Dakota	South Dakota (%)	United States	United States (%)
Less than $50,000	33,332	24.2%	5,457,817	9.9%
$50,000 to $99,999	61,385	44.6%	6,778,971	30.4%
$100,000 to $149,999	26,863	19.5%	3,110,384	23.7%
$150,000 to $199,999	8,957	6.5%	8,075,904	14.6%
$200,000 to $299,999	4,875	3.5%	6,583,049	11.9%
$300,000 to $499,999	1,682	1.2%	3,584,108	6.5%
$500,000 to $999,999	308	0.2%	1,308,116	2.4%
$1,000,000 or more	129	0.1%	313,759	0.6%
Total (specified units)	**137,531**	**100.0%**	**55,212,108**	**100.0%**

source: U.S. Bureau of the Census

As can be seen from Figure 2.2, South Dakota's housing values are sharply lower than the national average.

Figure 2.2 Housing Value - 2000



source: U.S. Bureau of the Census

South Dakota's gross rent is also lower than the national average. In 2000, median gross rent in South Dakota was $426, while the national median was $602. South Dakota's largest percentage, 35.7% (31,387), was in the $300 to $499 category, while the largest national percentage, 33.7% (11.9 million), was for gross rents between $500 and $749. Table 2.18 identifies gross rents for both South Dakota and United States by value.

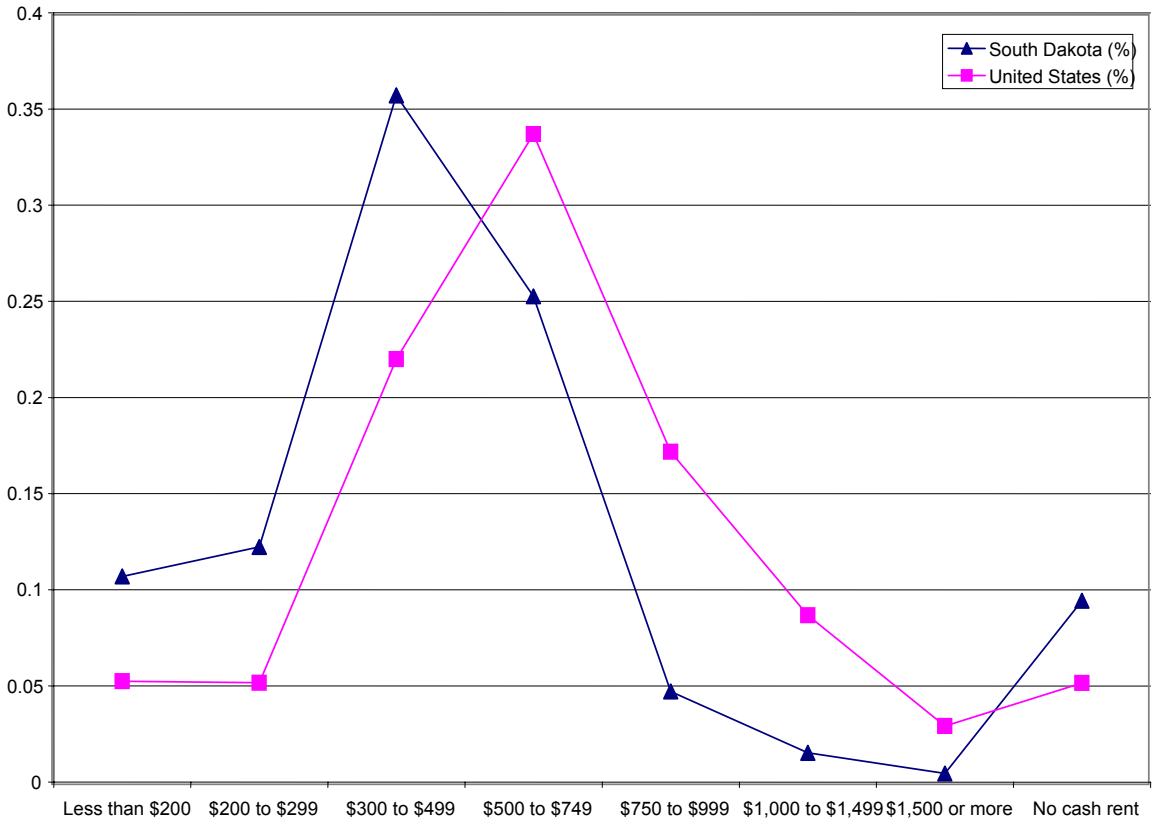
Table 2.18 Gross Rent (Specified Units) - 2000

	South Dakota	South Dakota (%)	United States	United States (%)
Less than $200	9,396	10.7%	1,844,181	5.2%
$200 to $299	10,743	12.2%	1,818,764	5.2%
$300 to $499	31,387	35.7%	7,739,515	22.0%
$500 to $749	22,196	25.3%	11,860,298	33.7%
$750 to $999	4,147	4.7%	6,045,173	17.2%
$1,000 to $1,499	1,345	1.5%	3,054,099	8.7%
$1,500 or more	389	0.4%	1,024,296	2.9%
No cash rent	8,284	9.4%	1,813,176	5.2%
Total	**87,887**	**100.0%**	**35,199,502**	**100.0%**

source: U.S. Bureau of the Census

South Dakota also has a higher percentage of rents below $300, double the national average. Gross rents above $1,000 make up only 1.9% (1,734) of rental units in the state, while the United States as a whole has 11.6% (4.1 million) of its rental units at those values. Units with no cash rent make up 9.4% (8,284) of rental units in South Dakota. Figure 2.3 displays the disparities between the state and the country.

Figure 2.3 Gross Rent – 2000



source: U. S. Bureau of the Census

K. Housing Condition

An overview of housing stock condition can be created through census variables relating to housing deficiency. These variables include age, plumbing facilities available, and overcrowding in the structure. Older structures require intensive maintenance in order to remain free of code deficiencies. Although older housing units do not necessarily directly correlate to deficient units, the 40 year threshold is generally used to help designate potential deficiencies. Table 2.19 lists housing structure age for both South Dakota and the United States. South Dakota has 133,987 units, or 41.5%, over 40 years old (built before 1960).

Table 2.19 Year Structure Built – 2000

	South Dakota	South Dakota (%)	United States	United States (%)
1999 to March 2000	7,063	2.2%	2,755,075	2.4%
1995 to 1998	23,660	7.3%	5,478,975	4.9%
1990 to 1994	21,746	6.7%	8,467,008	7.5%
1980 to 1989	37,148	11.5%	18,326,847	16.2%
1970 to 1979	64,474	19.9%	21,438,863	19.0%
1960 to 1969	35,106	10.9%	15,911,903	14.1%
1940 to 1959	56,144	17.4%	23,145,917	20.5%
1939 or earlier	77,867	24.1%	17,380,053	15.4%
Total	**323,208**	**100.0%**	**112,904,641**	**100.0%**

source: U.S. Bureau of the Census

Source: U.S. Bureau of the Census

An additional variable used to identify housing condition is overcrowding, which is directly related to wear and/or damage. More than one person per room (1.01) is the threshold for overcrowding. Statewide, South Dakota has a 3.0% (8,855) overcrowding rate, about half of the national 5.7% rate.

Finally, units lacking complete plumbing facilities are also used to define deficient housing conditions. In South Dakota, 1,858 units (0.6%) lacked complete plumbing facilities. This rate is the same for the United States as a whole.

Table 2.20 reflects the extent of older housing, overcrowded units and units without plumbing in South Dakota. Nearly half of all occupied housing units in South Dakota fit this description.

Table 2.20 South Dakota Housing Quality Indicators - 2000

	number	% of occupied housing units
Units over 40 years old	133,987	46.2%
Overcrowded units	8,855	3.1%
Units lacking plumbing	1,858	0.6%
Total units that are older, overcrowded and/or lacking plumbing	144,700	49.9%
Occupied housing units	290,245	100.0%
Total housing units	**323,208**	**-**

source: U.S. Bureau of the Census

L. Impacts on Housing

The state's changing demographics lead to indicators that may identify housing needs in different portions of the population. Between 1990 and 2000, the state's population grew by 8.5% (58,840), its largest increase since 1930. The state's median age increased by three years between 1990 and 2000, from 32.6 to 35.6. Table 2.21 breaks down South Dakota's population by age for both years.

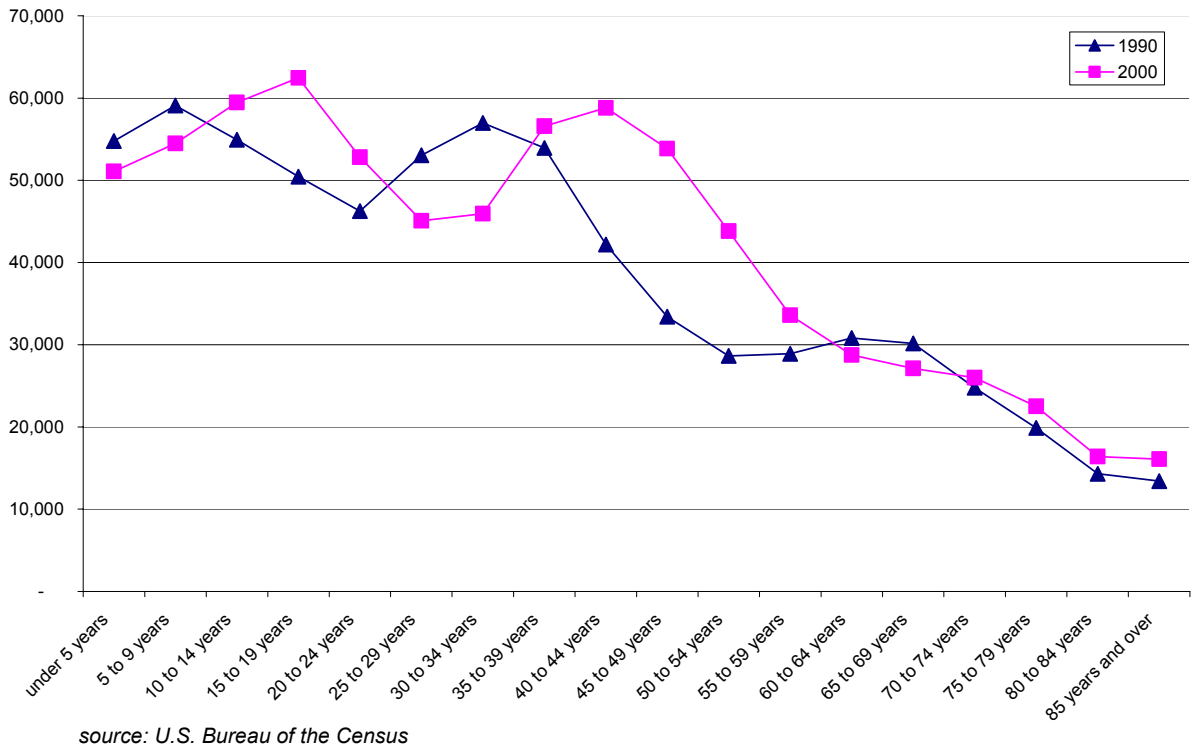
Table 2.21 South Dakota Population 1990 and 2000

	1990	2000
Under 5 years	54,778	51,069
5 to 9 years	59,087	54,486
10 to 14 years	54,930	59,463
15 to 19 years	50,445	62,463
20 to 24 years	46,264	52,802
25 to 29 years	53,047	45,084
30 to 34 years	56,972	45,929
35 to 39 years	53,937	56,587
40 to 44 years	42,207	58,799
45 to 49 years	33,414	53,865
50 to 54 years	28,654	43,817
55 to 59 years	28,919	33,611
60 to 64 years	30,820	28,738
65 to 69 years	30,169	27,126
70 to 74 years	24,765	26,003
75 to 79 years	19,884	22,520
80 to 84 years	14,301	16,396
85 years and over	13,411	16,086
Total	**697,994**	**754,844**

source: U.S. Bureau of the Census

Figure 2.4 plots South Dakota's population by age cohort in five-year increments. Comparing the two time periods enables growth and decline to become easily visible.

Figure 2.4 South Dakota Population – 1990 and 2000



source: U.S. Bureau of the Census

Growth occurred in the age ranges of 10-24 years, 35-59 years, and 70 years and over. Decline occurred in the populations 9 years and younger, 25-34 years, and 60-69 years. The largest increase was caused by the baby boom generation, who made up the 35-54 age group in 2000. The increase in 10-24 year olds likely reflects the children of baby boomers. The elderly population also increased. The elderly increase, and the aging of the baby boom generation, both point to South Dakota residents aging in place.

The decrease of children in the state, and the loss of 25-34 year olds, can likely be attributed to residents moving out of state for educational and/or employment opportunities, and staying away from the state through their child bearing years. The 25-34 year old age group is also the prime cohort for household formation. The decrease of 60-69 year olds, while not readily apparent, may be due to a natural break between the baby boomer and the elderly generations.

M. South Dakota Housing Indicators against National Indices

This section provides indicators that compare demographic characteristics, housing characteristics, and housing production in South Dakota against the United States as a whole. Table 2.22 shows the indicators for South Dakota in comparison to the United States.

Table 2.22 South Dakota Indicators in Comparison to United States - 2000

Indicator				South Dakota	United States
Demographic Indicators					
Total Population				754,844	281,421,906
% Change 1990 to 2000				8.4	13.2
Population by Age (%)					
	Under 15			20.4	21.4
	15 - 24			15.3	13.8
	25 - 34			11.9	14.1
	35 - 44			15.4	16.3
	45 - 54			12.9	13.4
	55 - 64			8.3	8.7
	65 - 74			7	6.6
	75 and over			7.3	5.7
Population by Race (%)					
	White			88.7	75.1
	Black			0.6	12.2
	Indian/Alaska Native			8.2	0.9
	Asian			0.6	3.6
	Hawaiian/Other Pacific Islander			0.03	0.1
	Some Other Race			0.5	5.5
	Two or More Races			1.4	2.6
Persons of Hispanic Origin (%)				1.4	12.5
Households (%)					
	1-person households			27.5	25.8
	Family households			67.3	68.5
		Married-couple family*		81.6	76.7
			with children under 18**	45.7	46.3
		Female-headed family*		13	17.3
			with children under 18**	67.4	58.9
	Nonfamily households			5.2	5.7
	Householder 65 and over			24	21.1
	Householder 85 and over			3.1	1.6
	*% of family households ** % of married-couple and female-headed families				
Annual Household Income					
	Less than $15,000			18.4	15.8
	$15,000 to $24,999			16.1	12.8
	$25,000 to $34,999			15.1	12.8
	$35,000 to $44,999			13.3	11.6
	$45,000 to $59,999			15.3	14
	$60,000 to $74,999			9	10.4
	$75,000 to $99,999			6.9	10.2
	$100,000 to $149,999			3.8	7.7
	$150,000 to $199,999			1	2.2
	$200,000 or more			1.1	2.5
Median Household Income ($)				35,282	41,994
	% Change 1990 to 2000			56.8	39.7
Poverty Status					
	% of Total Population			13.2	12.4
	% of All Population Below 18			17.2	16.6
	% of All Population 18 to 64			11.8	11.1
	% of All Population 65 and Over			11.1	10.9

Table 2.22 South Dakota Indicators in Comparison to United States – 2000 (continued)

Indicator		South Dakota	United States
Housing Indicators			
Total Units		323,208	115,904,641
	% Change 1990 to 2000	10.5	13.3
Occupied		290,245	105,480,101
	% Occupied	89.8	91
Vacant (%)		10.2	9
	% of Vacant Held for Seasonal, Recreational, or Occasional Use	33.6	37.1
	% Vacant Minus Units Held for Seasonal, Recreational, or Occasional Use	6.8	5.7
	% of Total Units - Vacant for Sale	1.3	1.2
	% of Total Units - Vacant for Rent	2.5	2.3
Percent:			
	Single-family (attached or detached)	69.6	65.8
	Multi-family (two or more per structure)	18.9	26.4
	Manufactured Homes	11.4	7.6
	Other	0.08	0.2
Owner-Occupied Units			
% of Occupied - Owner-Occupied		68.2	66.2
Median Value ($)		74,300	111,800
	% Change 1990 to 2000	65.1	42.4
% Cost Burdened		10.5	17.3
Age			
	% built before 1950	31.4	21.0
	% built from 1950 to 2000	68.6	79.0
Median Year Built		1967	1971
Lacking Complete Plumbing (%)		0.6	0.5
% More than One Person Per Room		1.9	3.1
Renter-Occupied Units			
% of Occupied - Renter-Occupied		31.8	33.8
Median Gross Rent		426	602
	% Change 1990 to 2000	39.2	34.7
% Cost Burdened		29	36.4
Age			
	% built before 1950	25.9	24.4
	% built from 1950 to 2000	74.1	75.6
Median Year Built		1971	1969
Lacking Complete Plumbing (%)		0.8	1
% More than One Person Per Room		5.6	11

source: US Bureau of the Census

III. STATEWIDE LAND USE TRENDS AND PATTERNS

A. Land Use Patterns and Policies

South Dakota is an agricultural state. In 1997, the United States Department of Agriculture (USDA) Census of Agriculture estimated that 44,354,880 acres, or 91.3% of the State's acreage, was used as farmland. This amount has remained consistent since 1982. Crops grown and livestock raised in South Dakota include beef and dairy cows; hogs and pigs; sheep and lambs; chicken; corn for grain, seed, silage, and green chop; wheat; barley; oats; sunflower seed; and hay/alfalfa. This amount of agricultural land ranks South Dakota as the sixth most agricultural state in the country. As a result, many land use policies in the state are geared toward supporting and preserving agricultural land.

State-level policies for farmland protection include conservation easements, property tax relief, and right-to-farm statutes. Conservation easements in South Dakota are defined as *"a nonpossessory interest of a holder in real property imposing limitations or affirmative obligations the purposes of which include retaining or protecting natural or open-space values of real property, assuring its availability for agricultural, forest, recreational or open-space use, protecting natural resources, maintaining or enhancing air or water quality, or preserving the historical, architectural, archaeological, paleontological, or cultural aspects of real property."* [11] Conservation easements can be held by either a governmental body or a charitable organization.

Property tax relief is given to eligible agricultural land through the following steps:

- Agricultural land is classified and taxed as agricultural land without regard to its zoning classification. Land is defined as agricultural land if two of three criteria are met:

    1) At least 33.3% of the total family gross income of the owner is derived from the pursuit of agriculture, or it is a state-owned public shooting area or game product area.

    2) The principal use is raising and harvesting crops, timber, or fruit trees; rearing, feeding, and management of livestock; production of bees and apiary products; or horticulture. Woodland, wasteland, and pasture land are also considered agricultural if used in conjunction with agricultural land.

    3) The land is at least 20 acres of unplatted land, part of a contiguous ownership of at least 80 acres of unplatted land, or the same acreage of platted land in unincorporated areas (except subdivision platting).

- A property tax freeze may be issued for five years, if the agricultural property is purchased by a beginning farmer.[12]

The Right-to-Farm Statute involves protection for agricultural operations against "nuisance" suits by entities that have introduced non-agricultural land uses into agricultural areas. Agricultural operations are protected after they have been in operation for more than one year, if the facility was not a nuisance where operations began. Legal costs can be recovered by a

[11] South Dakota Codified Laws Ann. §§ 1-19B-56 to -60
[12] South Dakota Codified Laws Ann. §§ 10-6-31 to -33

defendant who has been the subject of a frivolous nuisance lawsuit. However, damages from water pollution or land overflow are not covered under state protection, nor are agricultural operations within municipal limits.[13]

Land in South Dakota that is not used for agricultural purposes is approximately 6,662 square miles, or 8.7% of the state's land mass. Of that, approximately 6,100 square miles is found to be unused or open space. Approximately 562 acres of land in the state is considered to be developed.

Although developed land is a relatively minor portion of the land in the state, it supports over half of South Dakota's population. Approximately 393,294 (52.1% of South Dakota's population) people lived in urban areas in 2000. Table 3.1 illustrates the urban population in South Dakota.

[13] South Dakota Codified Laws Ann. §§ 21-10-25.1 to 25.6

Table 3.1 Population in Urban Areas

	1990 Population	% of State Population	2000 Population	% of State Population	% change
Urbanized Areas					
Sioux Falls	100,814	14.5%	123,975	16.4%	23.0%
Rapid City	54,523	7.8%	59,607	7.9%	9.3%
Urban Clusters					
Aberdeen	24,927	3.6%	24,658	3.3%	-1.1%
Belle Fourche	4,335	0.6%	4,565	0.6%	5.3%
Box Elder	2,680	0.4%	2,841	0.4%	6.0%
Brandon	3,543	0.5%	5,693	0.8%	60.7%
Brookings	16,270	2.3%	18,504	2.5%	13.7%
Canton	2,787	0.4%	3,110	0.4%	11.6%
Colonial Pine Hills CDP **	n/a	-	2,561	0.3%	-
Dell Rapids *	2,484	0.4%	2,980	0.4%	20.0%
Ellsworth AFB CDP	7,017	1.0%	4,165	0.6%	-40.6%
Hot Springs	4,325	0.6%	4,129	0.5%	-4.5%
Huron	12,448	1.8%	11,893	1.6%	-4.5%
Lead	3,632	0.5%	3,027	0.4%	-16.7%
Madison	6,257	0.9%	8,540	1.1%	36.5%
Milbank	3,879	0.6%	3,640	0.5%	-6.2%
Mitchell	13,798	2.0%	14,558	1.9%	5.5%
Mobridge	3,768	0.5%	3,574	0.5%	-5.1%
Pierre	12,906	1.9%	13,876	1.8%	7.5%
Pine Ridge CDP	2,596	0.4%	3,171	0.4%	22.1%
Rapid Valley CDP	5,968	0.9%	7,043	0.9%	18.0%
Redfield	2,770	0.4%	2,897	0.4%	4.6%
Sisseton *	2,181	0.3%	2,572	0.3%	17.9%
Spearfish	6,966	1.0%	8,606	1.1%	23.5%
Sturgis	5,330	0.8%	6,442	0.9%	20.9%
Vermillion	10,034	1.4%	9,765	1.3%	-2.7%
Watertown	17,592	2.5%	20,237	2.7%	15.0%
Winner	3,354	0.5%	3,137	0.4%	-6.5%
Yankton	12,703	1.8%	13,528	1.8%	6.5%
Urbanized Areas Total	**155,337**	**22.3%**	**183,582**	**24.3%**	**18.2%**
Urban Clusters Total	**194,550**	**28.0%**	**209,712**	**27.8%**	**7.8%**
Total Urban Area Population	**349,887**	**50.3%**	**393,294**	**52.1%**	**12.4%**
State Total	**696,004**	**100.0%**	**754,844**	**100.0%**	**8.5%**

source: U.S. Bureau of the Census

Note: Census 2000 defines **Urban Areas** as all areas that are urban. For Census 2000, there are two types of urban areas: urban clusters and urbanized areas. An **Urban Cluster** is a densely settled territory that has at least 2,500 people but fewer than 50,000; and an **Urbanized Area** is an area consisting of a central place(s) and adjacent territory with a general population density of at least 1,000 people per square mile of land area that together have a minimum residential population of at least 50,000 people. A **Census Designated Place (CDP)** is defined as a statistical entity, comprising a densely settled concentration of population that is not within an incorporated place, but is locally identified by a name.

* These communities did not meet the 2,500 population threshold in 1990 for an Urban Cluster community, but did so in 2000.

** Colonial Pine Hills CDP was not defined as a place in the 1990 Census. It is located adjacent to the southwest part of Rapid City.

Although both urbanized areas (Sioux Falls and Rapid City) experienced significant population growth between 1990 and 2000, approximately one-third of the urban clusters in the state lost population. The overall rate of urban area growth for the state was 12.4%, 3.9% higher than the state population growth as a whole.

At the state level, land use regulations for non-agricultural use are fairly limited. State statutes that involve land use include:

- Authorization of the Bureau of Intergovernmental Relations (formerly the State Planning Bureau), whose functions are contained within the Office of Executive Management.
- Authorization for counties to appoint county planning commissions if development of plans and/or zoning is desired at a countywide level. Planning commission creation at this level is not mandatory.
- Municipalities are required to appoint local planning commissions and produce a comprehensive plan. Zoning is authorized but optional.[14]

As a result, most planning and land use policies in South Dakota are created at the local level. The state's two largest cities, Sioux Falls and Rapid City, have developed long-range plans to guide land use decisions in their respective areas.

Sioux Falls 2015: A Growth Management Plan. Sioux Falls, and its surrounding area, has experienced significant population growth since the development of its last comprehensive plan. This plan, adopted in December 1996, provides a 20-year plan for sustainable growth in the Sioux Falls area to provide for continued growth. The growth management strategy developed in this plan addresses the following development areas:

- **Urbanized Area** (existing development) – Conservation and rehabilitation of existing neighborhoods, including the downtown area, is stressed.
- **Planned Urbanized Area** (development has been approved but not completed) – Land is annexed and available for development with phased extension of municipal services.
- **Future Urbanized Area** (agricultural land along the urban fringe) – Land with limited rural uses, planned for future urban growth and phased extensions of City services over the planning period.
- **Rural Area** (agricultural uses outside city limits) – Agricultural land beyond the future growth area/urban service area boundary where the existing rural character is to be maintained.

Rapid City Future Land Use Plan. This plan is a compilation of 14 neighborhood plans, five of which have been adopted. Once completed, the plan will become a growth management tool for the community. Local government can invest public infrastructure dollars with the location and magnitude of anticipated growth identified. Private sector businesses can use the plan to make more accurate growth projections

[14] South Dakota Codified Laws Ann. §§ 11-1-1 to 11-6-40

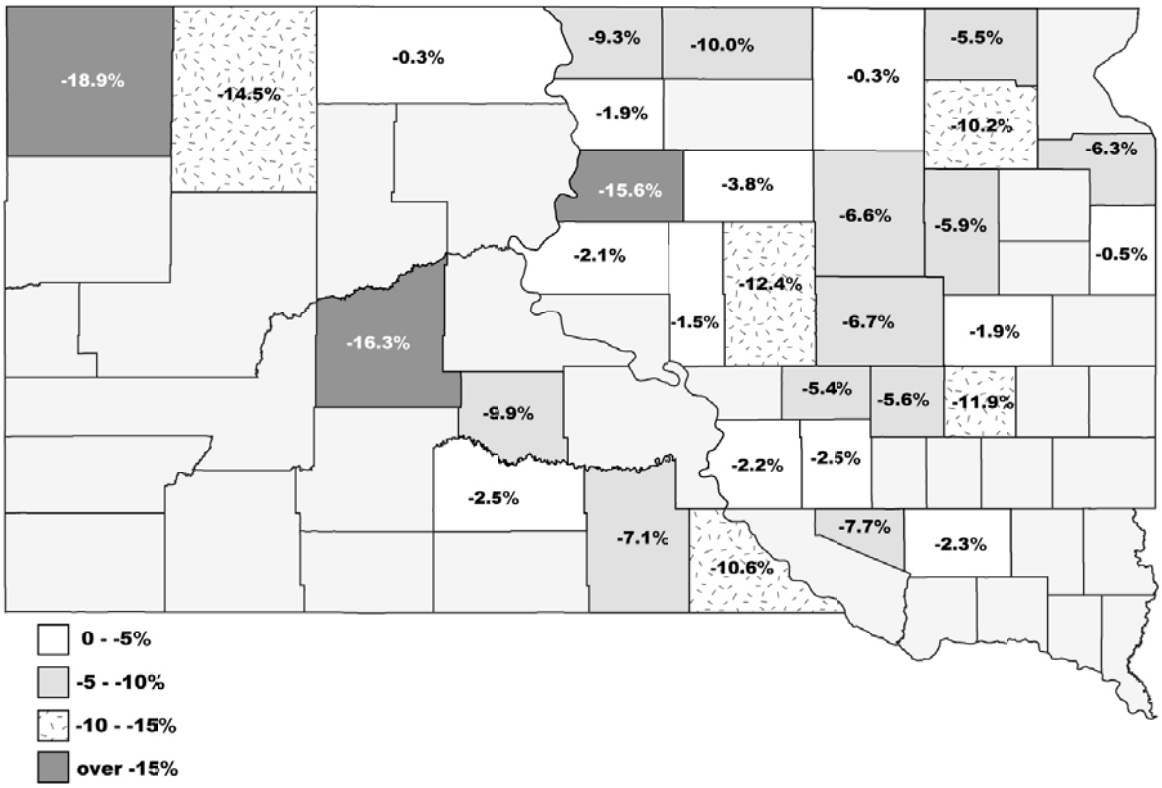
and better position themselves to meet the needs of the future population. The plan will provide developers and landowners with a clear idea of the location and type of development desired by the community. The plan also will enable individual citizens to be more aware of how the community, and their specific neighborhoods, will develop.

Planning districts are also in place in South Dakota to facilitate planning and land use at a regional level. The six planning districts were first established in 1970 through the Joint Powers Act enabling legislation. Planning districts work on issues which transcend local boundaries, including growth and development, out-migration, the changing rural economy, rural water, solid waste, and transportation. The planning districts also address administrative and information subjects involving government cooperation and coordination.

B. Urban/Rural Housing Preferences

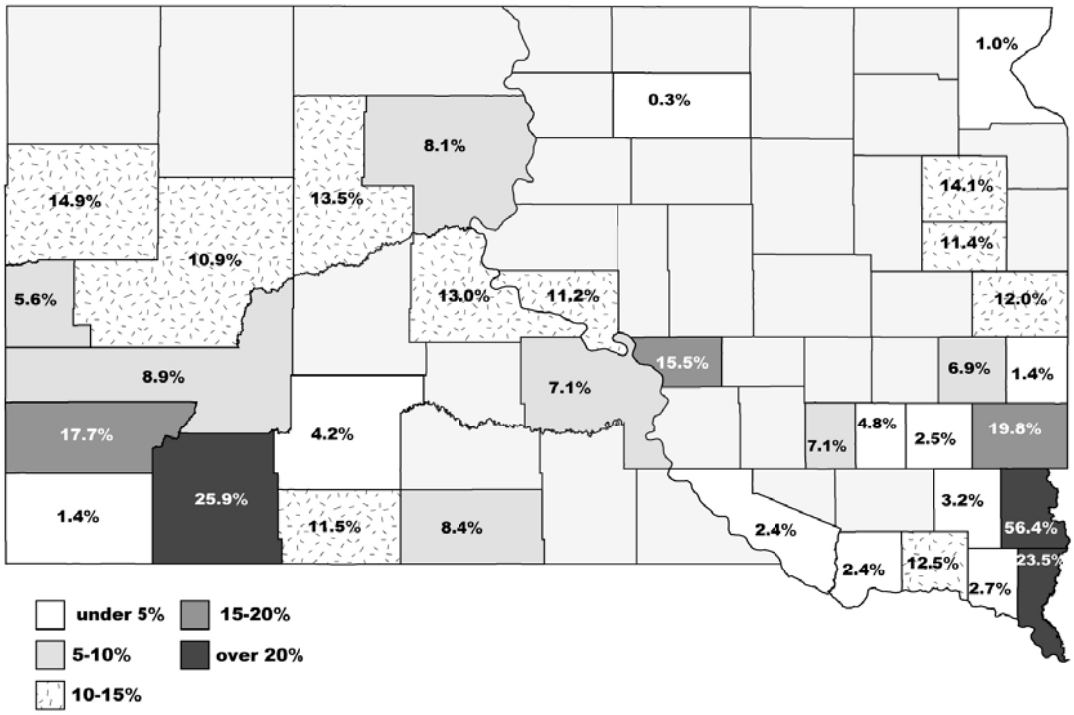
Although 37.9% (361,550) of South Dakota's population lives in rural areas, recent population trends indicate that growth is primarily occurring in urban places. According to census data from 1990 and 2000, population growth occurred in the southeast corner of the state northward, and throughout the western counties. Population declined in the northeastern section of the state, the northwest corner of the state, and in several south-central counties. Figures 3.1 and 3.2 depict the population change in the state.

Figure 3.1 Population loss, 1990-2000, by county



source: U.S. Bureau of the Census

Figure 3.2 Population gain, 1990-2000, by county



source: U.S. Bureau of the Census

Growth in the state is primarily occurring in Sioux Falls, the cities within its sphere of influence, and the Interstate 29 corridor (from North Sioux City to Watertown). Lincoln County, directly south of Sioux Falls, was the fastest-growing county in South Dakota (and the second fastest growing county in the nation), adding population at a rate of 56.4% (8,704) between 1990 and 2000. In contrast, Harding County, in the northwest corner of the state, had a 18.9% (316) drop in population between 1990 and 2000. Harding County's loss is typical of rural counties which have been steadily losing population since 1930.[15]

C. Access to Services, Employment, and Transportation

South Dakota's population shift towards urban areas in the past decade is likely due to factors involving services, employment, and transportation. Employment opportunities in South Dakota have changed markedly over time. The state is directly impacted by changes in the agriculture industry nationwide. The trend toward large-scale farming operations began several decades ago; the United States Department of Agriculture (USDA) recognized its impact on the traditional small-scale farms as early as 1979. In 1998, the USDA revisited the topic and found that nationwide:

- Between 1978 and 1998, the total number of farms decreased by 300,000 (2.3 million to 2.0 million).
- In 1980, four firms within the meat processing industry controlled 36% of beef slaughter. In 1998, four firms controlled 80% of beef slaughter.

[15] Wooster, Terry. "Census finds rural exodus; reservations, cities grow." Argus Leader: March 11, 2001.

- In 1980, farmers received 37 cents of every consumer dollar spent on food; by 1998, the amount had decreased to 23 cents per dollar.[16]

South Dakota has mirrored this nationwide trend. Table 3.2 shows statistics gathered statewide as part of the USDA's Census of Agriculture. Between 1982 and 1997, the number of farms in South Dakota declined by 15.8% (5,864). However, the number of acres used for farming in the state remained relatively constant (a gain of 1.2% or 543,892 acres), demonstrating the consolidation of farming operations. Even more telling, the number of operators who classify their principal occupation as farming dropped 25.0% (from 30,267 to 22,704) over the 15-year period.

Table 3.2 South Dakota Agriculture 1982-1997

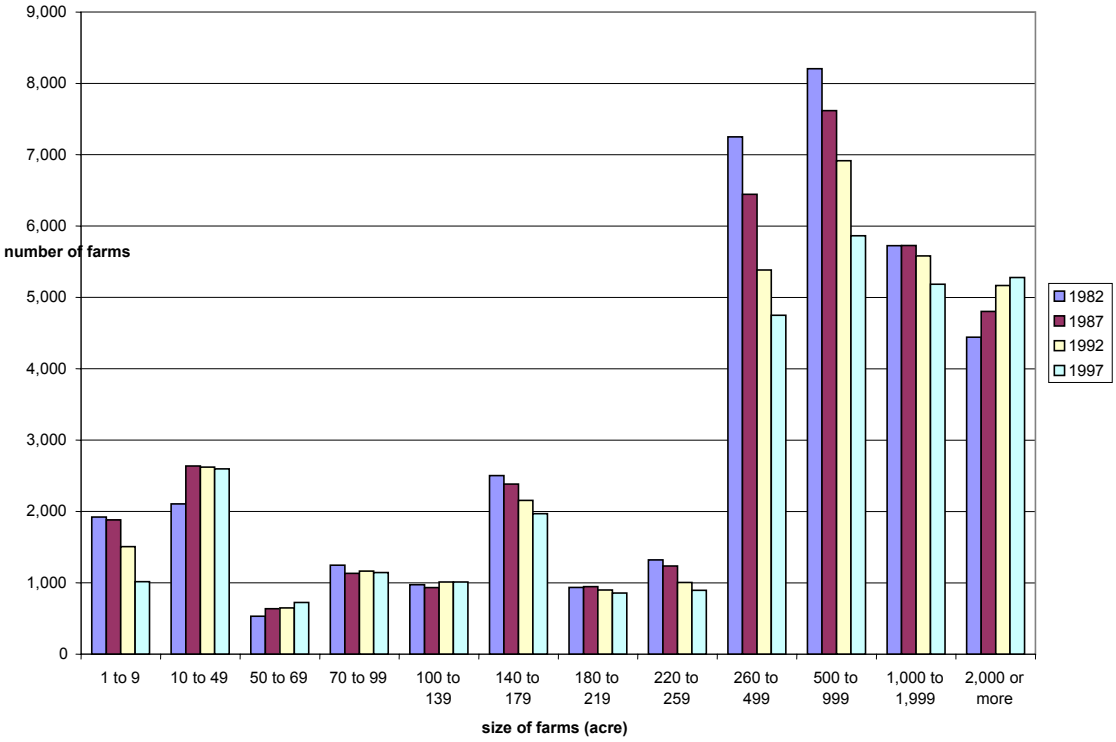
	1982	1987	1992	1997	% change
Number of farms	37,148	36,376	34,057	31,284	-15.8%
Land in farms (acres)	43,810,988	44,157,503	44,828,124	44,354,880	1.2%
Average size of farms (acres)	1,179	1,214	1,316	1,418	20.3%
Farms by size (acres)					
1 to 9	1,919	1,881	1,504	1,015	-47.1%
10 to 49	2,105	2,638	2,622	2,596	23.3%
50 to 69	530	636	646	722	36.2%
70 to 99	1,246	1,132	1,164	1,144	-8.2%
100 to 139	971	932	1,011	1,010	4.0%
140 to 179	2,501	2,383	2,156	1,968	-21.3%
180 to 219	936	945	898	856	-8.5%
220 to 259	1,319	1,235	1,003	893	-32.3%
260 to 499	7,250	6,445	5,385	4,751	-34.5%
500 to 999	8,206	7,618	6,917	5,866	-28.5%
1,000 to 1,999	5,723	5,728	5,584	5,185	-9.4%
2,000 or more	4,442	4,803	5,167	5,278	18.8%
Operators by principal occupation (farming)	30,267	28,407	26,141	22,704	-25.0%

source: USDA Census of Agriculture

The size of farms in South Dakota also changed between 1982 and 1997. Most farm size classifications experienced a loss during that time, some as much as 47.1%. Large gains took place in farms between 10-49 acres, 50 to 69 acres, and 2,000 acres or larger. Figure 3.3 shows the changing farm sizes over time.

[16] USDA National Commission on Small Farms, A Time to Act. January 1998.

Figure 3.3 Farms by Size (Acres) – 1982-1997



source: USDA Census of Agriculture

Both the loss of operators defining their occupation as farming, and the consolidation of farms to increase their economies of scale, indicates that meaningful agricultural employment is less and less likely for South Dakotans. The population shift toward urban areas in the state is largely due to this effect.

As a result, employment growth and accessibility in urban areas becomes more important to South Dakota. As highlighted previously in Table 1.6, South Dakota's top employers include technology firms, medical establishments, financial institutions, food processing companies, manufacturing corporations, universities, and the United States Air Force. All of these employers are located in larger urban areas (Sioux Falls, Rapid City, and Aberdeen), along the growth area of Interstate 29 (North Sioux City, Brookings, and Watertown), or in the southeast corner of the state (Yankton and Vermillion).

In 2002, South Dakota was rated the most hospitable state for small businesses by the Small Business Survival Index.[17] It is one of only four states in the country that does not impose personal income tax, capital gains or corporate income taxes. Ranked on the following variables, South Dakota's business growth should continue to increase, giving workers more employment options.

- Personal Income Tax: 0% ties for best in the nation with 8 other states.
- Capital Gains Tax: 0% ties for best in the nation with 9 other states.

[17] Small Business Survival Committee, Seventh Annual Small Business Survival Index 2002. July 2002.

- Corporate Income Tax: 0% ties for best in the nation with 3 other states.
- Property Taxes: 3.55 per $100 of personal income ranks 35th.
- General Sales Taxes: 3.90 per $100 of personal income ranks 34th.
- Unemployment Taxes: Ranks 24th.
- Health Insurance Tax Rate: ties for 24th.
- Electric Utilities Tax: ties for 21st.
- Workers' Compensation: Ties for 26th.
- Crime Rate: ranks 2nd lowest.
- Right to Work: Right-to-Work state.
- Bureaucrats: 5.38 per 100 population ranks 20th.
- Tax Limitation Requirement: Tax limitation state.
- Internet Tax: Imposes an Internet access tax.
- Gas Tax: 22 cents per gallon ties for 31st.

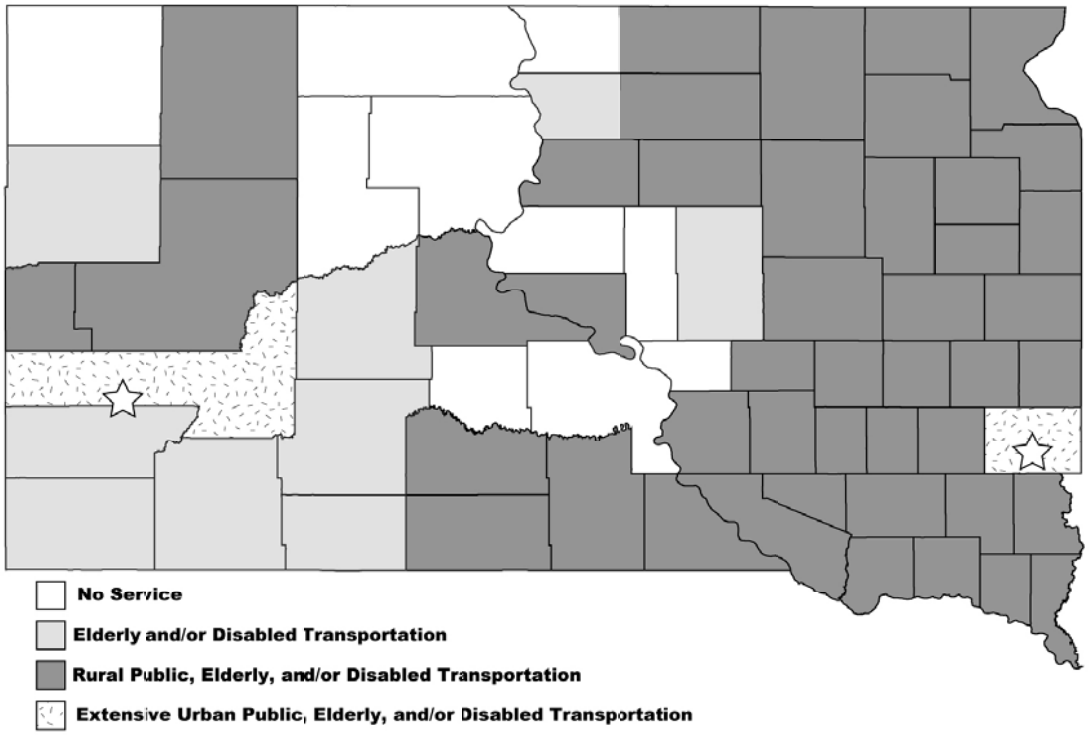
In addition to the South Dakota Department of Tourism and State Development, which promotes economic opportunities in the entire state, South Dakota has over 145 local and regional economic development agencies, both public and private. Their specific missions vary, but all are committed to increasing quality job opportunities in the state.

As a primarily rural state, South Dakota's largest transportation asset is its portion of the Interstate Highway System. South Dakota has approximately 7,803 miles in the State Trunk Highway System, which includes Interstates (678 miles), major arterials (2,734 miles), minor arterials (3,288 miles), and state secondary roads (1,146 miles).[18] South Dakota also has an aviation network, with commercial service available at airports in Rapid City, Pierre, Aberdeen, Huron, Mitchell, Watertown, Brookings, Yankton, and Sioux Falls. There is no Amtrak rail service in South Dakota.

[18] South Dakota Department of Transportation, Statewide Intermodal Long Range Plan. 1999

Figure 3.4 shows the level of transit service in South Dakota. Although public transit is challenging to provide in the state, only 10 counties do not have some form of transit service.

Figure 3.4 Public Transit Systems - 1999



source: South Dakota Department of Transportation

For those South Dakota residents unwilling or unable to operate automobiles, transportation is limited to public transit. Public transit services are locally operated in South Dakota. There are currently 21 public transportation systems in the state: Aberdeen Rideline serving the Aberdeen area; Spink County Transit; People's Transit in the Huron area; Sanborn County Rural Transit; Community Transit in the northeast part of the state; Watertown Transit serving the Watertown area; Inter Lakes Community Action serving the east central part of the state; Brookings Transit serving the Brookings area; East Dakota in the Madison area; Rosebud Transit serving Mellette and Todd County areas; River Cities Transit in Pierre/Ft. Pierre; Palace Transit in the Mitchell area; ROCS serving the south eastern part of the state; Yankton Transit; SE Transit in Vermillion; Arrow Transit serving Lemmon, Bison, and Faith; Prairie Hills Transit serving the Northern Black Hills area; Rapid Transit in Rapid City; Estelline Community Transit serving communities near Estelline; and Clark Transit. Others are pending in the far southeast tip of the state, Brandon, Dell Rapids, Onida, and Mound City. Of the eight remaining transit systems, many will give rides if asked. To assist people in accessing these systems, organizations such as Community Action Agencies issue vouchers for individuals to access local transit systems for such activities as job search, taking children to child care, travel to and from work, etc. Local referral assistance agencies, such as the Pierre Area Referral Service,

also have limited funds for similar situations.[19] Because of the state's low population density, it is difficult to serve rural areas with public transit.

[19] South Dakota Homeless Coalition Continuum of Care Application, December 13, 2002.

IV. QUALITY OF LIFE ISSUES

Many factors contribute to the quality of life for residents of South Dakota. Characteristics such as education, crime rates, cultural and recreational opportunities, cost of living, and distance to major metropolitan areas all work together to provide a place where people want to live.

A. Education

Public education in South Dakota is provided by 176 school districts, with 832 public schools serving 126,990 students in the 2000-2001 school year. Expenditures per pupil in South Dakota have been historically lower than the nationwide average, $4,922 in 1998-1999 versus $6,508 in the nation as a whole. Table 4.1 highlights expenditures in South Dakota.

Table 4.1 Expenditure (Per Student)

	South Dakota	United States
1992-1993	$3,843	$5,160
1993-1994	$4,045	$5,327
1994-1995	$4,220	$5,529
1995-1996	$4,240	$5,689
1996-1997	$4,358	$5,923
1997-1998	$4,621	$6,189
1998-1999	$4,922	$6,508
1999-2000	$5,277	n/a
2000-2001	$5,705	n/a

source: South Dakota Department of Education and Cultural Affairs; National Center for Education Statistics

Even with less money expended per student, South Dakota has a high standard of education. In the 2000-2001 school year, the state had a dropout rate of 2.7%, and an attendance rate of 95.7%. The 2000-2001 student-teacher ratio in South Dakota was 13.9, lower than the U.S. average of 16.4 students per teacher.

South Dakota has not historically participated in the National Assessment of Educational Progress, administered across the country to maintain consistent curriculum and testing standards. However, in 2001, the state legislature signed Senate Bill 234 into law. This law mandates that every South Dakota school district administer the same criterion-referenced academic achievement test, once in the fall semester and once again in the spring of the 2001-2002 school year. It further mandates that this criterion-referenced test shall be highly correlated with the state's graduation requirements, course guidelines and academic content standards.[20]

Sixteen major colleges and universities are in South Dakota, with branches throughout the state. They include:

[20] South Dakota Department of Education and Cultural Affairs, Division of Education Services and Resources

- Augustana College
- Black Hills State University
- Dakota State University
- Dakota Wesleyan University
- Huron University
- Mount Marty College
- National American University
- Northern State University
- Oglala Lakota College
- Presentation College
- Sinte Gleska University
- South Dakota School of Mines & Technology
- South Dakota State University
- University of Sioux Falls
- USDSU (Sioux Falls)
- University of South Dakota

B. Crime

South Dakota has one of the lowest crime rates in the nation. South Dakota's crime statistics were compared with national data over a period of six years, from 1995 to 2000. Crime index rates per 100,000 inhabitants for the violent crimes of murder/non-negligent manslaughter, forcible rape, robbery, and aggravated assault, and the nonviolent crimes of burglary, larceny-theft, and motor vehicle theft were compared.

Table 4.2 shows the variation between the state and national rates. Overall, most crime rates are significantly lower in South Dakota than in the nation as a whole, with the exception of forcible rape. Although crime rates overall have dropped since 1995, South Dakota's rates have experienced minor fluctuations.

Table 4.2 Crime Index Rates per 100,000 Inhabitants

Murder	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**
US	8.2	7.4	6.8	6.3	5.7	5.5
South Dakota	1.8	1.2	1.4	1.4	2.5	0.9
Rape	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**
US	37.1	36.1	35.9	34.4	32.8	32.0
South Dakota	41.0	41.0	48.4	35.0	45.8	40.4
Robbery	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**
US	220.9	202.4	186.3	165.2	150.1	144.9
South Dakota	25.9	18.9	23.3	20.2	14.0	17.4
Agg. Assault	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**
US	418.3	388.2	382.3	360.5	334.3	323.6
South Dakota	138.8	116.1	124.4	97.8	105.0	108.1
Burglary	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**
US	987.1	943.0	919.4	862.0	770.4	728.4
South Dakota	540.7	557.0	553.9	468.6	444.0	383.7

Table 4.2 Crime Index Rates per 100,000 Inhabitants (continued)

Larceny-Theft	1995	1996	1997	1998	1999	2000
US	3043.8	2975.9	2893.4	2728.1	2550.7	2475.3
South Dakota	2191.5	2121.9	2377.4	1897.8	1915.5	1663.7
Motor Vehicle Theft	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**
US	560.4	525.9	506.0	459.0	422.5	414.2
South Dakota	120.9	113.9	116.3	103.4	117.4	105.7

source: U.S. Department of Justice, FBI, Uniform Crime Report, 2000.

When individually ranked against all the states, South Dakota's rates are quite favorable. South Dakota is

- 2nd lowest in Total Crime Index Rate.
- 4th lowest in Violent Crime Rate.
- Lowest in Property Crime Rate.
- 2nd Lowest in Murder Rate.
- 4th lowest in Robbery Rate.
- 5th lowest in Aggravated Assault Rate.
- 2nd lowest in Burglary Rate.
- 3rd lowest in Larceny/Theft Rate.
- 2nd lowest in Motor Vehicle Theft Rate.

source: U.S. Department of Justice, FBI, Uniform Crime Report, 2000.

C. Cost of Living

South Dakota's cost of living is slightly lower than the national average. Cost of living was determined by the American Chamber of Commerce Researchers Association (ACCRA) Cost of Living index. In the state, data is available only for Sioux Falls. The ACCRA index sets the national average at 100, and each index value is read as a percentage of that average. Table 4.3 compares Sioux Falls with cities across the country.

Table 4.3 Cost of Living, 3rd Quarter 2001

	Cost of Living
Los Angeles	142.2
Philadelphia	121.0
Scottsdale, AZ	114.7
Chicago	113.8
Bozeman, MT	109.1
Minneapolis, MN	109.1
Denver, CO	108.6
Gillette, WY	103.1
Bismarck, ND	98.6
Sioux Falls, SD	98.4
Omaha, NE	93.4

source: ACCRA Cost of Living index

D. Distance to Major Metropolitan Areas

South Dakota is within one day's drive of many midwestern metropolitan areas. Table 4.4 highlights distances from Sioux Falls and Rapid City.

Table 4.4 Driving Distance to Major Metropolitan Areas (Miles)

	Sioux Falls	Rapid City
Chicago IL	575	912
Denver CO	720	408
Fargo ND	245	576
Lincoln NE	236	575
Minneapolis/St. Paul MN	270	608
Sioux City IA	88	427
St. Louis MO	615	953

source: www.mapquest.com

V. HOUSING SUPPLY AND DEMAND

This section of the housing needs assessment defines the supply and demand for homeowner housing, rental housing and housing for special population groups in South Dakota. The supply side analysis includes detailed research on the number and characteristics of the state's housing stock, including vacancy rates, tenure, housing quality indicators, and affordability factors. The housing demand forecast examines trends in population growth and household formation in an effort to forecast the number of lower income households that will be in need of housing and housing assistance in the years ahead.

Where noted, low-income households are generally defined as those households with income at or below 80% of median family income (MFI). Because 0-80% MFI is a broad range of income levels, the low-income category is further subdivided, where necessary, into five sections:

- Extremely low-income (0-30% MFI)
- Very low-income (31-50% MFI)
- Low-income (51-80% MFI)
- Housing tax credit (51-60% MFI)
- Low-income other (61-80% MFI)

These categories are based on the MFI determined by HUD on a yearly basis. In 2003, the HUD-determined MFIs for a four-person household by county in South Dakota are shown in Table 5.1. Also shown are the annual income ranges for the above low-income categories.

Table 5.1 South Dakota Annual Income Levels – 2003

County	Median Family Income ($)	Extremely Low Income 0-30% MFI		Very Low Income 31%-50% MFI		Low Income 51%-80% MFI		Housing Tax Credit 51%-60% MFI		Moderate Income 81-100% MFI	
		From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)
Aurora	42,900	-	12,870	13,299	21,450	21,879	34,320	21,879	25,740	34,749	42,900
Beadle	45,600	-	13,680	14,136	22,800	23,256	36,480	23,256	27,360	36,936	45,600
Bennett	33,900	-	10,170	10,509	16,950	17,289	27,120	17,289	20,340	27,459	33,900
Bon Homme	41,700	-	12,510	12,927	20,850	21,267	33,360	21,267	25,020	33,777	41,700
Brookings	55,100	-	16,530	17,081	27,550	28,101	44,080	28,101	33,060	44,631	55,100
Brown	49,700	-	14,910	15,407	24,850	25,347	39,760	25,347	29,820	40,257	49,700
Brule	43,700	-	13,110	13,547	21,850	22,287	34,960	22,287	26,220	35,397	43,700
Buffalo	15,700	-	4,710	4,867	7,850	8,007	12,560	8,007	9,420	12,717	15,700
Butte	40,200	-	12,060	12,462	20,100	20,502	32,160	20,502	24,120	32,562	40,200
Campbell	38,000	-	11,400	11,780	19,000	19,380	30,400	19,380	22,800	30,780	38,000
Charles Mix	35,100	-	10,530	10,881	17,550	17,901	28,080	17,901	21,060	28,431	35,100
Clark	41,000	-	12,300	12,710	20,500	20,910	32,800	20,910	24,600	33,210	41,000
Clay	44,300	-	13,290	13,733	22,150	22,593	35,440	22,593	26,580	35,883	44,300
Codington	50,600	-	15,180	15,686	25,300	25,806	40,480	25,806	30,360	40,986	50,600
Corson	27,200	-	8,160	8,432	13,600	13,872	21,760	13,872	16,320	22,032	27,200
Custer	50,500	-	15,150	15,655	25,250	25,755	40,400	25,755	30,300	40,905	50,500
Davison	49,800	-	14,940	15,438	24,900	25,398	39,840	25,398	29,880	40,338	49,800
Day	40,600	-	12,180	12,586	20,300	20,706	32,480	20,706	24,360	32,886	40,600
Deuel	45,100	-	13,530	13,981	22,550	23,001	36,080	23,001	27,060	36,531	45,100
Dewey	28,900	-	8,670	8,959	14,450	14,739	23,120	14,739	17,340	23,409	28,900
Douglas	39,600	-	11,880	12,276	19,800	20,196	31,680	20,196	23,760	32,076	39,600
Edmunds	41,900	-	12,570	12,989	20,950	21,369	33,520	21,369	25,140	33,939	41,900
Fall River	42,100	-	12,630	13,051	21,050	21,471	33,680	21,471	25,260	34,101	42,100
Faulk	38,300	-	11,490	11,873	19,150	19,533	30,640	19,533	22,980	31,023	38,300
Grant	46,000	-	13,800	14,260	23,000	23,460	36,800	23,460	27,600	37,260	46,000
Gregory	34,400	-	10,320	10,664	17,200	17,544	27,520	17,544	20,640	27,864	34,400
Haakon	41,100	-	12,330	12,741	20,550	20,961	32,880	20,961	24,660	33,291	41,100
Hamlin	46,400	-	13,920	14,384	23,200	23,664	37,120	23,664	27,840	37,584	46,400
Hand	43,300	-	12,990	13,423	21,650	22,083	34,640	22,083	25,980	35,073	43,300
Hanson	46,400	-	13,920	14,384	23,200	23,664	37,120	23,664	27,840	37,584	46,400
Harding	36,000	-	10,800	11,160	18,000	18,360	28,800	18,360	21,600	29,160	36,000
Hughes	57,400	-	17,220	17,794	28,700	29,274	45,920	29,274	34,440	46,494	57,400
Hutchinson	43,100	-	12,930	13,361	21,550	21,981	34,480	21,981	25,860	34,911	43,100
Hyde	46,500	-	13,950	14,415	23,250	23,715	37,200	23,715	27,900	37,665	46,500
Jackson	30,500	-	9,150	9,455	15,250	15,555	24,400	15,555	18,300	24,705	30,500
Jerauld	42,600	-	12,780	13,206	21,300	21,726	34,080	21,726	25,560	34,506	42,600
Jones	43,100	-	12,930	13,361	21,550	21,981	34,480	21,981	25,860	34,911	43,100
Kingsbury	46,800	-	14,040	14,508	23,400	23,868	37,440	23,868	28,080	37,908	46,800
Lake	50,000	-	15,000	15,500	25,000	25,500	40,000	25,500	30,000	40,500	50,000
Lawrence	45,000	-	13,500	13,950	22,500	22,950	36,000	22,950	27,000	36,450	45,000
Lyman	37,100	-	11,130	11,501	18,550	18,921	29,680	18,921	22,260	30,051	37,100
McCook	49,100	-	14,730	15,221	24,550	25,041	39,280	25,041	29,460	39,771	49,100
McPherson	31,900	-	9,570	9,889	15,950	16,269	25,520	16,269	19,140	25,839	31,900
Marshall	39,500	-	11,850	12,245	19,750	20,145	31,600	20,145	23,700	31,995	39,500
Meade	46,700	-	14,010	14,477	23,350	23,817	37,360	23,817	28,020	37,827	46,700
Mellette	28,400	-	8,520	8,804	14,200	14,484	22,720	14,484	17,040	23,004	28,400
Miner	42,200	-	12,660	13,082	21,100	21,522	33,760	21,522	25,320	34,182	42,200
Moody	46,400	-	13,920	14,384	23,200	23,664	37,120	23,664	27,840	37,584	46,400

Table 5.1 South Dakota Annual Income Levels – 2003 (continued)

County	Median Family Income ($)	Extremely Low Income 0-30% MFI		Very Low Income 31%-50% MFI		Low Income 51%-80% MFI		Housing Tax Credit 51%-60% MFI		Moderate Income 81-100% MFI	
		From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)
Perkins	37,500	-	11,250	11,625	18,750	19,125	30,000	19,125	22,500	30,375	37,500
Potter	42,300	-	12,690	13,113	21,150	21,573	33,840	21,573	25,380	34,263	42,300
Roberts	37,300	-	11,190	11,563	18,650	19,023	29,840	19,023	22,380	30,213	37,300
Sanborn	41,500	-	12,450	12,865	20,750	21,165	33,200	21,165	24,900	33,615	41,500
Shannon	24,700	-	7,410	7,657	12,350	12,597	19,760	12,597	14,820	20,007	24,700
Spink	42,900	-	12,870	13,299	21,450	21,879	34,320	21,879	25,740	34,749	42,900
Stanley	52,800	-	15,840	16,368	26,400	26,928	42,240	26,928	31,680	42,768	52,800
Sully	42,200	-	12,660	13,082	21,100	21,522	33,760	21,522	25,320	34,182	42,200
Todd	22,100	-	6,630	6,851	11,050	11,271	17,680	11,271	13,260	17,901	22,100
Tripp	40,500	-	12,150	12,555	20,250	20,655	32,400	20,655	24,300	32,805	40,500
Turner	49,600	-	14,880	15,376	24,800	25,296	39,680	25,296	29,760	40,176	49,600
Union	61,600	-	18,480	19,096	30,800	31,416	49,280	31,416	36,960	49,896	61,600
Walworth	37,900	-	11,370	11,749	18,950	19,329	30,320	19,329	22,740	30,699	37,900
Yankton	49,200	-	14,760	15,252	24,600	25,092	39,360	25,092	29,520	39,852	49,200
Ziebach	21,100	-	6,330	6,541	10,550	10,761	16,880	10,761	12,660	17,091	21,100
Rapid City MSA*	50,300	-	15,090	15,593	25,150	25,653	40,240	25,653	30,180	40,743	50,300
Sioux Falls MSA‡	59,100	-	17,730	18,321	29,550	30,141	47,280	30,141	35,460	47,871	59,100

source: U.S. Department of Housing and Urban Development; Mullin & Lonergan Associates, Inc.

* includes Pennington County

‡ includes Lincoln and Minnehaha counties

note: gaps between dollar amounts at the high end of one category and the low end of the next occur due to multiplication of the MFI figure by whole percents (30.0, and 31.0, for example).

Using the HUD-determined MFIs in Table 5.1, Table 5.2 shows the affordability range for households at the various low-income categories, as well as those households that fall between 80-100% MFI, referred to as moderate-income households. It specifically demonstrates the monthly housing cost that low-income households could afford at a housing expense to household income ratio of 30%, without being cost burdened. The monthly housing costs identified represent either rent or a mortgage payment.

Table 5.2 South Dakota Housing Affordability Range - Monthly Housing Cost by Income Levels - 2003

County	Median Family Income ($)	Extremely Low Income 0-30% MFI		Very Low Income 31%-50% MFI		Low Income 51%-80% MFI		Housing Tax Credit 51%-60% MFI		Moderate Income 81-100% MFI	
		From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)
Aurora	42,900	-	322	332	536	547	858	547	644	869	1,073
Beadle	45,600	-	342	353	570	581	912	581	684	923	1,140
Bennett	33,900	-	254	263	424	432	678	432	509	686	848
Bon Homme	41,700	-	313	323	521	532	834	532	626	844	1,043
Brookings	55,100	-	413	427	689	703	1,102	703	827	1,116	1,378
Brown	49,700	-	373	385	621	634	994	634	746	1,006	1,243
Brule	43,700	-	328	339	546	557	874	557	656	885	1,093
Buffalo	15,700	-	118	122	196	200	314	200	236	318	393
Butte	40,200	-	302	312	503	513	804	513	603	814	1,005
Campbell	38,000	-	285	295	475	485	760	485	570	770	950
Charles Mix	35,100	-	263	272	439	448	702	448	527	711	878
Clark	41,000	-	308	318	513	523	820	523	615	830	1,025
Clay	44,300	-	332	343	554	565	886	565	665	897	1,108
Codington	50,600	-	380	392	633	645	1,012	645	759	1,025	1,265
Corson	27,200	-	204	211	340	347	544	347	408	551	680
Custer	50,500	-	379	391	631	644	1,010	644	758	1,023	1,263
Davison	49,800	-	374	386	623	635	996	635	747	1,008	1,245
Day	40,600	-	305	315	508	518	812	518	609	822	1,015
Deuel	45,100	-	338	350	564	575	902	575	677	913	1,128
Dewey	28,900	-	217	224	361	368	578	368	434	585	723
Douglas	39,600	-	297	307	495	505	792	505	594	802	990
Edmunds	41,900	-	314	325	524	534	838	534	629	848	1,048
Fall River	42,100	-	316	326	526	537	842	537	632	853	1,053
Faulk	38,300	-	287	297	479	488	766	488	575	776	958
Grant	46,000	-	345	357	575	587	920	587	690	932	1,150
Gregory	34,400	-	258	267	430	439	688	439	516	697	860
Haakon	41,100	-	308	319	514	524	822	524	617	832	1,028
Hamlin	46,400	-	348	360	580	592	928	592	696	940	1,160
Hand	43,300	-	325	336	541	552	866	552	650	877	1,083
Hanson	46,400	-	348	360	580	592	928	592	696	940	1,160
Harding	36,000	-	270	279	450	459	720	459	540	729	900
Hughes	57,400	-	431	445	718	732	1,148	732	861	1,162	1,435
Hutchinson	43,100	-	323	334	539	550	862	550	647	873	1,078
Hyde	46,500	-	349	360	581	593	930	593	698	942	1,163
Jackson	30,500	-	229	236	381	389	610	389	458	618	763
Jerauld	42,600	-	320	330	533	543	852	543	639	863	1,065
Jones	43,100	-	323	334	539	550	862	550	647	873	1,078
Kingsbury	46,800	-	351	363	585	597	936	597	702	948	1,170
Lake	50,000	-	375	388	625	638	1,000	638	750	1,013	1,250
Lawrence	45,000	-	338	349	563	574	900	574	675	911	1,125
Lyman	37,100	-	278	288	464	473	742	473	557	751	928
McCook	49,100	-	368	381	614	626	982	626	737	994	1,228
McPherson	31,900	-	239	247	399	407	638	407	479	646	798
Marshall	39,500	-	296	306	494	504	790	504	593	800	988
Meade	46,700	-	350	362	584	595	934	595	701	946	1,168
Mellette	28,400	-	213	220	355	362	568	362	426	575	710
Miner	42,200	-	317	327	528	538	844	538	633	855	1,055
Moody	46,400	-	348	360	580	592	928	592	696	940	1,160

Table 5.2 South Dakota Housing Affordability Range - Monthly Housing Cost by Income Levels – 2003 (continued)

County	Median Family Income ($)	Extremely Low Income 0-30% MFI		Very Low Income 31%-50% MFI		Low Income 51%-80% MFI		Housing Tax Credit 51%-60% MFI		Moderate Income 81-100% MFI	
		From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)	From: ($)	To: ($)
Perkins	37,500	-	281	291	469	478	750	478	563	759	938
Potter	42,300	-	317	328	529	539	846	539	635	857	1,058
Roberts	37,300	-	280	289	466	476	746	476	560	755	933
Sanborn	41,500	-	311	322	519	529	830	529	623	840	1,038
Shannon	24,700	-	185	191	309	315	494	315	371	500	618
Spink	42,900	-	322	332	536	547	858	547	644	869	1,073
Stanley	52,800	-	396	409	660	673	1,056	673	792	1,069	1,320
Sully	42,200	-	317	327	528	538	844	538	633	855	1,055
Todd	22,100	-	166	171	276	282	442	282	332	448	553
Tripp	40,500	-	304	314	506	516	810	516	608	820	1,013
Turner	49,600	-	372	384	620	632	992	632	744	1,004	1,240
Union	61,600	-	462	477	770	785	1,232	785	924	1,247	1,540
Walworth	37,900	-	284	294	474	483	758	483	569	767	948
Yankton	49,200	-	369	381	615	627	984	627	738	996	1,230
Ziebach	21,100	-	158	164	264	269	422	269	317	427	528
Rapid City MSA*	50,300	-	377	390	629	641	1,006	641	755	1,019	1,258
Sioux Falls MSA‡	59,100	-	443	458	739	754	1,182	754	887	1,197	1,478

source: U.S. Department of Housing and Urban Development; Mullin & Lonergan Associates, Inc.
* includes Pennington County
‡ includes Lincoln and Minnehaha counties

Finally, Table 5.3 applies some assumptions to affordability range, detailed below, to determine what price a home that households at various income levels could afford to purchase without becoming cost burdened. The dollar amount listed represents the upper boundary affordable to each income level.

Assumptions made to determine an affordable housing price include:

- A housing expense to household income ratio of 30%
- 5% of the value of the unit to account for closing costs and origination fees
- Monthly taxes and property insurance were valued at 0.25% of the sales price.
- Households would contribute a 5% down payment, with a mortgage value of 95% and an interest rate of 5.75% on a 30 year loan.

Table 5.3 Home Purchase Price by Income Levels and Housing Affordability Range ($) - 2003

County	Extremely Low Income (0-30% MFI)	Very Low Income (31-50% MFI)	Low Income (51-80% MFI)	Housing Tax Credit (51-60% MFI)	Moderate Income (81-100% MFI)
Aurora	31,900	53,300	85,200	64,000	106,600
Beadle	44,800	74,700	119,500	89,700	149,500
Bennett	30,400	50,700	81,000	60,700	101,300
Bon Homme	34,100	56,900	91,000	68,200	113,700
Brookings	47,600	79,400	127,000	95,300	158,800
Brown	45,500	75,800	121,300	91,000	151,600
Brule	39,900	66,500	106,400	79,800	133,000
Buffalo	22,700	37,900	60,600	45,500	75,800
Butte	35,600	59,500	95,200	71,400	119,000
Campbell	33,300	55,400	88,700	66,600	111,000
Charles Mix	32,600	54,500	87,200	65,500	109,100
Clark	33,900	56,500	90,500	67,800	113,100
Clay	47,600	79,300	126,800	95,100	158,500
Codington	46,100	76,800	122,800	92,100	153,500
Corson	25,600	42,600	68,100	51,000	85,100
Custer	40,100	66,800	101,500	80,100	133,600
Davison	44,800	74,700	119,500	89,700	149,500
Day	35,600	59,400	94,900	71,200	118,700
Deuel	35,900	59,700	95,700	71,800	119,700
Dewey	25,100	41,700	66,800	50,200	83,600
Douglas	32,600	54,400	87,000	65,200	108,700
Edmunds	39,400	65,600	104,900	78,600	131,100
Fall River	37,900	63,100	100,900	75,700	126,100
Faulk	32,600	54,400	87,000	65,200	108,700
Grant	41,300	68,900	110,300	82,700	137,900
Gregory	34,500	57,500	91,900	68,900	114,900
Haakon	37,600	62,700	100,400	75,300	125,500
Hamlin	41,600	69,400	111,100	83,400	138,900
Hand	34,300	57,100	91,400	68,600	114,300
Hanson	49,300	82,100	131,500	98,700	164,400
Harding	35,400	59,000	94,400	70,800	118,100
Hughes	53,400	89,000	142,400	106,900	178,100
Hutchinson	36,400	60,700	97,200	72,900	121,500
Hyde	40,700	67,800	108,600	81,500	135,800
Jackson	33,800	56,400	90,200	67,700	112,800
Jerauld	38,200	63,800	102,100	76,700	127,700
Jones	37,100	62,000	99,200	74,400	124,000
Kingsbury	41,200	68,700	109,900	82,400	137,300
Lake	44,800	74,700	119,500	89,700	149,500
Lawrence	39,200	65,300	104,600	78,500	130,900
Lincoln	54,800	91,300	146,100	109,600	182,700
Lyman	38,600	64,500	103,100	77,400	129,000
McCook	39,500	65,800	105,400	67,200	131,700
McPherson	29,000	48,400	77,500	58,100	96,900
Marshall	35,500	59,100	94,700	71,100	118,400
Meade	40,900	68,200	109,100	81,900	136,500
Mellette	26,300	44,000	70,300	52,800	88,000
Miner	42,200	70,300	112,600	84,500	140,800

Table 5.3 Home Purchase Price by Income Levels and Housing Affordability Range ($) – 2003 (continued)

County	Extremely Low Income (0-30% MFI)	Very Low Income (31-50% MFI)	Low Income (51-80% MFI)	Housing Tax Credit (51-60% MFI)	Moderate Income (81-100% MFI)
Minnehaha	54,800	91,300	146,100	109,600	182,700
Moody	44,700	74,500	119,300	89,500	149,100
Pennington	45,900	76,500	122,500	91,900	153,200
Perkins	40,500	67,500	107,900	80,900	134,800
Potter	37,000	61,600	98,700	74,000	123,400
Roberts	34,000	56,600	90,700	68,100	113,500
Sanborn	31,900	53,200	85,000	63,700	106,200
Shannon	18,800	31,400	50,200	37,600	62,700
Spink	37,700	62,900	100,600	75,500	125,900
Stanley	37,700	63,200	101,100	72,100	126,500
Sully	36,000	60,000	95,900	71,900	119,900
Todd	21,600	36,000	57,600	43,200	72,100
Tripp	35,900	59,700	95,700	71,800	119,700
Turner	40,600	67,700	108,400	81,300	135,500
Union	56,000	93,300	149,400	112,100	186,800
Walworth	36,500	60,900	97,400	73,000	121,800
Yankton	45,300	75,700	121,000	90,800	151,400
Ziebach	23,700	39,200	63,100	47,300	78,900

source: U.S. Department of Housing and Urban Development; Mullin & Lonergan Associates, Inc.

Additional factors that could impact a housing purchase include any long-term debt or living expenses. Two ratios - a housing payment to household income ratio of 28% (front end ratio), and a total debt to household income ratio of 36% (back end ratio) – are typically considered acceptable for potential mortgagees. However, many households are encumbered with debt and monthly living expenses higher than acceptable debt to income ratios, even if their annual household income allows for a housing payment to household income ratio of 30%. Typical expenses for many working families include childcare, health insurance (if not provided at their place of employment), and vehicle cost and maintenance. The impact of many typical living expenses is greatest on low-income households, as their housing costs and living expenses typically are a larger portion of their monthly income.

Because of high interest rates on home mortgages during the 1970s and into the 1980s, fewer homes were built than during the latter half of the 1980s and throughout the 1990s. New housing tends to be larger, and comes with many modern features that add significantly to unit cost. The least expensive housing – often the only housing affordable to low-income households – is typically older. Because fewer units were constructed 20 to 30 years ago, the inventory of the most affordable housing is at least 30 years of age or older. Older units often require extensive maintenance and repairs, which increases overall housing cost and limits its affordability to low-income households. Statistical housing unit value may not accurately reflect the true cost of the unit, as it does not account for rehabilitation, maintenance, and/or modernization.

Low-income households, especially those at 0-30% MFI, often have poor credit histories and may lack long-term employment records. These factors further reduce the potential for low-income households to receive favorable mortgage rates. All of these issues constitute barriers to homeownership.

A. Housing Supply

The analysis of South Dakota's housing supply takes several factors into consideration. Available housing supply, based on 2000 Census data [21], includes an assessment of the amount, type, and location of existing housing units in the state. An inventory of the affordable housing stock in South Dakota identifies existing affordable units, those "in the pipeline" that have received funding but not yet been developed, and affordable rental units that could be converted to market rate units in the next five years. Information regarding substandard housing, manufactured housing, and housing for the homeless has also been reviewed.

All of the tables in this section organize data for (a) South Dakota as a whole, (b) the sixty-six counties in the state, and (c) nineteen defined geographic areas, which include:

- Aberdeen
- Belle Fourche
- Black Hawk
- Brookings
- Deadwood
- Ellsworth Air Force Base
- Huron
- Lead
- Madison
- Mitchell
- Pierre
- Rapid City
- Rapid Valley
- Sioux Falls
- Spearfish
- Sturgis
- Vermillion
- Watertown
- Yankton

Information regarding the state's nine Indian reservations can be found in Chapter IX.

1. Number and Location of Available Housing Supply

The housing market in South Dakota has responded to underlying demographic and economic shifts. In general, the housing supply has increased in growing urbanized areas and along the I-29 corridor. Rural areas have experienced a contraction in the housing market, as evidenced by an increase in vacant units and little new residential development.

[21] The bulk of the statistical information presented is derived from the 2000 Census Summary File 3 data set. Because statistics in Census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible. In addition, as the Summary File 3 data set is a sample data set and not 100% reporting, it is subject to sampling error. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar types of data. However, the discrepancies will not negate the usefulness of Census data to conduct analysis.

Within the urbanized areas of the state, the housing supply has become more diverse. Newer multi-family housing and higher cost single-family homes are being introduced to these markets. In rural areas, the housing supply is largely homogenous, consisting primarily of single-family detached dwellings.

Manufactured housing is becoming a larger part of South Dakota's housing stock. The number of manufactured housing units increased by 17.2% (5,379) between 1990 and 2000. This rate of growth was more than twice that of single-family homes (which grew 8.5%, 17,722 units). Multifamily units grew by nearly 19.7% (10,053) from 1990 to 2000.

a. Total Housing Supply

The number of housing units in South Dakota increased 10.5% in the last decade, from 292,436 units in 1990 to 323,208 units in 2000. In 2000, there were 32,963 vacant housing units in the state, a 1.3% decrease from the 33,402 vacant units reported in 1990.

The Census further subdivides vacant housing units into five sub-categories: units for rent; units for sale only; units rented or sold, but not yet occupied; units held for seasonal, recreational, or occasional use; units for migrant workers; and other units. In the state, 11,061 units (33.6% of vacant units, and 3.4% of the state's total housing units) were designated for seasonal, recreational, or occasional use.

- *County highlights:* Seasonal vacancies were highest in Brookings, Day, Deuel, Edmunds, Hamlin, Lake, Lawrence, Marshall, Potter, and Roberts counties, where seasonal vacancies accounted for over 35% of the vacancies in each county. Davison, Lincoln, Meade, Minnehaha, and Moody counties have the lowest amount of seasonal vacancies, under 10.0%. Over all, seasonal vacancies by county have risen between 1990 and 2000. Only nine counties experienced declines in seasonal vacancies during this time period.

- *Defined geographic area highlights:* Ellsworth Air Force Base is the only defined geographic area with a seasonal vacancy rate higher than the state rate – 41.2% (7) of the base's vacant units are seasonal vacancies. In contrast, seven defined geographic areas – Aberdeen, Brookings, Huron, Mitchell, Rapid Valley, Sioux Falls, Vermillion, and Yankton – have seasonal vacancies under 10% of total vacant units. Of the fifteen defined geographic areas that had seasonal vacancies in 1990 and 2000, only four experienced declines in percentage of seasonal vacancies during that time period.

Subtracting seasonal vacancies from the total number of vacancies gives a clearer picture of the units that are vacant year-round. After seasonal vacancies were deducted from the total number of vacant units, 21,902 units (66.4% of vacant units, and 6.8% of the state's total housing units) remain.

- *County highlights:* In 2000, Butte, Campbell, Clark, Corson, Day, Faulk, Gregory, Haakon, Hand, Harding, Jackson, Jerauld, Jones, Lyman, McPherson, Meade, Miner, Perkins, Potter, Tripp, Walworth, and Ziebach counties all had high year-round vacancy rates (over 10.0% of the housing units in each county). In contrast, Lincoln and Minnehaha counties had the

lowest year-round vacancy rate, both at 3.5% (323 and 2,105 units, respectively). Fifty-six counties posted declines in year-round vacancy rates between 1990 and 2000.

- *Defined geographic area highlights:* The majority of the defined geographic areas had 2000 year-round vacancy rates under 8.0%. Black Hawk posted the lowest year-round vacancy rate (1.8%, 16 units) while the highest (16.5%, 261 units) was found in Lead. Eight of the nineteen defined geographic areas experienced declines in percentage of year-round vacancies between 1990 and 2000.

Further information on South Dakota's total housing supply, including housing supply by county and defined geographic area for 1990 and 2000, is presented in Tables 5.4 through 5.9.

Table 5.4 South Dakota Housing Supply - 1990

County	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
South Dakota	292,436	259,034	33,402	8,347	25,055	8.6%
Aurora	1,342	1,146	196	3	193	14.4%
Beadle	8,093	7,341	752	198	554	6.8%
Bennett	1,292	1,030	262	31	231	17.9%
Bon Homme	3,087	2,647	440	67	373	12.1%
Brookings	9,824	8,910	914	325	589	6.0%
Brown	15,101	13,867	1,234	143	1,091	7.2%
Brule	2,275	1,996	279	41	238	10.5%
Buffalo	535	446	89	2	87	16.3%
Butte	3,502	3,033	469	25	444	12.7%
Campbell	944	767	177	47	130	13.8%
Charles Mix	3,751	3,232	519	112	407	10.9%
Clark	2,026	1,700	326	8	318	15.7%
Clay	4,892	4,433	459	146	313	6.4%
Codington	9,539	8,739	800	126	674	7.1%
Corson	1,557	1,303	254	27	227	14.6%
Custer	3,003	2,352	651	269	382	12.7%
Davison	7,490	6,948	542	44	498	6.6%
Day	3,914	2,732	1,182	649	533	13.6%
Deuel	2,208	1,767	441	175	266	12.0%
Dewey	2,123	1,721	402	23	379	17.9%
Douglas	1,517	1,352	165	15	150	9.9%
Edmunds	2,004	1,669	335	118	217	10.8%
Fall River	3,692	2,864	828	228	600	16.3%
Faulk	1,286	1,057	229	37	192	14.9%
Grant	3,549	3,154	395	68	327	9.2%
Gregory	2,595	2,139	456	48	408	15.7%
Haakon	1,071	926	145	45	100	9.3%
Hamlin	2,500	1,854	646	339	307	12.3%
Hand	2,053	1,625	428	20	408	19.9%
Hanson	1,232	1,072	160	18	142	11.5%
Harding	776	592	184	35	149	19.2%
Hughes	6,255	5,780	475	65	410	6.6%
Hutchinson	3,657	3,221	436	27	409	11.2%
Hyde	816	680	136	8	128	15.7%
Jackson	1,147	903	244	56	188	16.4%
Jerauld	1,182	966	216	22	194	16.4%
Jones	699	519	180	31	149	21.3%
Kingsbury	2,765	2,357	408	18	390	14.1%
Lake	5,148	4,030	1,118	817	301	5.8%
Lawrence	9,092	7,926	1,166	586	580	6.4%
Lincoln	5,823	5,461	362	7	355	6.1%
Lyman	1,523	1,268	255	38	217	14.2%
McCook	2,371	2,145	226	41	185	7.8%
McPherson	1,566	1,332	234	13	221	14.1%
Marshall	2,640	1,919	721	493	228	8.6%
Meade	7,592	7,084	508	66	442	5.8%
Mellette	910	681	229	2	227	24.9%

Table 5.4 South Dakota Housing Supply – 1990 (continued)

County	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Miner	1,474	1,276	198	23	175	11.9%
Minnehaha	49,780	47,681	2,099	81	2,018	4.1%
Moody	2,666	2,398	268	45	223	8.4%
Pennington	33,741	30,553	3,188	794	2,394	7.1%
Perkins	2,007	1,586	421	45	376	18.7%
Potter	1,664	1,249	415	252	163	9.8%
Roberts	4,728	3,619	1,109	614	495	10.5%
Sanborn	1,326	1,059	267	55	212	16.0%
Shannon	2,699	2,205	494	46	448	16.6%
Spink	3,545	3,022	523	160	363	10.2%
Stanley	1,056	921	135	29	106	10.0%
Sully	811	621	190	29	161	19.9%
Todd	2,572	2,210	362	1	361	14.0%
Tripp	3,023	2,573	450	67	383	12.7%
Turner	3,800	3,332	468	92	376	9.9%
Union	4,286	3,859	427	77	350	8.2%
Walworth	2,928	2,447	481	141	340	11.6%
Yankton	7,571	7,107	464	61	403	5.3%
Ziebach	800	630	170	13	157	19.6%

source: U.S. Bureau of the Census

Table 5.5 South Dakota Housing Supply - 1990

	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Aberdeen	10,689	9,998	691	8	683	6.4%
Belle Fourche	1,973	1,739	234	15	219	11.1%
Black Hawk	621	594	27	0	27	4.3%
Brookings	6,012	5,685	327	0	327	5.4%
Deadwood	896	800	96	7	89	9.9%
Ellsworth AFB	1,876	1,609	267	0	267	14.2%
Huron	5,608	5,258	350	12	338	6.0%
Lead	1,654	1,477	177	0	177	10.7%
Madison	2,613	2,474	139	30	109	4.2%
Mitchell	6,064	5,681	383	41	342	5.6%
Pierre	5,390	5,063	327	35	292	5.4%
Rapid City	22,530	21,152	1,378	40	1,338	5.9%
Rapid Valley	2,094	1,989	105	4	101	4.8%
Sioux Falls	41,568	39,790	1,778	67	1,711	4.1%
Spearfish	2,913	2,802	111	20	91	3.1%
Sturgis	2,358	2,192	166	15	151	6.4%
Vermillion	3,428	3,275	153	11	142	4.1%
Watertown	7,631	7,043	588	109	479	6.3%
Yankton	5,219	4,977	242	32	210	4.0%

source: U.S. Bureau of the Census

Table 5.6 South Dakota Housing Supply - 2000

County	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
South Dakota	323,208	290,245	32,963	11,061	21,902	6.8%
Aurora	1,298	1,165	133	25	108	8.3%
Beadle	8,206	7,210	996	253	743	9.1%
Bennett	1,278	1,123	155	36	119	9.3%
Bon Homme	3,007	2,635	372	77	295	9.8%
Brookings	11,576	10,665	911	317	594	5.1%
Brown	15,861	14,638	1,223	188	1,035	6.5%
Brule	2,272	1,998	274	92	182	8.0%
Buffalo	602	526	76	34	42	7.0%
Butte	4,059	3,516	543	123	420	10.3%
Campbell	962	725	237	97	140	14.6%
Charles Mix	3,853	3,343	510	206	304	7.9%
Clark	1,880	1,598	282	58	224	11.9%
Clay	5,438	4,878	560	138	422	7.8%
Codington	11,324	10,357	967	217	750	6.6%
Corson	1,536	1,271	265	63	202	13.2%
Custer	3,624	2,970	654	407	247	6.8%
Davison	8,093	7,585	508	49	459	5.7%
Day	3,618	2,586	1,032	656	376	10.4%
Deuel	2,172	1,843	329	186	143	6.6%
Dewey	2,133	1,863	270	60	210	9.8%
Douglas	1,453	1,321	132	25	107	7.4%
Edmunds	2,022	1,681	341	141	200	9.9%
Fall River	3,812	3,127	685	378	307	8.1%
Faulk	1,235	1,014	221	72	149	12.1%
Grant	3,456	3,116	340	58	282	8.2%
Gregory	2,405	2,022	383	82	301	12.5%
Haakon	1,002	870	132	31	101	10.1%
Hamlin	2,626	2,048	578	403	175	6.7%
Hand	1,840	1,543	297	45	252	13.7%
Hanson	1,218	1,115	103	33	70	5.7%
Harding	804	525	279	78	201	25.0%
Hughes	7,055	6,512	543	127	416	5.9%
Hutchinson	3,517	3,190	327	36	291	8.3%
Hyde	769	679	90	14	76	9.9%
Jackson	1,173	945	228	55	173	14.7%
Jerauld	1,167	987	180	44	136	11.7%
Jones	614	509	105	25	80	13.0%
Kingsbury	2,724	2,406	318	73	245	9.0%
Lake	5,282	4,372	910	690	220	4.2%
Lawrence	10,427	8,881	1,546	736	810	7.8%
Lincoln	9,131	8,782	349	26	323	3.5%
Lyman	1,636	1,400	236	57	179	10.9%
McCook	2,383	2,204	179	32	147	6.2%
McPherson	1,465	1,227	238	61	177	12.1%
Marshall	2,562	1,844	718	496	222	8.7%
Meade	10,149	8,805	1,344	131	1,213	12.0%
Mellette	824	694	130	49	81	9.8%

Table 5.6 South Dakota Housing Supply – 2000 (continued)

County	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Miner	1,408	1,212	196	52	144	10.2%
Minnehaha	60,237	57,996	2,241	136	2,105	3.5%
Moody	2,745	2,526	219	15	204	7.4%
Pennington	37,249	34,641	2,608	1,020	1,588	4.3%
Perkins	1,854	1,429	425	118	307	16.6%
Potter	1,760	1,145	615	395	220	12.5%
Roberts	4,734	3,683	1,051	643	408	8.6%
Sanborn	1,220	1,043	177	72	105	8.6%
Shannon	3,123	2,785	338	41	297	9.5%
Spink	3,352	2,847	505	178	327	9.8%
Stanley	1,277	1,111	166	89	77	6.0%
Sully	844	630	214	136	78	9.2%
Todd	2,766	2,462	304	99	205	7.4%
Tripp	3,036	2,550	486	163	323	10.6%
Turner	3,852	3,510	342	97	245	6.4%
Union	5,345	4,927	418	92	326	6.1%
Walworth	3,144	2,506	638	286	352	11.2%
Yankton	8,840	8,187	653	126	527	6.0%
Ziebach	879	741	138	23	115	13.1%

source: U.S. Bureau of the Census

Table 5.7 South Dakota Housing Supply - 2000

	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Aberdeen	11,247	10,559	688	26	662	5.9%
Belle Fourche	2,094	1,825	269	68	201	9.6%
Black Hawk	875	851	24	8	16	1.8%
Brookings	7,371	6,963	408	7	401	5.4%
Deadwood	809	663	146	27	119	14.7%
Ellsworth AFB	1,094	1,077	17	7	10	0.9%
Huron	5,890	5,266	624	62	562	9.5%
Lead	1,586	1,278	308	47	261	16.5%
Madison	2,728	2,609	119	35	84	3.1%
Mitchell	6,567	6,128	439	35	404	6.2%
Pierre	5,979	5,592	387	54	333	5.6%
Rapid City	25,127	24,012	1,115	126	989	3.9%
Rapid Valley	2,475	2,411	64	0	64	2.6%
Sioux Falls	51,724	49,761	1,963	112	1,851	3.6%
Spearfish	3,907	3,657	250	61	189	4.8%
Sturgis	2,995	2,732	263	43	220	7.3%
Vermillion	3,956	3,640	316	16	300	7.6%
Watertown	9,196	8,389	807	173	634	6.9%
Yankton	5,665	5,344	321	5	316	5.6%

source: U.S. Bureau of the Census

Table 5.8 South Dakota Housing Supply Percent Change, 1990 - 2000

County	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
South Dakota	10.5%	12.0%	-1.3%	32.5%	-12.6%	-20.9%
Aurora	-3.3%	1.7%	-32.1%	733.3%	-44.0%	-42.1%
Beadle	1.4%	-1.8%	32.4%	27.8%	34.1%	32.3%
Bennett	-1.1%	9.0%	-40.8%	16.1%	-48.5%	-47.9%
Bon Homme	-2.6%	-0.5%	-15.5%	14.9%	-20.9%	-18.8%
Brookings	17.8%	19.7%	-0.3%	-2.5%	0.8%	-14.4%
Brown	5.0%	5.6%	-0.9%	31.5%	-5.1%	-9.7%
Brule	-0.1%	0.1%	-1.8%	124.4%	-23.5%	-23.4%
Buffalo	12.5%	17.9%	-14.6%	1600.0%	-51.7%	-57.1%
Butte	15.9%	15.9%	15.8%	392.0%	-5.4%	-18.4%
Campbell	1.9%	-5.5%	33.9%	106.4%	7.7%	5.7%
Charles Mix	2.7%	3.4%	-1.7%	83.9%	-25.3%	-27.3%
Clark	-7.2%	-6.0%	-13.5%	625.0%	-29.6%	-24.1%
Clay	11.2%	10.0%	22.0%	-5.5%	34.8%	21.3%
Codington	18.7%	18.5%	20.9%	72.2%	11.3%	-6.3%
Corson	-1.3%	-2.5%	4.3%	133.3%	-11.0%	-9.8%
Custer	20.7%	26.3%	0.5%	51.3%	-35.3%	-46.4%
Davison	8.1%	9.2%	-6.3%	11.4%	-7.8%	-14.7%
Day	-7.6%	-5.3%	-12.7%	1.1%	-29.5%	-23.7%
Deuel	-1.6%	4.3%	-25.4%	6.3%	-46.2%	-45.3%
Dewey	0.5%	8.3%	-32.8%	160.9%	-44.6%	-44.9%
Douglas	-4.2%	-2.3%	-20.0%	66.7%	-28.7%	-25.5%
Edmunds	0.9%	0.7%	1.8%	19.5%	-7.8%	-8.7%
Fall River	3.3%	9.2%	-17.3%	65.8%	-48.8%	-50.4%
Faulk	-4.0%	-4.1%	-3.5%	94.6%	-22.4%	-19.2%
Grant	-2.6%	-1.2%	-13.9%	-14.7%	-13.8%	-11.4%
Gregory	-7.3%	-5.5%	-16.0%	70.8%	-26.2%	-20.4%
Haakon	-6.4%	-6.0%	-9.0%	-31.1%	1.0%	8.0%
Hamlin	5.0%	10.5%	-10.5%	18.9%	-43.0%	-45.7%
Hand	-10.4%	-5.0%	-30.6%	125.0%	-38.2%	-31.1%
Hanson	-1.1%	4.0%	-35.6%	83.3%	-50.7%	-50.1%
Harding	3.6%	-11.3%	51.6%	122.9%	34.9%	30.2%
Hughes	12.8%	12.7%	14.3%	95.4%	1.5%	-10.0%
Hutchinson	-3.8%	-1.0%	-25.0%	33.3%	-28.9%	-26.0%
Hyde	-5.8%	-0.1%	-33.8%	75.0%	-40.6%	-37.0%
Jackson	2.3%	4.7%	-6.6%	-1.8%	-8.0%	-10.0%
Jerauld	-1.3%	2.2%	-16.7%	100.0%	-29.9%	-29.0%
Jones	-12.2%	-1.9%	-41.7%	-19.4%	-46.3%	-38.9%
Kingsbury	-1.5%	2.1%	-22.1%	305.6%	-37.2%	-36.2%
Lake	2.6%	8.5%	-18.6%	-15.5%	-26.9%	-28.8%
Lawrence	14.7%	12.0%	32.6%	25.6%	39.7%	21.8%
Lincoln	56.8%	60.8%	-3.6%	271.4%	-9.0%	-42.0%
Lyman	7.4%	10.4%	-7.5%	50.0%	-17.5%	-23.2%
McCook	0.5%	2.8%	-20.8%	-22.0%	-20.5%	-20.9%
McPherson	-6.4%	-7.9%	1.7%	369.2%	-19.9%	-14.4%
Marshall	-3.0%	-3.9%	-0.4%	0.6%	-2.6%	0.3%
Meade	33.7%	24.3%	164.6%	98.5%	174.4%	105.3%
Mellette	-9.5%	1.9%	-43.2%	2350.0%	-64.3%	-60.6%

Table 5.8 South Dakota Housing Supply Percent Change, 1990 – 2000 (continued)

County	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Miner	-4.5%	-5.0%	-1.0%	126.1%	-17.7%	-13.9%
Minnehaha	21.0%	21.6%	6.8%	67.9%	4.3%	-13.8%
Moody	3.0%	5.3%	-18.3%	-66.7%	-8.5%	-11.2%
Pennington	10.4%	13.4%	-18.2%	28.5%	-33.7%	-39.9%
Perkins	-7.6%	-9.9%	1.0%	162.2%	-18.4%	-11.6%
Potter	5.8%	-8.3%	48.2%	56.7%	35.0%	27.6%
Roberts	0.1%	1.8%	-5.2%	4.7%	-17.6%	-17.7%
Sanborn	-8.0%	-1.5%	-33.7%	30.9%	-50.5%	-46.2%
Shannon	15.7%	26.3%	-31.6%	-10.9%	-33.7%	-42.7%
Spink	-5.4%	-5.8%	-3.4%	11.3%	-9.9%	-4.7%
Stanley	20.9%	20.6%	23.0%	206.9%	-27.4%	-39.9%
Sully	4.1%	1.4%	12.6%	369.0%	-51.6%	-53.4%
Todd	7.5%	11.4%	-16.0%	9800.0%	-43.2%	-47.2%
Tripp	0.4%	-0.9%	8.0%	143.3%	-15.7%	-16.0%
Turner	1.4%	5.3%	-26.9%	5.4%	-34.8%	-35.7%
Union	24.7%	27.7%	-2.1%	19.5%	-6.9%	-25.3%
Walworth	7.4%	2.4%	32.6%	102.8%	3.5%	-3.6%
Yankton	16.8%	15.2%	40.7%	106.6%	30.8%	12.0%
Ziebach	9.9%	17.6%	-18.8%	76.9%	-26.8%	-33.3%

source: U.S. Bureau of the Census

note: The large percentages calculated in some categories are due in part to the very small numbers of a given type of housing unit in a given geographic area.

Table 5.9 South Dakota Housing Supply Percent Change, 1990 - 2000

	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Aberdeen	5.2%	5.6%	-0.4%	225.0%	-3.1%	-7.9%
Belle Fourche	6.1%	4.9%	15.0%	353.3%	-8.2%	-13.5%
Black Hawk	40.9%	43.3%	-11.1%	*	-40.7%	-57.9%
Brookings	22.6%	22.5%	24.8%	*	22.6%	0.0%
Deadwood	-9.7%	-17.1%	52.1%	285.7%	33.7%	48.1%
Ellsworth AFB	-41.7%	-33.1%	-93.6%	*	-96.3%	-93.6%
Huron	5.0%	0.2%	78.3%	416.7%	66.3%	58.3%
Lead	-4.1%	-13.5%	74.0%	*	47.5%	53.8%
Madison	4.4%	5.5%	-14.4%	16.7%	-22.9%	-26.2%
Mitchell	8.3%	7.9%	14.6%	-14.6%	18.1%	9.1%
Pierre	10.9%	10.4%	18.3%	54.3%	14.0%	2.8%
Rapid City	11.5%	13.5%	-19.1%	215.0%	-26.1%	-33.7%
Rapid Valley	18.2%	21.2%	-39.0%	-100.0%	-36.6%	-46.4%
Sioux Falls	24.4%	25.1%	10.4%	67.2%	8.2%	-13.1%
Spearfish	34.1%	30.5%	125.2%	205.0%	107.7%	54.9%
Sturgis	27.0%	24.6%	58.4%	186.7%	45.7%	14.7%
Vermillion	15.4%	11.1%	106.5%	45.5%	111.3%	83.1%
Watertown	20.5%	19.1%	37.2%	58.7%	32.4%	9.8%
Yankton	8.5%	7.4%	32.6%	-84.4%	50.5%	38.6%

source: U.S. Bureau of the Census

note: The large percentages calculated in some categories are due in part to the very small numbers of a given type of housing unit in a given geographic area.

* - These percentages could not be calculated because the 1990 value for the category was zero.

b. Total Housing Supply by Units Per Structure and Manufactured Homes

South Dakota's housing stock primarily consists of single-family units. According to the 2000 Census, 323,208 housing units (69.6% of the state's total units) were single family units, 61,148 housing units (18.9%) were multifamily units, 36,725 units (11.4%) were manufactured homes[22], and only 273 (0.1%) were categorized as "other." Since 1990, the single family segment of the total housing stock has slightly decreased (-1.8%), while both the multifamily and manufactured homes segments of the housing stock have increased (8.3% and 6.0%, respectively).

- *County highlights:* In 2000, Douglas County had the highest rate of single family units, with 89.5% (1,301) of its housing stock as single family structures. Conversely, Clay County had the lowest single family rate, at 57.1% (3,105). Brookings County had the highest percentage of multifamily units, 29.8% (3,448), while Campbell County's 2.7% (26) multifamily rate is the lowest percentage of multifamily units by county. The percentage of manufactured homes in Shannon County is the highest in the state, with 29.8% (932) of the county's housing stock identified as manufactured. In contrast, Hutchinson County had the lowest rate of manufactured units (3.7%, 130). While gains

[22] Please refer to Section V.A.4. for additional information regarding South Dakota's manufactured homes.

or losses in single family homes between 1990 and 2000 were small (none over ± 10.0%), change in percentage of multifamily homes and manufactured homes was often significantly larger.

- *Defined geographic area highlights:* Of the defined geographic areas, Rapid Valley had the highest single family rate (73.4%, 1,817), while Spearfish had the lowest (46.1%, 1,802). The city of Brookings had the highest percentage of multifamily units, 43.2% (3,187), while the lowest rate of multifamily units was found in Rapid Valley (2.2%, 54). Rapid Valley has the highest number of manufactured homes out of the nineteen defined geographic areas (24.4%, 604), while Huron has the lowest manufactured home rate (3.9%, 227). While modest gains or losses occurred in the single family rate between 1990 and 2000, multifamily and manufactured homes had much larger changes.

Further information on South Dakota's housing stock by type, including type by county and defined geographic area for 1990 and 2000, is found in Tables 5.10 through 5.15.

Table 5.10 South Dakota Units per Structure and Manufactured Homes - 1990

County	Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
South Dakota	292,436	207,340	70.9%	19,286	10,118	21,691	17.5%	31,346	10.7%	2,655	0.9%
Aurora	1,342	1,219	90.8%	35	14	0	3.7%	64	4.8%	10	0.7%
Beadle	8,093	5,975	73.8%	603	270	532	17.4%	653	8.1%	60	0.7%
Bennett	1,292	891	69.0%	76	20	5	7.8%	269	20.8%	31	2.4%
Bon Homme	3,087	2,637	85.4%	54	126	69	8.1%	181	5.9%	20	0.6%
Brookings	9,824	6,063	61.7%	767	522	1,316	26.5%	1,050	10.7%	106	1.1%
Brown	15,101	9,738	64.5%	1,745	943	1,492	27.7%	1,084	7.2%	99	0.7%
Brule	2,275	1,554	68.3%	141	98	78	13.9%	375	16.5%	29	1.3%
Buffalo	535	477	89.2%	4	0	9	2.4%	44	8.2%	1	0.2%
Butte	3,502	2,364	67.5%	196	92	192	13.7%	603	17.2%	55	1.6%
Campbell	944	794	84.1%	11	6	2	2.0%	130	13.8%	1	0.1%
Charles Mix	3,751	3,094	82.5%	192	86	56	8.9%	300	8.0%	23	0.6%
Clark	2,026	1,734	85.6%	96	43	0	6.9%	135	6.7%	18	0.9%
Clay	4,892	2,964	60.6%	504	248	477	25.1%	679	13.9%	20	0.4%
Codington	9,539	6,694	70.2%	809	451	750	21.1%	780	8.2%	55	0.6%
Corson	1,557	1,213	77.9%	77	14	0	5.8%	251	16.1%	2	0.1%
Custer	3,003	1,975	65.8%	68	41	86	6.5%	795	26.5%	38	1.3%
Davison	7,490	5,037	67.2%	596	388	850	24.5%	517	6.9%	102	1.4%
Day	3,914	3,303	84.4%	171	71	59	7.7%	291	7.4%	19	0.5%
Deuel	2,208	1,918	86.9%	69	61	31	7.3%	119	5.4%	10	0.5%
Dewey	2,123	1,427	67.2%	91	26	89	9.7%	478	22.5%	12	0.6%
Douglas	1,517	1,311	86.4%	27	25	20	4.7%	121	8.0%	13	0.9%
Edmunds	2,004	1,698	84.7%	98	33	12	7.1%	159	7.9%	4	0.2%
Fall River	3,692	2,422	65.6%	201	149	238	15.9%	657	17.8%	25	0.7%
Faulk	1,286	1,030	80.1%	97	45	0	11.0%	106	8.2%	8	0.6%
Grant	3,549	2,797	78.8%	198	164	127	13.8%	256	7.2%	7	0.2%
Gregory	2,595	2,144	82.6%	31	60	81	6.6%	249	9.6%	30	1.2%
Haakon	1,071	797	74.4%	19	2	30	4.8%	223	20.8%	0	0.0%
Hamlin	2,500	2,180	87.2%	58	46	17	4.8%	171	6.8%	28	1.1%
Hand	2,053	1,696	82.6%	82	6	80	8.2%	180	8.8%	9	0.4%
Hanson	1,232	1,111	90.2%	36	17	0	4.3%	64	5.2%	4	0.3%
Harding	776	574	74.0%	12	12	0	3.1%	166	21.4%	12	1.5%
Hughes	6,255	3,684	58.9%	394	489	758	26.2%	891	14.2%	39	0.6%
Hutchinson	3,657	3,308	90.5%	83	71	59	5.8%	124	3.4%	12	0.3%
Hyde	816	681	83.5%	14	21	2	4.5%	89	10.9%	9	1.1%
Jackson	1,147	850	74.1%	20	9	29	5.1%	222	19.4%	17	1.5%
Jerauld	1,182	1,040	88.0%	17	49	16	6.9%	50	4.2%	10	0.8%
Jones	699	506	72.4%	24	26	1	7.3%	138	19.7%	4	0.6%
Kingsbury	2,765	2,286	82.7%	157	79	42	10.1%	177	6.4%	24	0.9%
Lake	5,148	3,707	72.0%	357	132	241	14.2%	490	9.5%	221	4.3%
Lawrence	9,092	5,658	62.2%	727	314	910	21.5%	1,301	14.3%	182	2.0%
Lincoln	5,823	5,019	86.2%	249	105	99	7.8%	340	5.8%	11	0.2%
Lyman	1,523	1,149	75.4%	30	2	17	3.2%	302	19.8%	23	1.5%
McCook	2,371	2,042	86.1%	186	5	22	9.0%	111	4.7%	5	0.2%
McPherson	1,566	1,356	86.6%	63	45	24	8.4%	64	4.1%	14	0.9%
Marshall	2,640	1,988	75.3%	130	45	41	8.2%	413	15.6%	23	0.9%
Meade	7,592	5,482	72.2%	298	137	195	8.3%	1,407	18.5%	73	1.0%

Table 5.10 South Dakota Units per Structure and Manufactured Homes – 1990 (continued)

County	Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Mellette	910	676	74.3%	24	0	7	3.4%	200	22.0%	3	0.3%
Miner	1,474	1,304	88.5%	79	13	0	6.2%	75	5.1%	3	0.2%
Minnehaha	49,780	31,821	63.9%	4,398	2,427	7,759	29.3%	3,006	6.0%	369	0.7%
Moody	2,666	2,190	82.1%	169	51	57	10.4%	164	6.2%	35	1.3%
Pennington	33,741	21,147	62.7%	2,838	1,123	3,132	21.0%	5,241	15.5%	260	0.8%
Perkins	2,007	1,510	75.2%	47	17	54	5.9%	373	18.6%	6	0.3%
Potter	1,664	1,137	68.3%	49	51	26	7.6%	382	23.0%	19	1.1%
Roberts	4,728	3,749	79.3%	132	81	149	7.7%	503	10.6%	114	2.4%
Sanborn	1,326	1,175	88.6%	43	10	9	4.7%	89	6.7%	0	0.0%
Shannon	2,699	1,911	70.8%	105	11	0	4.3%	618	22.9%	54	2.0%
Spink	3,545	2,744	77.4%	217	41	132	11.0%	382	10.8%	29	0.8%
Stanley	1,056	684	64.8%	52	10	21	7.9%	282	26.7%	7	0.7%
Sully	811	611	75.3%	24	9	21	6.7%	139	17.1%	7	0.9%
Todd	2,572	1,895	73.7%	182	43	54	10.8%	369	14.3%	29	1.1%
Tripp	3,023	2,354	77.9%	113	93	65	9.0%	387	12.8%	11	0.4%
Turner	3,800	3,297	86.8%	88	74	99	6.9%	216	5.7%	26	0.7%
Union	4,286	3,310	77.2%	181	110	85	8.8%	571	13.3%	29	0.7%
Walworth	2,928	2,233	76.3%	105	95	146	11.8%	334	11.4%	15	0.5%
Yankton	7,571	5,382	71.1%	523	251	705	19.5%	601	7.9%	109	1.4%
Ziebach	800	623	77.9%	4	0	16	2.5%	145	18.1%	12	1.5%

source: U.S. Bureau of the Census

Table 5.11 South Dakota Units per Structure and Manufactured Homes - 1990

	Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Aberdeen	10,689	6,193	57.9%	1,626	892	1,452	37.1%	453	4.2%	73	0.7%
Belle Fourche	1,973	1,245	63.1%	192	87	157	22.1%	258	13.1%	34	1.7%
Black Hawk	621	463	74.6%	0	0	0	0.0%	158	25.4%	0	0.0%
Brookings	6,012	2,944	49.0%	648	450	1,290	39.7%	587	9.8%	93	1.5%
Deadwood	896	554	61.8%	147	46	79	30.4%	43	4.8%	27	3.0%
Ellsworth AFB	1,876	1,703	90.8%	55	0	6	3.3%	112	6.0%	0	0.0%
Huron	5,608	3,903	69.6%	545	265	532	23.9%	327	5.8%	36	0.6%
Lead	1,654	1,243	75.2%	176	75	103	21.4%	46	2.8%	11	0.7%
Madison	2,613	1,766	67.6%	316	121	220	25.1%	125	4.8%	65	2.5%
Mitchell	6,064	3,727	61.5%	570	388	850	29.8%	432	7.1%	97	1.6%
Pierre	5,390	2,994	55.5%	392	478	754	30.1%	737	13.7%	35	0.6%
Rapid City	22,530	13,881	61.6%	2,653	947	3,021	29.4%	1,862	8.3%	166	0.7%
Rapid Valley	2,094	1,477	70.5%	24	18	0	2.0%	575	27.5%	0	0.0%
Sioux Falls	41,568	24,962	60.1%	4,147	2,136	7,615	33.4%	2,438	5.9%	270	0.6%
Spearfish	2,913	1,406	48.3%	358	148	726	42.3%	204	7.0%	71	2.4%
Sturgis	2,358	1,591	67.5%	203	137	176	21.9%	211	8.9%	40	1.7%
Vermillion	3,428	1,691	49.3%	492	229	477	34.9%	528	15.4%	11	0.3%
Watertown	7,631	5,050	66.2%	771	451	750	25.8%	573	7.5%	36	0.5%
Yankton	5,219	3,451	66.1%	442	243	705	26.6%	289	5.5%	89	1.7%

source: U.S. Bureau of the Census

Table 5.12 South Dakota Units per Structure and Manufactured Homes - 2000

County	Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
South Dakota	323,208	225,062	69.6%	20,570	11,463	29,115	18.9%	36,725	11.4%	273	0.1%
Aurora	1,298	1,152	88.8%	58	15	0	5.6%	71	5.5%	2	0.2%
Beadle	8,206	6,031	73.5%	687	303	698	20.6%	484	5.9%	3	0.0%
Bennett	1,278	943	73.8%	80	24	14	9.2%	217	17.0%	0	0.0%
Bon Homme	3,007	2,540	84.5%	94	114	94	10.0%	165	5.5%	0	0.0%
Brookings	11,576	6,758	58.4%	675	790	1,983	29.8%	1,366	11.8%	4	0.0%
Brown	15,861	10,340	65.2%	1,618	836	1,690	26.1%	1,374	8.7%	3	0.0%
Brule	2,272	1,586	69.8%	132	106	91	14.5%	344	15.1%	13	0.6%
Buffalo	602	485	80.6%	29	8	19	9.3%	57	9.5%	4	0.7%
Butte	4,059	2,569	63.3%	248	89	214	13.6%	931	22.9%	8	0.2%
Campbell	962	811	84.3%	19	7	0	2.7%	125	13.0%	0	0.0%
Charles Mix	3,853	3,141	81.5%	180	120	104	10.5%	308	8.0%	0	0.0%
Clark	1,880	1,633	86.9%	75	42	2	6.3%	124	6.6%	4	0.2%
Clay	5,438	3,105	57.1%	639	292	601	28.2%	801	14.7%	0	0.0%
Codington	11,324	7,681	67.8%	1,003	492	911	21.2%	1,237	10.9%	0	0.0%
Corson	1,536	1,263	82.2%	50	12	2	4.2%	205	13.3%	4	0.3%
Custer	3,624	2,358	65.1%	75	46	140	7.2%	990	27.3%	15	0.4%
Davison	8,093	5,442	67.2%	615	392	1,079	25.8%	552	6.8%	13	0.2%
Day	3,618	2,994	82.8%	150	91	83	9.0%	300	8.3%	0	0.0%
Deuel	2,172	1,830	84.3%	86	65	41	8.8%	148	6.8%	2	0.1%
Dewey	2,133	1,461	68.5%	88	22	138	11.6%	424	19.9%	0	0.0%
Douglas	1,453	1,301	89.5%	23	30	21	5.1%	78	5.4%	0	0.0%
Edmunds	2,022	1,702	84.2%	79	31	17	6.3%	193	9.5%	0	0.0%
Fall River	3,812	2,429	63.7%	192	137	239	14.9%	807	21.2%	8	0.2%
Faulk	1,235	1,009	81.7%	65	30	6	8.2%	125	10.1%	0	0.0%
Grant	3,456	2,681	77.6%	167	138	159	13.4%	309	8.9%	2	0.1%
Gregory	2,405	1,981	82.4%	51	63	40	6.4%	268	11.1%	2	0.1%
Haakon	1,002	745	74.4%	30	14	21	6.5%	189	18.9%	3	0.3%
Hamlin	2,626	2,235	85.1%	68	55	16	5.3%	248	9.4%	4	0.2%
Hand	1,840	1,475	80.2%	86	7	105	10.8%	167	9.1%	0	0.0%
Hanson	1,218	1,049	86.1%	86	14	5	8.6%	64	5.3%	0	0.0%
Harding	804	637	79.2%	21	8	0	3.6%	138	17.2%	0	0.0%
Hughes	7,055	4,067	57.6%	487	521	867	26.6%	1,108	15.7%	5	0.1%
Hutchinson	3,517	3,126	88.9%	119	76	64	7.4%	130	3.7%	2	0.1%
Hyde	769	655	85.2%	18	10	5	4.3%	81	10.5%	0	0.0%
Jackson	1,173	802	68.4%	57	7	30	8.0%	274	23.4%	3	0.3%
Jerauld	1,167	973	83.4%	18	32	48	8.4%	96	8.2%	0	0.0%
Jones	614	450	73.3%	32	20	5	9.3%	107	17.4%	0	0.0%
Kingsbury	2,724	2,173	79.8%	133	96	85	11.5%	235	8.6%	2	0.1%
Lake	5,282	4,043	76.5%	238	192	286	13.6%	521	9.9%	2	0.0%
Lawrence	10,427	6,316	60.6%	947	403	1,068	23.2%	1,677	16.1%	16	0.2%
Lincoln	9,131	7,517	82.3%	288	204	771	13.8%	351	3.8%	0	0.0%
Lyman	1,636	1,211	74.0%	44	37	17	6.0%	321	19.6%	6	0.4%
McCook	2,383	2,007	84.2%	149	26	50	9.4%	147	6.2%	4	0.2%
McPherson	1,465	1,252	85.5%	69	33	19	8.3%	92	6.3%	0	0.0%
Marshall	2,562	1,985	77.5%	96	55	47	7.7%	371	14.5%	8	0.3%
Meade	10,149	6,735	66.4%	897	144	315	13.4%	2,036	20.1%	22	0.2%

Table 5.12 South Dakota Units per Structure and Manufactured Homes – 2000 (continued)

County	Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Mellette	824	593	72.0%	38	0	0	4.6%	193	23.4%	0	0.0%
Miner	1,408	1,237	87.9%	54	32	15	7.2%	70	5.0%	0	0.0%
Minnehaha	60,237	38,644	64.2%	4,472	2,866	10,343	29.4%	3,902	6.5%	10	0.0%
Moody	2,745	2,180	79.4%	209	97	67	13.6%	190	6.9%	2	0.1%
Pennington	37,249	23,555	63.2%	2,622	1,219	4,197	21.6%	5,591	15.0%	65	0.2%
Perkins	1,854	1,387	74.8%	44	19	78	7.6%	323	17.4%	3	0.2%
Potter	1,760	1,159	65.9%	57	63	28	8.4%	444	25.2%	9	0.5%
Roberts	4,734	3,862	81.6%	129	84	109	6.8%	550	11.6%	0	0.0%
Sanborn	1,220	1,012	83.0%	47	15	4	5.4%	142	11.6%	0	0.0%
Shannon	3,123	2,050	65.6%	117	24	0	4.5%	932	29.8%	0	0.0%
Spink	3,352	2,612	77.9%	233	46	161	13.1%	300	8.9%	0	0.0%
Stanley	1,277	816	63.9%	40	15	68	9.6%	336	26.3%	2	0.2%
Sully	844	598	70.9%	25	0	25	5.9%	196	23.2%	0	0.0%
Todd	2,766	1,994	72.1%	217	39	102	12.9%	414	15.0%	0	0.0%
Tripp	3,036	2,260	74.4%	89	71	103	8.7%	510	16.8%	3	0.1%
Turner	3,852	3,341	86.7%	141	85	78	7.9%	207	5.4%	0	0.0%
Union	5,345	4,060	76.0%	199	158	487	15.8%	438	8.2%	3	0.1%
Walworth	3,144	2,164	68.8%	95	121	191	12.9%	563	17.9%	10	0.3%
Yankton	8,840	6,211	70.3%	656	252	817	19.5%	902	10.2%	2	0.0%
Ziebach	879	648	73.7%	25	8	32	7.4%	166	18.9%	0	0.0%

source: U.S. Bureau of the Census

Table 5.13 South Dakota Units per Structure and Manufactured Homes – 2000

	Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Aberdeen	11,247	6,785	60.3%	1,494	790	1,653	35.0%	525	4.7%	0	0.0%
Belle Fourche	2,094	1,337	63.8%	237	75	185	23.7%	252	12.0%	8	0.4%
Black Hawk	875	639	73.0%	29	0	0	3.3%	199	22.7%	8	0.9%
Brookings	7,371	3,481	47.2%	573	685	1,929	43.2%	703	9.5%	0	0.0%
Deadwood	809	480	59.3%	151	40	92	35.0%	46	5.7%	0	0.0%
Ellsworth AFB	1,094	786	71.8%	185	0	7	17.6%	116	10.6%	0	0.0%
Huron	5,890	4,074	69.2%	617	280	692	27.0%	227	3.9%	0	0.0%
Lead	1,586	1,108	69.9%	240	29	126	24.9%	77	4.9%	6	0.4%
Madison	2,728	1,948	71.4%	197	144	275	22.6%	164	6.0%	0	0.0%
Mitchell	6,567	4,082	62.2%	590	390	1,079	31.4%	413	6.3%	13	0.2%
Pierre	5,979	3,316	55.5%	480	507	867	31.0%	809	13.5%	0	0.0%
Rapid City	25,127	15,632	62.2%	2,435	1,059	4,126	30.3%	1,875	7.5%	0	0.0%
Rapid Valley	2,475	1,817	73.4%	26	21	7	2.2%	604	24.4%	0	0.0%
Sioux Falls	51,724	30,968	59.9%	4,227	2,509	10,720	33.7%	3,292	6.4%	8	0.0%
Spearfish	3,907	1,802	46.1%	459	301	828	40.6%	517	13.2%	0	0.0%
Sturgis	2,995	1,833	61.2%	277	136	269	22.8%	480	16.0%	0	0.0%
Vermillion	3,956	1,840	46.5%	628	276	601	38.0%	611	15.4%	0	0.0%
Watertown	9,196	5,944	64.6%	945	485	911	25.5%	911	9.9%	0	0.0%
Yankton	5,665	3,693	65.2%	585	235	806	28.7%	346	6.1%	0	0.0%

source: U.S. Bureau of the Census

Table 5.14 South Dakota Units per Structure and Manufactured Homes Percent Change, 1990 - 2000

County	Change in Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
South Dakota	10.5%	8.5%	-1.8%	6.7%	13.3%	34.2%	8.3%	17.2%	6.0%	-89.7%	-90.7%
Aurora	-3.3%	-5.5%	-2.3%	65.7%	7.1%	*	54.0%	10.9%	14.7%	-80.0%	-79.3%
Beadle	1.4%	0.9%	-0.5%	13.9%	12.2%	31.2%	18.5%	-25.9%	-26.9%	-95.0%	-95.1%
Bennett	-1.1%	5.8%	7.0%	5.3%	20.0%	180.0%	18.1%	-19.3%	-18.4%	-100.0%	-100.0%
Bon Homme	-2.6%	-3.7%	-1.1%	74.1%	-9.5%	36.2%	24.5%	-8.8%	-6.4%	-100.0%	-100.0%
Brookings	17.8%	11.5%	-5.4%	-12.0%	51.3%	50.7%	12.3%	30.1%	10.4%	-96.2%	-96.8%
Brown	5.0%	6.2%	1.1%	-7.3%	-11.3%	13.3%	-5.6%	26.8%	20.7%	-97.0%	-97.1%
Brule	-0.1%	2.1%	2.2%	-6.4%	8.2%	16.7%	3.9%	-8.3%	-8.1%	-55.2%	-55.1%
Buffalo	12.5%	1.7%	-9.6%	625.0%	*	111.1%	282.8%	29.5%	15.1%	300.0%	255.5%
Butte	15.9%	8.7%	-6.2%	26.5%	-3.3%	11.5%	-1.0%	54.4%	33.2%	-85.5%	-87.5%
Campbell	1.9%	2.1%	0.2%	72.7%	16.7%	-100.0%	34.3%	-3.8%	-5.6%	-100.0%	-100.0%
Charles Mix	2.7%	1.5%	-1.2%	-6.3%	39.5%	85.7%	17.8%	2.7%	-0.1%	-100.0%	-100.0%
Clark	-7.2%	-5.8%	1.5%	-21.9%	-2.3%	*	-7.7%	-8.1%	-1.0%	-77.8%	-76.1%
Clay	11.2%	4.8%	-5.8%	26.8%	17.7%	26.0%	12.1%	18.0%	6.1%	-100.0%	-100.0%
Codington	18.7%	14.7%	-3.3%	24.0%	9.1%	21.5%	0.8%	58.6%	33.6%	-100.0%	-100.0%
Corson	-1.3%	4.1%	5.5%	-35.1%	-14.3%	*	-28.7%	-18.3%	-17.2%	100.0%	102.7%
Custer	20.7%	19.4%	-1.1%	10.3%	12.2%	62.8%	10.9%	24.5%	3.2%	-60.5%	-67.3%
Davison	8.1%	8.0%	0.0%	3.2%	1.0%	26.9%	5.3%	6.8%	-1.2%	-87.3%	-88.2%
Day	-7.6%	-9.4%	-1.9%	-12.3%	28.2%	40.7%	16.4%	3.1%	11.5%	-100.0%	-100.0%
Deuel	-1.6%	-4.6%	-3.0%	24.6%	6.6%	32.3%	21.2%	24.4%	26.4%	-80.0%	-79.7%
Dewey	0.5%	2.4%	1.9%	-3.3%	-15.4%	55.1%	19.8%	-11.3%	-11.7%	-100.0%	-100.0%
Douglas	-4.2%	-0.8%	3.6%	-14.8%	20.0%	5.0%	7.3%	-35.5%	-32.7%	-100.0%	-100.0%
Edmunds	0.9%	0.2%	-0.7%	-19.4%	-6.1%	41.7%	-12.0%	21.4%	20.3%	-100.0%	-100.0%
Fall River	3.3%	0.3%	-2.9%	-4.5%	-8.1%	0.4%	-6.4%	22.8%	19.0%	-68.0%	-69.0%
Faulk	-4.0%	-2.0%	2.0%	-33.0%	-33.3%	*	-25.9%	17.9%	22.8%	-100.0%	-100.0%
Grant	-2.6%	-4.1%	-1.6%	-15.7%	-15.9%	25.2%	-2.6%	20.7%	24.0%	-71.4%	-70.7%
Gregory	-7.3%	-7.6%	-0.3%	64.5%	5.0%	-50.6%	-3.4%	7.6%	16.1%	-93.3%	-92.8%
Haakon	-6.4%	-6.5%	-0.1%	57.9%	600.0%	-30.0%	36.2%	-15.2%	-9.4%	*	*
Hamlin	5.0%	2.5%	-2.4%	17.2%	19.6%	-5.9%	9.4%	45.0%	38.1%	-85.7%	-86.4%
Hand	-10.4%	-13.0%	-3.0%	4.9%	16.7%	31.3%	31.5%	-7.2%	3.5%	-100.0%	-100.0%
Hanson	-1.1%	-5.6%	-4.5%	138.9%	-17.6%	*	100.4%	0.0%	1.1%	-100.0%	-100.0%
Harding	3.6%	11.0%	7.1%	75.0%	-33.3%	*	16.6%	-16.9%	-19.8%	-100.0%	-100.0%
Hughes	12.8%	10.4%	-2.1%	23.6%	6.5%	14.4%	1.3%	24.4%	10.3%	-87.2%	-88.6%
Hutchinson	-3.8%	-5.5%	-1.7%	43.4%	7.0%	8.5%	26.4%	4.8%	9.0%	-83.3%	-82.7%
Hyde	-5.8%	-3.8%	2.1%	28.6%	-52.4%	150.0%	-5.4%	-9.0%	-3.4%	-100.0%	-100.0%
Jackson	2.3%	-5.6%	-7.7%	185.0%	-22.2%	3.4%	58.5%	23.4%	20.7%	-82.4%	-82.7%
Jerauld	-1.3%	-6.4%	-5.2%	5.9%	-34.7%	200.0%	21.0%	92.0%	94.5%	-100.0%	-100.0%
Jones	-12.2%	-11.1%	1.2%	33.3%	-23.1%	400.0%	27.2%	-22.5%	-11.7%	-100.0%	-100.0%
Kingsbury	-1.5%	-4.9%	-3.5%	-15.3%	21.5%	102.4%	14.6%	32.8%	34.8%	-91.7%	-91.5%
Lake	2.6%	9.1%	6.3%	-33.3%	45.5%	18.7%	-4.4%	6.3%	3.6%	-99.1%	-99.1%
Lawrence	14.7%	11.6%	-2.7%	30.3%	28.3%	17.4%	8.1%	28.9%	12.4%	-91.2%	-92.3%
Lincoln	56.8%	49.8%	-4.5%	15.7%	94.3%	678.8%	77.8%	3.2%	-34.2%	-100.0%	-100.0%
Lyman	7.4%	5.4%	-1.9%	46.7%	1750.0%	0.0%	86.2%	6.3%	-1.1%	-73.9%	-75.7%
McCook	0.5%	-1.7%	-2.2%	-19.9%	420.0%	127.3%	5.1%	32.4%	31.8%	-20.0%	-20.4%
McPherson	-6.4%	-7.7%	-1.3%	9.5%	-26.7%	-20.8%	-2.0%	43.8%	53.7%	-100.0%	-100.0%
Marshall	-3.0%	-0.2%	2.9%	-26.2%	22.2%	14.6%	-5.5%	-10.2%	-7.4%	-65.2%	-64.2%
Meade	33.7%	22.9%	-8.1%	201.0%	5.1%	61.5%	61.0%	44.7%	8.2%	-69.9%	-77.5%

Table 5.14 South Dakota Units per Structure and Manufactured Homes Percent Change, 1990 – 2000 (continued)

County	Change in Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Mellette	-9.5%	-12.3%	-3.1%	58.3%	*	-100.0%	35.4%	-3.5%	6.6%	100.0%	-100.0%
Miner	-4.5%	-5.1%	-0.7%	-31.6%	146.2%	*	14.9%	-6.7%	-2.3%	-100.0%	-100.0%
Minnehaha	21.0%	21.4%	0.4%	1.7%	18.1%	33.3%	0.2%	29.8%	7.3%	-97.3%	-97.8%
Moody	3.0%	-0.5%	-3.3%	23.7%	90.2%	17.5%	30.8%	15.9%	12.5%	-94.3%	-94.5%
Pennington	10.4%	11.4%	0.9%	-7.6%	8.5%	34.0%	2.7%	6.7%	-3.4%	-75.0%	-77.4%
Perkins	-7.6%	-8.1%	-0.6%	-6.4%	11.8%	44.4%	29.4%	-13.4%	-6.3%	-50.0%	-45.9%
Potter	5.8%	1.9%	-3.6%	16.3%	23.5%	7.7%	11.1%	16.2%	9.9%	-52.6%	-55.2%
Roberts	0.1%	3.0%	2.9%	-2.3%	3.7%	-26.8%	-11.2%	9.3%	9.2%	-100.0%	-100.0%
Sanborn	-8.0%	-13.9%	-6.4%	9.3%	50.0%	-55.6%	15.7%	59.6%	73.4%	*	*
Shannon	15.7%	7.3%	-7.3%	11.4%	118.2%	*	5.0%	50.8%	30.3%	-100.0%	-100.0%
Spink	-5.4%	-4.8%	0.7%	7.4%	12.2%	22.0%	19.3%	-21.5%	-16.9%	-100.0%	-100.0%
Stanley	20.9%	19.3%	-1.3%	-23.1%	50.0%	223.8%	22.5%	19.1%	-1.5%	-71.4%	-76.4%
Sully	4.1%	-2.1%	-6.0%	4.2%	-100.0%	19.0%	-11.0%	41.0%	35.5%	-100.0%	-100.0%
Todd	7.5%	5.2%	-2.2%	19.2%	-9.3%	88.9%	19.3%	12.2%	4.3%	-100.0%	-100.0%
Tripp	0.4%	-4.0%	-4.4%	-21.2%	-23.7%	58.5%	-3.4%	31.8%	31.2%	-72.7%	-72.8%
Turner	1.4%	1.3%	0.0%	60.2%	14.9%	-21.2%	14.9%	-4.2%	-5.5%	-100.0%	-100.0%
Union	24.7%	22.7%	-1.6%	9.9%	43.6%	472.9%	80.0%	-23.3%	-38.5%	-89.7%	-91.7%
Walworth	7.4%	-3.1%	-9.7%	-9.5%	27.4%	30.8%	9.5%	68.6%	57.0%	-33.3%	-37.9%
Yankton	16.8%	15.4%	-1.2%	25.4%	0.4%	15.9%	-0.1%	50.1%	28.5%	-98.2%	-98.4%
Ziebach	9.9%	4.0%	-5.3%	525.0%	*	100.0%	195.8%	14.5%	4.2%	-100.0%	-100.0%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Note: the percentages shown are calculated as the percent change from the numbers or percentages in the 1990 and 2000 tables.

Table 5.15 South Dakota Units per Structure and Manufactured Homes Percent Change, 1990 - 2000

	Change in Housing Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Aberdeen	5.2%	9.6%	4.1%	-8.1%	-11.4%	13.8%	-5.8%	15.9%	10.1%	-100.0%	-100.0%
Belle Fourche	6.1%	7.4%	1.2%	23.4%	-13.8%	17.8%	7.4%	-2.3%	-8.0%	-76.5%	-77.8%
Black Hawk	40.9%	38.0%	-2.1%	*	*	*	*	25.9%	-10.6%	*	*
Brookings	22.6%	18.2%	-3.6%	-11.6%	52.2%	49.5%	8.9%	19.8%	-2.3%	-100.0%	-100.0%
Deadwood	-9.7%	-13.4%	-4.0%	2.7%	-13.0%	16.5%	15.2%	7.0%	18.5%	-100.0%	-100.0%
Ellsworth AFB	-41.7%	-53.8%	-20.9%	236.4%	*	16.7%	439.7%	3.6%	77.6%	*	*
Huron	5.0%	4.4%	-0.6%	13.2%	5.7%	30.1%	12.7%	-30.6%	-33.9%	-100.0%	-100.0%
Lead	-4.1%	-10.9%	-7.0%	36.4%	-61.3%	22.3%	16.4%	67.4%	74.6%	-45.5%	-43.1%
Madison	4.4%	10.3%	5.7%	-37.7%	19.0%	25.0%	-10.2%	31.2%	25.7%	-100.0%	-100.0%
Mitchell	8.3%	9.5%	1.1%	3.5%	0.5%	26.9%	5.2%	-4.4%	-11.7%	-86.6%	-87.6%
Pierre	10.9%	10.8%	-0.2%	22.4%	6.1%	15.0%	2.9%	9.8%	-1.0%	-100.0%	-100.0%
Rapid City	11.5%	12.6%	1.0%	-8.2%	11.8%	36.6%	3.2%	0.7%	-9.7%	-100.0%	-100.0%
Rapid Valley	18.2%	23.0%	4.1%	8.3%	16.7%	*	8.8%	5.0%	-11.1%	*	*
Sioux Falls	24.4%	24.1%	-0.3%	1.9%	17.5%	40.8%	0.9%	35.0%	8.5%	-97.0%	-97.6%
Spearfish	34.1%	28.2%	-4.4%	28.2%	103.4%	14.0%	-3.9%	153.4%	89.0%	-100.0%	-100.0%
Sturgis	27.0%	15.2%	-9.3%	36.5%	-0.7%	52.8%	4.1%	127.5%	79.1%	-100.0%	-100.0%
Vermillion	15.4%	8.8%	-5.7%	27.6%	20.5%	26.0%	8.9%	15.7%	0.3%	-100.0%	-100.0%
Watertown	20.5%	17.7%	-2.3%	22.6%	7.5%	21.5%	-1.5%	59.0%	31.9%	-100.0%	-100.0%
Yankton	8.5%	7.0%	-1.4%	32.4%	-3.3%	14.3%	7.8%	19.7%	10.3%	-100.0%	-100.0%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Note: the percentages shown are calculated as the percent change from the numbers or percentages in the 1990 and 2000 tables.

c. Homeowner Housing

South Dakota's homeownership rate is consistently higher than the national average. The owner-occupied portion of South Dakota's housing stock in 2000 represented 197,907 units, which was 68.2% of the occupied housing units in the state. The owner-occupancy rate rose from the 1990 rate of 66.1% (171,148). In both 1990 and 2000, South Dakota's homeownership rate surpassed the national average (64.2% and 66.2%, respectively). [23]

- *County highlights:* Homeownership was highest in McPherson County (83.2%, 1,021), and lowest in Buffalo County (43.2%, 227) in 2000. Between 1990 and 2000, the largest gains in percentage of owner-occupied housing units were in Dewey and Shannon counties.

- *Defined geographic area highlights:* Homeownership was highest in Black Hawk (91.0%, 774), and lowest in Ellsworth Air Force Base (3.1%, 33). Ellsworth Air Force Base experienced the largest gain in percentage of owner-occupied housing units between 1990 and 2000.

[23] Please refer to Table 2.9 for the state's homeownership rates since 1950.

The 2000 Census reported 4,309 vacant for sale only units in South Dakota, which represent 2.1% of the total owner units in the state. The low rate of vacant for sale units may have a negative impact on the affordability of housing because of a small number of available units in the marketplace at any given time.

Further information on South Dakota's owner housing supply, including owner information by county and defined geographic area for 1990 and 2000, is found in Tables 5.16 through 5.21.

Table 5.16 South Dakota Owner Housing Supply - 1990

County	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
South Dakota	292,436	259,034	171,148	66.1%	2,909	8.7%	1.7%
Aurora	1,342	1,146	879	76.7%	26	13.3%	2.9%
Beadle	8,093	7,341	4,831	65.8%	55	7.3%	1.1%
Bennett	1,292	1,030	669	65.0%	8	3.1%	1.2%
Bon Homme	3,087	2,647	2,006	75.8%	68	15.5%	3.3%
Brookings	9,824	8,910	5,221	58.6%	44	4.8%	0.8%
Brown	15,101	13,867	8,724	62.9%	96	7.8%	1.1%
Brule	2,275	1,996	1,448	72.5%	37	13.3%	2.5%
Buffalo	535	446	189	42.4%	2	2.2%	1.0%
Butte	3,502	3,033	2,061	68.0%	45	9.6%	2.1%
Campbell	944	767	633	82.5%	32	18.1%	4.8%
Charles Mix	3,751	3,232	2,196	67.9%	43	8.3%	1.9%
Clark	2,026	1,700	1,332	78.4%	37	11.3%	2.7%
Clay	4,892	4,433	2,346	52.9%	4	0.9%	0.2%
Codington	9,539	8,739	5,909	67.6%	100	12.5%	1.7%
Corson	1,557	1,303	772	59.2%	18	7.1%	2.3%
Custer	3,003	2,352	1,692	71.9%	69	10.6%	3.9%
Davison	7,490	6,948	4,202	60.5%	40	7.4%	0.9%
Day	3,914	2,732	2,016	73.8%	71	6.0%	3.4%
Deuel	2,208	1,767	1,387	78.5%	22	5.0%	1.6%
Dewey	2,123	1,721	846	49.2%	8	2.0%	0.9%
Douglas	1,517	1,352	1,063	78.6%	16	9.7%	1.5%
Edmunds	2,004	1,669	1,325	79.4%	57	17.0%	4.1%
Fall River	3,692	2,864	1,878	65.6%	110	13.3%	5.5%
Faulk	1,286	1,057	847	80.1%	28	12.2%	3.2%
Grant	3,549	3,154	2,309	73.2%	42	10.6%	1.8%
Gregory	2,595	2,139	1,562	73.0%	35	7.7%	2.2%
Haakon	1,071	926	678	73.2%	19	13.1%	2.7%
Hamlin	2,500	1,854	1,442	77.8%	27	4.2%	1.8%
Hand	2,053	1,625	1,156	71.1%	14	3.3%	1.2%
Hanson	1,232	1,072	802	74.8%	22	13.8%	2.7%
Harding	776	592	434	73.3%	8	4.3%	1.8%
Hughes	6,255	5,780	3,653	63.2%	77	16.2%	2.1%
Hutchinson	3,657	3,221	2,549	79.1%	50	11.5%	1.9%
Hyde	816	680	491	72.2%	22	16.2%	4.3%
Jackson	1,147	903	575	63.7%	16	6.6%	2.7%
Jerauld	1,182	966	703	72.8%	2	0.9%	0.3%
Jones	699	519	399	76.9%	5	2.8%	1.2%
Kingsbury	2,765	2,357	1,739	73.8%	54	13.2%	3.0%
Lake	5,148	4,030	2,722	67.5%	24	2.1%	0.9%
Lawrence	9,092	7,926	5,086	64.2%	61	5.2%	1.2%
Lincoln	5,823	5,461	4,324	79.2%	66	18.2%	1.5%
Lyman	1,523	1,268	930	73.3%	27	10.6%	2.8%
McCook	2,371	2,145	1,651	77.0%	33	14.6%	2.0%
McPherson	1,566	1,332	1,083	81.3%	36	15.4%	3.2%
Marshall	2,640	1,919	1,400	73.0%	32	4.4%	2.2%
Meade	7,592	7,084	4,730	66.8%	74	14.6%	1.5%
Mellette	910	681	449	65.9%	13	5.7%	2.8%
Miner	1,474	1,276	954	74.8%	13	6.6%	1.3%

Table 5.16 South Dakota Owner Housing Supply – 1990 (continued)

County	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Minnehaha	49,780	47,681	29,690	62.3%	222	10.6%	0.7%
Moody	2,666	2,398	1,707	71.2%	24	9.0%	1.4%
Pennington	33,741	30,553	18,751	61.4%	337	10.6%	1.8%
Perkins	2,007	1,586	1,210	76.3%	43	10.2%	3.4%
Potter	1,664	1,249	941	75.3%	30	7.2%	3.1%
Roberts	4,728	3,619	2,406	66.5%	80	7.2%	3.2%
Sanborn	1,326	1,059	818	77.2%	18	6.7%	2.2%
Shannon	2,699	2,205	991	44.9%	11	2.2%	1.1%
Spink	3,545	3,022	2,142	70.9%	34	6.5%	1.6%
Stanley	1,056	921	678	73.6%	5	3.7%	0.7%
Sully	811	621	451	72.6%	24	12.6%	5.1%
Todd	2,572	2,210	1,025	46.4%	3	0.8%	0.3%
Tripp	3,023	2,573	1,895	73.6%	56	12.4%	2.9%
Turner	3,800	3,332	2,537	76.1%	50	10.7%	1.9%
Union	4,286	3,859	2,806	72.7%	52	12.2%	1.8%
Walworth	2,928	2,447	1,750	71.5%	67	13.9%	3.7%
Yankton	7,571	7,107	4,690	66.0%	43	9.3%	0.9%
Ziebach	800	630	367	58.3%	2	1.2%	0.5%

source: U.S. Bureau of the Census

Table 5.17 South Dakota Owner Housing Supply - 1990

	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Aberdeen	10,689	9,998	5,663	56.6%	59	8.5%	1.0%
Belle Fourche	1,973	1,739	1,073	61.7%	21	9.0%	1.9%
Black Hawk	621	594	511	86.0%	0	0.0%	0.0%
Brookings	6,012	5,685	2,749	48.4%	22	6.7%	0.8%
Deadwood	896	800	491	61.4%	5	5.2%	1.0%
Ellsworth AFB	1,876	1,609	26	1.6%	0	0.0%	0.0%
Huron	5,608	5,258	3,222	61.3%	23	6.6%	0.7%
Lead	1,654	1,477	983	66.6%	25	14.1%	2.5%
Madison	2,613	2,474	1,537	62.1%	4	2.9%	0.3%
Mitchell	6,064	5,681	3,193	56.2%	35	9.1%	1.1%
Pierre	5,390	5,063	3,068	60.6%	48	14.7%	1.5%
Rapid City	22,530	21,152	12,114	57.3%	198	14.4%	1.6%
Rapid Valley	2,094	1,989	1,606	80.7%	26	24.8%	1.6%
Sioux Falls	41,568	39,790	23,409	58.8%	158	8.9%	0.7%
Spearfish	2,913	2,802	1,270	45.3%	17	15.3%	1.3%
Sturgis	2,358	2,192	1,280	58.4%	18	10.8%	1.4%
Vermillion	3,428	3,275	1,505	46.0%	0	0.0%	0.0%
Watertown	7,631	7,043	4,492	63.8%	74	12.6%	1.6%
Yankton	5,219	4,977	3,036	61.0%	33	13.6%	1.1%

source: U.S. Bureau of the Census

Table 5.18 South Dakota Owner Housing Supply - 2000

County	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
South Dakota	323,208	290,245	197,907	68.2%	4,309	13.1%	2.1%
Aurora	1,298	1,165	886	76.1%	29	21.8%	3.2%
Beadle	8,206	7,210	4,882	67.7%	157	15.8%	3.1%
Bennett	1,278	1,123	668	59.5%	19	12.3%	2.8%
Bon Homme	3,007	2,635	2,006	76.1%	74	19.9%	3.6%
Brookings	11,576	10,665	6,207	58.2%	83	9.1%	1.3%
Brown	15,861	14,638	9,705	66.3%	203	16.6%	2.0%
Brule	2,272	1,998	1,422	71.2%	27	9.9%	1.9%
Buffalo	602	526	227	43.2%	12	15.8%	5.0%
Butte	4,059	3,516	2,579	73.4%	73	13.4%	2.8%
Campbell	962	725	595	82.1%	43	18.1%	6.7%
Charles Mix	3,853	3,343	2,283	68.3%	55	10.8%	2.4%
Clark County	1,880	1,598	1,289	80.7%	70	24.8%	5.2%
Clay County	5,438	4,878	2,653	54.4%	82	14.6%	3.0%
Codington	11,324	10,357	7,263	70.1%	154	15.9%	2.1%
Corson	1,536	1,271	752	59.2%	15	5.7%	2.0%
Custer	3,624	2,970	2,286	77.0%	77	11.8%	3.3%
Davison	8,093	7,585	4,684	61.8%	86	16.9%	1.8%
Day	3,618	2,586	1,969	76.1%	60	5.8%	3.0%
Deuel	2,172	1,843	1,475	80.0%	39	11.9%	2.6%
Dewey	2,133	1,863	1,030	55.3%	15	5.6%	1.4%
Douglas	1,453	1,321	1,070	81.0%	20	15.2%	1.8%
Edmunds	2,022	1,681	1,378	82.0%	36	10.6%	2.5%
Fall River	3,812	3,127	2,172	69.5%	108	15.8%	4.7%
Faulk	1,235	1,014	826	81.5%	41	18.6%	4.7%
Grant	3,456	3,116	2,412	77.4%	57	16.8%	2.3%
Gregory	2,405	2,022	1,510	74.7%	59	15.4%	3.8%
Haakon	1,002	870	669	76.9%	19	14.4%	2.8%
Hamlin	2,626	2,048	1,676	81.8%	51	8.8%	3.0%
Hand	1,840	1,543	1,143	74.1%	26	8.8%	2.2%
Hanson	1,218	1,115	883	79.2%	22	21.4%	2.4%
Harding	804	525	387	73.7%	35	12.5%	8.3%
Hughes	7,055	6,512	4,310	66.2%	59	10.9%	1.4%
Hutchinson	3,517	3,190	2,514	78.8%	62	19.0%	2.4%
Hyde	769	679	486	71.6%	15	16.7%	3.0%
Jackson	1,173	945	601	63.6%	12	5.3%	2.0%
Jerauld	1,167	987	712	72.1%	35	19.4%	4.7%
Jones	614	509	369	72.5%	7	6.7%	1.9%
Kingsbury	2,724	2,406	1,830	76.1%	55	17.3%	2.9%
Lake	5,282	4,372	3,082	70.5%	72	7.9%	2.3%
Lawrence	10,427	8,881	5,755	64.8%	111	7.2%	1.9%
Lincoln	9,131	8,782	6,998	79.7%	86	24.6%	1.2%
Lyman	1,636	1,400	963	68.8%	27	11.4%	2.7%
McCook	2,383	2,204	1,738	78.9%	31	17.3%	1.8%
McPherson	1,465	1,227	1,021	83.2%	31	13.0%	2.9%
Marshall	2,562	1,844	1,436	77.9%	43	6.0%	2.9%
Meade	10,149	8,805	6,006	68.2%	98	7.3%	1.6%
Mellette	824	694	451	65.0%	14	10.8%	3.0%
Miner	1,408	1,212	926	76.4%	25	12.8%	2.6%

Table 5.18 South Dakota Owner Housing Supply – 2000 (continued)

County	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Minnehaha	60,237	57,996	37,512	64.7%	451	20.1%	1.2%
Moody	2,745	2,526	1,832	72.5%	52	23.7%	2.8%
Pennington	37,249	34,641	22,931	66.2%	351	13.5%	1.5%
Perkins	1,854	1,429	1,095	76.6%	105	24.7%	8.8%
Potter	1,760	1,145	906	79.1%	31	5.0%	3.3%
Roberts	4,734	3,683	2,538	68.9%	69	6.6%	2.6%
Sanborn	1,220	1,043	810	77.7%	35	19.8%	4.1%
Shannon	3,123	2,785	1,380	49.6%	45	13.3%	3.2%
Spink	3,352	2,847	2,102	73.8%	123	24.4%	5.5%
Stanley	1,277	1,111	851	76.6%	20	12.0%	2.3%
Sully	844	630	478	75.9%	20	9.3%	4.0%
Todd	2,766	2,462	1,109	45.0%	10	3.3%	0.9%
Tripp	3,036	2,550	1,912	75.0%	35	7.2%	1.8%
Turner	3,852	3,510	2,715	77.4%	50	14.6%	1.8%
Union	5,345	4,927	3,670	74.5%	104	24.9%	2.8%
Walworth	3,144	2,506	1,785	71.2%	98	15.4%	5.2%
Yankton	8,840	8,187	5,654	69.1%	71	10.9%	1.2%
Ziebach	879	741	442	59.6%	9	6.5%	2.0%

source: U.S. Bureau of the Census

Table 5.19 South Dakota Owner Housing Supply - 2000

	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Aberdeen	11,247	10,559	6,280	59.5%	102	14.8%	1.6%
Belle Fourche	2,094	1,825	1,171	64.2%	33	12.3%	2.7%
Black Hawk	875	851	774	91.0%	0	0.0%	0.0%
Brookings	7,371	6,963	3,218	46.2%	41	10.0%	1.3%
Deadwood	809	663	335	50.5%	5	3.4%	1.5%
Ellsworth AFB	1,094	1,077	33	3.1%	0	0.0%	0.0%
Huron	5,890	5,266	3,312	62.9%	126	20.2%	3.7%
Lead	1,586	1,278	867	67.8%	24	7.8%	2.7%
Madison	2,728	2,609	1,621	62.1%	35	29.4%	2.1%
Mitchell	6,567	6,128	3,454	56.4%	65	14.8%	1.8%
Pierre	5,979	5,592	3,549	63.5%	45	11.6%	1.3%
Rapid City	25,127	24,012	14,206	59.2%	177	15.9%	1.2%
Rapid Valley	2,475	2,411	2,059	85.4%	46	71.9%	2.2%
Sioux Falls	51,724	49,761	30,364	61.0%	334	17.0%	1.1%
Spearfish	3,907	3,657	1,828	50.0%	23	9.2%	1.2%
Sturgis	2,995	2,732	1,753	64.2%	32	12.2%	1.8%
Vermillion	3,956	3,640	1,679	46.1%	57	18.0%	3.3%
Watertown	9,196	8,389	5,548	66.1%	127	15.7%	2.2%
Yankton	5,665	5,344	3,324	62.2%	20	6.2%	0.6%

source: U.S. Bureau of the Census

Table 5.20 South Dakota Owner Housing Supply Percent Change, 1990 - 2000

County	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
South Dakota	10.5%	12.0%	15.6%	3.2%	48.1%	50.1%	27.5%
Aurora	-3.3%	1.7%	0.8%	-0.8%	11.5%	64.4%	10.3%
Beadle	1.4%	-1.8%	1.1%	2.9%	185.5%	115.5%	176.8%
Bennett	-1.1%	9.0%	-0.1%	-8.4%	137.5%	301.5%	134.0%
Bon Homme	-2.6%	-0.5%	0.0%	0.5%	8.8%	28.7%	8.5%
Brookings	17.8%	19.7%	18.9%	-0.7%	88.6%	89.3%	57.9%
Brown	5.0%	5.6%	11.2%	5.4%	111.5%	113.4%	88.2%
Brule	-0.1%	0.1%	-1.8%	-1.9%	-27.0%	-25.7%	-25.2%
Buffalo	12.5%	17.9%	20.1%	1.8%	500.0%	602.6%	379.5%
Butte	15.9%	15.9%	25.1%	7.9%	62.2%	40.1%	28.8%
Campbell	1.9%	-5.5%	-6.0%	-0.6%	34.4%	0.4%	40.1%
Charles Mix	2.7%	3.4%	4.0%	0.5%	27.9%	30.2%	22.5%
Clark	-7.2%	-6.0%	-3.2%	2.9%	89.2%	118.7%	90.6%
Clay	11.2%	10.0%	13.1%	2.8%	1950.0%	1580.3%	1661.4%
Codington	18.7%	18.5%	22.9%	3.7%	54.0%	27.4%	24.8%
Corson	-1.3%	-2.5%	-2.6%	-0.1%	-16.7%	-20.1%	-14.2%
Custer	20.7%	26.3%	35.1%	7.0%	11.6%	11.1%	-16.8%
Davison	8.1%	9.2%	11.5%	2.1%	115.0%	129.4%	91.2%
Day	-7.6%	-5.3%	-2.3%	3.2%	-15.5%	-3.2%	-13.1%
Deuel	-1.6%	4.3%	6.3%	2.0%	77.3%	137.6%	65.0%
Dewey	0.5%	8.3%	21.7%	12.5%	87.5%	179.2%	53.2%
Douglas	-4.2%	-2.3%	0.7%	3.0%	25.0%	56.3%	23.7%
Edmunds	0.9%	0.7%	4.0%	3.3%	-36.8%	-38.0%	-38.3%
Fall River	3.3%	9.2%	15.7%	5.9%	-1.8%	18.7%	-14.4%
Faulk	-4.0%	-4.1%	-2.5%	1.7%	46.4%	51.7%	47.8%
Grant	-2.6%	-1.2%	4.5%	5.7%	35.7%	57.7%	29.2%
Gregory	-7.3%	-5.5%	-3.3%	2.3%	68.6%	100.7%	71.6%
Haakon	-6.4%	-6.0%	-1.3%	5.0%	0.0%	9.8%	1.3%
Hamlin	5.0%	10.5%	16.2%	5.2%	88.9%	111.1%	60.7%
Hand	-10.4%	-5.0%	-1.1%	4.1%	85.7%	167.6%	85.9%
Hanson	-1.1%	4.0%	10.1%	5.9%	0.0%	55.3%	-9.0%
Harding	3.6%	-11.3%	-10.8%	0.6%	337.5%	188.5%	358.2%
Hughes	12.8%	12.7%	18.0%	4.7%	-23.4%	-33.0%	-34.6%
Hutchinson	-3.8%	-1.0%	-1.4%	-0.4%	24.0%	65.3%	25.1%
Hyde	-5.8%	-0.1%	-1.0%	-0.9%	-31.8%	3.0%	-30.2%
Jackson	2.3%	4.7%	4.5%	-0.1%	-25.0%	-19.7%	-27.7%
Jerauld	-1.3%	2.2%	1.3%	-0.9%	1650.0%	2000.0%	1551.6%
Jones	-12.2%	-1.9%	-7.5%	-5.7%	40.0%	140.0%	50.4%
Kingsbury	-1.5%	2.1%	5.2%	3.1%	1.9%	30.7%	-3.1%
Lake	2.6%	8.5%	13.2%	4.4%	200.0%	268.6%	161.2%
Lawrence	14.7%	12.0%	13.2%	1.0%	82.0%	37.2%	59.7%
Lincoln	56.8%	60.8%	61.8%	0.6%	30.3%	35.2%	-19.3%
Lyman	7.4%	10.4%	3.5%	-6.2%	0.0%	8.1%	-3.3%
McCook	0.5%	2.8%	5.3%	2.5%	-6.1%	18.6%	-10.6%
McPherson	-6.4%	-7.9%	-5.7%	2.3%	-13.9%	-15.3%	-8.4%
Marshall	-3.0%	-3.9%	2.6%	6.7%	34.4%	34.9%	30.1%
Meade	33.7%	24.3%	27.0%	2.2%	32.4%	-49.9%	4.2%
Mellette	-9.5%	1.9%	0.4%	-1.4%	7.7%	89.7%	7.0%

Table 5.20 South Dakota Owner Housing Supply Percent Change, 1990 – 2000 (continued)

County	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Miner	-4.5%	-5.0%	-2.9%	2.2%	92.3%	94.3%	95.5%
Minnehaha	21.0%	21.6%	26.3%	3.9%	103.2%	90.3%	60.1%
Moody	3.0%	5.3%	7.3%	1.9%	116.7%	165.1%	99.1%
Pennington	10.4%	13.4%	22.3%	7.9%	4.2%	27.3%	-14.6%
Perkins	-7.6%	-9.9%	-9.5%	0.4%	144.2%	141.9%	155.0%
Potter	5.8%	-8.3%	-3.7%	5.0%	3.3%	-30.3%	7.1%
Roberts	0.1%	1.8%	5.5%	3.7%	-13.8%	-9.0%	-17.8%
Sanborn	-8.0%	-1.5%	-1.0%	0.5%	94.4%	193.3%	92.4%
Shannon	15.7%	26.3%	39.3%	10.3%	309.1%	497.9%	187.7%
Spink	-5.4%	-5.8%	-1.9%	4.2%	261.8%	274.7%	253.8%
Stanley	20.9%	20.6%	25.5%	4.1%	300.0%	225.3%	213.7%
Sully	4.1%	1.4%	6.0%	4.5%	-16.7%	-26.0%	-20.5%
Todd	7.5%	11.4%	8.2%	-2.9%	233.3%	296.9%	206.2%
Tripp	0.4%	-0.9%	0.9%	1.8%	-37.5%	-42.1%	-37.4%
Turner	1.4%	5.3%	7.0%	1.6%	0.0%	36.8%	-6.4%
Union	24.7%	27.7%	30.8%	2.4%	100.0%	104.3%	51.5%
Walworth	7.4%	2.4%	2.0%	-0.4%	46.3%	10.3%	41.1%
Yankton	16.8%	15.2%	20.6%	4.7%	65.1%	17.3%	36.5%
Ziebach	9.9%	17.6%	20.4%	2.4%	350.0%	454.3%	268.2%

source: U.S. Bureau of the Census

Table 5.21 South Dakota Owner Housing Supply Percent Change, 1990 - 2000

	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Aberdeen	5.2%	5.6%	10.9%	5.0%	72.9%	73.6%	55.0%
Belle Fourche	6.1%	4.9%	9.1%	4.0%	57.1%	36.7%	42.8%
Black Hawk	40.9%	43.3%	51.5%	5.7%	*	*	*
Brookings	22.6%	22.5%	17.1%	-4.4%	86.4%	49.4%	58.5%
Deadwood	-9.7%	-17.1%	-31.8%	-17.7%	0.0%	-34.2%	45.9%
Ellsworth AFB	-41.7%	-33.1%	26.9%	89.6%	*	*	*
Huron	5.0%	0.2%	2.8%	2.6%	447.8%	207.3%	417.1%
Lead	-4.1%	-13.5%	-11.8%	1.9%	-4.0%	-44.8%	8.6%
Madison	4.4%	5.5%	5.5%	0.0%	775.0%	922.1%	714.2%
Mitchell	8.3%	7.9%	8.2%	0.3%	85.7%	62.0%	70.4%
Pierre	10.9%	10.4%	15.7%	4.7%	-6.3%	-20.8%	-18.7%
Rapid City	11.5%	13.5%	17.3%	3.3%	-10.6%	10.5%	-23.5%
Rapid Valley	18.2%	21.2%	28.2%	5.8%	76.9%	190.3%	37.2%
Sioux Falls	24.4%	25.1%	29.7%	3.7%	111.4%	91.5%	62.3%
Spearfish	34.1%	30.5%	43.9%	10.3%	35.3%	-39.9%	-5.9%
Sturgis	27.0%	24.6%	37.0%	9.9%	77.8%	12.2%	29.3%
Vermillion	15.4%	11.1%	11.6%	0.4%	*	*	*
Watertown	20.5%	19.1%	23.5%	3.7%	71.6%	25.0%	38.1%
Yankton	8.5%	7.4%	9.5%	2.0%	-39.4%	-54.3%	-44.4%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

d. Homeowner Housing by Units Per Structure and Manufactured Homes

South Dakota's owner-occupied units are predominantly single family units. There were 169,703 single family units (85.7% of the state's owner-occupied units) in South Dakota in 2000. This high value confirms the preference for single family dwellings by owner households. In 2000, a total of 3,082 (1.6%) multifamily units and 25,029 (12.6%) manufactured units were owner-occupied, while 93 (less than 0.1%) units classified as other were owner-occupied.

- *County highlights:* The highest county single family owner-occupied rate was in Hutchinson County, which had a 95.2% (2,394) rate. Conversely, the lowest single family owner-occupied rate was in Shannon County, with a rate of 57.4% (792). Owner-occupied multifamily rates in South Dakota are very low, due to the nature of a multifamily unit structure. Faulk County had the highest owner-occupied multifamily rate in 2000, with 3.1% (26) of its multifamily units occupied by those who own the unit. Four counties – Harding, Perkins, Tripp, and Ziebach – have no multifamily units that are owner-occupied. In the owner-occupied manufactured homes category, Shannon County has the highest rate, with manufactured homes making up 42.2% (582) of its owner-occupied units. On the other hand, Hutchinson County's rate is 3.5% (88), the lowest in the state.

- *Defined geographic area highlights:* Of the defined geographic areas, the rate of 92.6% (3,068) in Huron was the highest single family owner-occupied rate, while Ellsworth Air

Force Base had the lowest rate at 21.2% (7). Lead had the highest multifamily owner-occupied rate, 5.5% (48), while two defined geographic areas – Black Hawk and Ellsworth Air Force Base – had no multifamily owner-occupied units. The rate of owner-occupied manufactured homes in Ellsworth Air Force Base was the highest of the defined geographic areas, at 78.8% (26) of owner-occupied units, while the rate of 4.4% (145) in Huron was the lowest of the defined geographic areas.

Further information on South Dakota's owner housing supply by type, including owner information by county and defined geographic area for 1990 and 2000, is found in Tables 5.22 and 5.23.

Table 5.22 South Dakota Owner Housing by Units Per Structure and Manufactured Homes - 2000

County	Total Owner-occupied Units	Single family		Multifamily		Manufactured Homes		Other	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
South Dakota	197,907	169,703	85.7%	3,082	1.6%	25,029	12.6%	93	0.0%
Aurora	886	825	93.1%	5	0.6%	54	6.1%	2	0.2%
Beadle	4,882	4,466	91.5%	116	2.4%	300	6.1%	0	0.0%
Bennett	668	508	76.0%	9	1.3%	151	22.6%	0	0.0%
Bon Homme	2,006	1,862	92.8%	23	1.1%	121	6.0%	0	0.0%
Brookings	6,207	5,317	85.7%	106	1.7%	784	12.6%	0	0.0%
Brown	9,705	8,449	87.1%	251	2.6%	1,002	10.3%	3	0.0%
Brule	1,422	1,168	82.1%	35	2.5%	215	15.1%	4	0.3%
Buffalo	227	196	86.3%	1	0.4%	30	13.2%	0	0.0%
Butte	2,579	1,822	70.6%	39	1.5%	710	27.5%	8	0.3%
Campbell	595	520	87.4%	2	0.3%	73	12.3%	0	0.0%
Charles Mix	2,283	2,074	90.8%	20	0.9%	189	8.3%	0	0.0%
Clark	1,289	1,211	93.9%	13	1.0%	65	5.0%	0	0.0%
Clay	2,653	2,196	82.8%	17	0.6%	440	16.6%	0	0.0%
Codington	7,263	6,232	85.8%	110	1.5%	921	12.7%	0	0.0%
Corson	752	606	80.6%	5	0.7%	141	18.8%	0	0.0%
Custer	2,286	1,600	70.0%	11	0.5%	671	29.4%	4	0.2%
Davison	4,684	4,215	90.0%	93	2.0%	369	7.9%	7	0.1%
Day	1,969	1,825	92.7%	6	0.3%	138	7.0%	0	0.0%
Deuel	1,475	1,359	92.1%	11	0.7%	103	7.0%	2	0.1%
Dewey	1,030	719	69.8%	2	0.2%	309	30.0%	0	0.0%
Douglas	1,070	988	92.3%	9	0.8%	73	6.8%	0	0.0%
Edmunds	1,378	1,238	89.8%	7	0.5%	133	9.7%	0	0.0%
Fall River	2,172	1,691	77.9%	60	2.8%	421	19.4%	0	0.0%
Faulk	826	708	85.7%	26	3.1%	92	11.1%	0	0.0%
Grant	2,412	2,149	89.1%	28	1.2%	235	9.7%	0	0.0%
Gregory	1,510	1,319	87.4%	2	0.1%	187	12.4%	2	0.1%
Haakon	669	530	79.2%	7	1.0%	132	19.7%	0	0.0%
Hamlin	1,676	1,517	90.5%	11	0.7%	144	8.6%	4	0.2%
Hand	1,143	1,017	89.0%	4	0.3%	122	10.7%	0	0.0%
Hanson	883	816	92.4%	23	2.6%	44	5.0%	0	0.0%
Harding	387	328	84.8%	0	0.0%	59	15.2%	0	0.0%
Hughes	4,310	3,465	80.4%	5	0.1%	840	19.5%	0	0.0%
Hutchinson	2,514	2,394	95.2%	32	1.3%	88	3.5%	0	0.0%
Hyde	486	439	90.3%	8	1.6%	39	8.0%	0	0.0%
Jackson	601	425	70.7%	8	1.3%	167	27.8%	1	0.2%
Jerauld	712	647	90.9%	4	0.6%	61	8.6%	0	0.0%
Jones	369	295	79.9%	5	1.4%	69	18.7%	0	0.0%
Kingsbury	1,830	1,670	91.3%	14	0.8%	146	8.0%	0	0.0%
Lake	3,082	2,819	91.5%	39	1.3%	222	7.2%	2	0.1%
Lawrence	5,755	4,348	75.6%	148	2.6%	1,249	21.7%	10	0.2%
Lincoln	6,998	6,647	95.0%	78	1.1%	273	3.9%	0	0.0%
Lyman	963	757	78.6%	3	0.3%	201	20.9%	2	0.2%
McCook	1,738	1,599	92.0%	15	0.9%	122	7.0%	2	0.1%
McPherson	1,021	913	89.4%	26	2.5%	82	8.0%	0	0.0%
Marshall	1,436	1,289	89.8%	15	1.0%	132	9.2%	0	0.0%

Table 5.22 South Dakota Owner Housing by Units Per Structure and Manufactured Homes – 2000 (continued)

County	Total Owner-occupied Units	Single family		Multifamily		Manufactured Homes		Other	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Meade	6,006	4,546	75.7%	29	0.5%	1,423	23.7%	8	0.1%
Mellette	451	337	74.7%	4	0.9%	110	24.4%	0	0.0%
Miner	926	869	93.8%	4	0.4%	53	5.7%	0	0.0%
Minnehaha	37,512	33,241	88.6%	921	2.5%	3,348	8.9%	2	0.0%
Moody	1,832	1,647	89.9%	35	1.9%	148	8.1%	2	0.1%
Pennington	22,931	18,410	80.3%	455	2.0%	4,045	17.6%	21	0.1%
Perkins	1,095	867	79.2%	0	0.0%	228	20.8%	0	0.0%
Potter	906	807	89.1%	3	0.3%	96	10.6%	0	0.0%
Roberts	2,538	2,306	90.9%	12	0.5%	220	8.7%	0	0.0%
Sanborn	810	717	88.5%	7	0.9%	86	10.6%	0	0.0%
Shannon	1,380	792	57.4%	6	0.4%	582	42.2%	0	0.0%
Spink	2,102	1,846	87.8%	29	1.4%	227	10.8%	0	0.0%
Stanley	851	614	72.2%	20	2.4%	215	25.3%	2	0.2%
Sully	478	393	82.2%	4	0.8%	81	16.9%	0	0.0%
Todd	1,109	848	76.5%	1	0.1%	260	23.4%	0	0.0%
Tripp	1,912	1,569	82.1%	0	0.0%	343	17.9%	0	0.0%
Turner	2,715	2,557	94.2%	7	0.3%	151	5.6%	0	0.0%
Union	3,670	3,322	90.5%	7	0.2%	338	9.2%	3	0.1%
Walworth	1,785	1,515	84.9%	17	1.0%	253	14.2%	0	0.0%
Yankton	5,654	4,983	88.1%	69	1.2%	600	10.6%	2	0.0%
Ziebach	442	339	76.7%	0	0.0%	103	23.3%	0	0.0%

source: U.S. Bureau of the Census

Table 5.23 South Dakota Owner Housing by Units Per Structure and Manufactured Homes - 2000

	Total Owner-occupied Units	Single-family		Multi-family		Manufactured Homes		Other	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Aberdeen	6,280	5,648	89.9%	226	3.6%	406	6.5%	0	0.0%
Belle Fourche	1,171	959	81.9%	30	2.6%	174	14.9%	8	0.7%
Black Hawk	774	611	78.9%	0	0.0%	163	21.1%	0	0.0%
Brookings	3,218	2,759	85.7%	91	2.8%	368	11.4%	0	0.0%
Deadwood	335	289	86.3%	16	4.8%	30	9.0%	0	0.0%
Ellsworth AFB	33	7	21.2%	0	0.0%	26	78.8%	0	0.0%
Huron	3,312	3,068	92.6%	99	3.0%	145	4.4%	0	0.0%
Lead	867	740	85.4%	48	5.5%	73	8.4%	6	0.7%
Madison	1,621	1,473	90.9%	16	1.0%	132	8.1%	0	0.0%
Mitchell	3,454	3,091	89.5%	91	2.6%	265	7.7%	7	0.2%
Pierre	3,549	2,908	81.9%	5	0.1%	636	17.9%	0	0.0%
Rapid City	14,206	12,364	87.0%	425	3.0%	1417	10.0%	0	0.0%
Rapid Valley	2,059	1,614	78.4%	7	0.3%	438	21.3%	0	0.0%
Sioux Falls	30,364	26,573	87.5%	943	3.1%	2848	9.4%	0	0.0%
Spearfish	1,828	1,383	75.7%	41	2.2%	404	22.1%	0	0.0%
Sturgis	1,753	1,385	79.0%	8	0.5%	360	20.5%	0	0.0%
Vermillion	1,679	1,309	78.0%	17	1.0%	353	21.0%	0	0.0%
Watertown	5,548	4,809	86.7%	95	1.7%	644	11.6%	0	0.0%
Yankton	3,324	3,012	90.6%	63	1.9%	249	7.5%	0	0.0%

source: U.S. Bureau of the Census

e. Value of Homeowner Housing

According to the 2000 Census, the median housing value for owner-occupied units in South Dakota was $79,600.

- *County highlights:* The highest median housing value in the state, $104,100, was reported in Lincoln County, while the lowest was reported as $20,100 in McPherson County.

- *Defined geographic area highlights:* In defined geographic areas, Sioux Falls had the highest median housing value, $101,700, while Ellsworth Air Force Base's $27,500 was the lowest value.

Further information on the value of South Dakota's owner housing supply, including owner information by county and defined geographic area for 1990 and 2000, is found in Tables 5.24 and 5.25. Table 5.26 provides the percent of owner units that are affordable by annual income as a percent of MFI by county, based on the findings of Tables 5.1 - 5.3.

Table 5.24 South Dakota Value of Owner Units - 2000

County	Specified Owner-occupied Units	Median Value ($)	Value ($000)								
			less than 50	50 - 79	80 - 99	100 - 124	125 - 149	150 - 199	200 - 249	250 - 499	500 or more
South Dakota	137,531	79,600	33,332	35,913	25,472	16,592	10,271	8,957	3,213	3,344	437
Aurora	497	32,600	352	113	23	0	6	0	0	0	3
Beadle	3,610	56,000	1,576	1,134	475	208	65	128	24	0	0
Bennett	318	36,500	201	76	29	4	5	3	0	0	0
Bon Homme	1,291	46,100	707	398	103	54	18	4	4	3	0
Brookings	4,058	88,500	516	1,007	1,071	559	345	387	89	84	0
Brown	7,191	72,700	1,840	2,279	1,260	816	442	287	141	111	15
Brule	837	64,900	282	307	116	58	25	33	12	0	4
Buffalo	125	26,300	92	11	11	6	0	3	2	0	0
Butte	1,360	60,200	558	391	232	101	32	33	9	2	2
Campbell	338	27,400	274	54	0	7	0	0	3	0	0
Charles Mix	1,456	49,100	741	420	151	82	21	13	6	16	6
Clark	732	36,700	457	188	56	20	6	2	0	3	0
Clay	1,689	79,500	277	578	306	225	118	112	26	47	0
Codington	5,305	84,200	722	1,666	1,152	745	429	371	79	141	0
Corson	404	21,600	317	49	27	0	9	2	0	0	0
Custer	1,073	89,100	184	284	199	107	73	120	68	38	0
Davison	3,552	71,600	854	1,238	569	325	176	220	81	89	0
Day	1,268	33,100	840	242	101	44	20	10	6	5	0
Deuel	836	44,400	467	208	80	33	25	20	0	3	0
Dewey	536	36,000	359	92	70	0	2	7	3	0	3
Douglas	607	34,600	414	150	26	4	9	2	0	2	0
Edmunds	919	42,000	505	210	85	51	16	21	22	9	0
Fall River	1,286	54,300	581	448	130	55	33	19	13	6	1
Faulk	471	31,600	330	95	26	8	2	4	0	4	2
Grant	1,626	60,400	633	512	242	143	61	11	14	5	5
Gregory	966	32,700	649	208	56	25	17	4	1	6	0
Haakon	363	46,200	201	76	58	15	5	6	0	2	0
Hamlin	1,059	49,300	539	321	114	58	12	10	5	0	0
Hand	682	45,700	376	191	82	4	0	11	16	2	0
Hanson	501	45,900	277	133	48	18	13	11	0	1	0
Harding	178	47,100	95	44	19	10	0	2	0	7	1
Hughes	3,261	94,400	259	661	984	533	379	328	92	25	0
Hutchinson	1,657	42,000	971	393	142	54	39	36	14	4	4
Hyde	294	33,800	194	53	37	4	4	0	2	0	0
Jackson	280	31,500	212	32	16	17	0	3	0	0	0
Jerauld	446	39,000	279	120	27	12	8	0	0	0	0
Jones	203	38,700	115	56	24	2	0	6	0	0	0
Kingsbury	1,164	42,900	662	289	119	45	19	17	2	6	5
Lake	2,238	73,800	522	785	343	193	217	96	41	41	0
Lawrence	3,658	87,700	663	831	832	490	305	348	86	93	10
Lincoln	5,571	104,100	514	892	1,230	902	537	610	330	516	40
Lyman	548	44,100	319	144	31	24	18	8	0	2	2
McCook	1,100	57,400	464	319	139	101	42	22	11	2	0
McPherson	654	20,100	541	75	12	9	1	2	6	6	2
Marshall	932	41,300	556	257	57	30	21	8	0	3	0
Meade	3,384	82,200	401	1,176	902	407	186	207	43	62	0
Mellette	213	25,800	164	30	9	4	4	2	0	0	0

Table 5.24 South Dakota Value of Owner Units – 2000 (continued)

County	Specified Owner-occupied Units	Median Value ($)	Value ($000)								
			less than 50	50 - 79	80 - 99	100 - 124	125 - 149	150 - 199	200 - 249	250 - 499	500 or more
Miner	542	26,500	407	89	29	10	0	3	0	4	0
Minnehaha	30,515	101,200	1,084	6,061	7,829	6,054	4,170	3,022	1,122	1,079	94
Moody	1,070	58,500	394	418	140	76	20	8	9	5	0
Pennington	16,920	90,900	1,088	5,371	3,308	2,648	1,578	1,710	573	513	131
Perkins	549	33,200	389	106	12	7	14	8	0	13	0
Potter	628	42,800	370	174	54	24	6	0	0	0	0
Roberts	1,592	43,500	929	308	183	64	49	39	4	8	8
Sanborn	404	30,300	297	72	17	8	2	2	4	0	2
Shannon	631	25,900	436	85	38	19	12	8	0	18	15
Spink	1,361	34,500	913	303	81	32	16	13	0	0	3
Stanley	452	83,900	74	128	105	45	34	34	24	8	0
Sully	252	55,600	117	56	47	18	8	0	4	2	0
Todd	673	27,500	427	129	75	2	0	13	7	6	14
Tripp	1,121	50,300	556	285	132	81	31	34	0	2	0
Turner	1,750	57,600	714	592	232	123	36	42	7	4	0
Union	2,704	89,600	440	697	454	237	216	255	100	247	58
Walworth	1,287	40,300	776	321	61	64	22	43	0	0	0
Yankton	4,139	77,900	741	1,438	845	461	288	171	105	83	7
Ziebach	204	38,300	128	44	9	7	4	3	3	6	0

source: U.S. Bureau of the Census

Table 5.25 South Dakota Value of Owner Units - 2000

	Specified Owner-occupied Units	Median Value ($)	Value ($000)								
			less than 50	50 - 79	80 - 99	100 - 124	125 - 149	150 - 199	200 - 249	250 - 499	500 or more
Aberdeen	5,317	72,800	1,244	1,839	959	614	278	199	101	68	15
Belle Fourche	938	63,200	341	328	180	68	14	7	0	0	0
Black Hawk	576	84,400	40	197	194	93	21	15	16	0	0
Brookings	2,506	93,900	142	568	770	383	246	290	53	54	0
Deadwood	273	71,800	63	108	50	21	10	14	7	0	0
Ellsworth AFB	7	27,500	7	0	0	0	0	0	0	0	0
Huron	2,852	57,900	1,173	961	369	163	65	103	18	0	0
Lead	716	45,700	406	209	57	16	0	11	17	0	0
Madison	1,407	74,900	272	536	252	133	151	45	18	0	0
Mitchell	2,890	69,600	678	1,083	484	246	118	144	63	74	0
Pierre	2,833	94,800	143	582	940	478	296	283	86	25	0
Rapid City	11,862	89,700	700	3,941	2,385	1,937	997	1,029	404	360	109
Rapid Valley	1,533	79,400	37	757	502	202	14	21	0	0	0
Sioux Falls	25,571	101,700	817	5,064	6,571	4,898	3,368	2,446	1,064	1,240	103
Spearfish	1,284	92,500	71	267	421	188	136	139	29	33	0
Sturgis	1,307	74,200	224	564	306	136	68	9	0	0	0
Vermillion	1,215	83,700	104	441	255	199	94	77	15	30	0
Watertown	4,539	84,600	526	1,495	1,011	648	350	319	68	122	0
Yankton	2,857	78,600	458	1,025	654	261	229	119	58	46	7

source: U.S. Bureau of the Census

Table 5.26 Percent of Owner Units that are Affordable by Annual Income as a Percent of MFI

County	30% MFI	50% MFI	80% MFI
Aurora	41.2%	68.8%	92.6%
Beadle	35.7%	63.3%	90.4%
Bennett	35.1%	58.5%	82.9%
Bon Homme	34.2%	56.8%	59.6%
Brookings	11.0%	31.9%	73.0%
Brown	21.2%	46.6%	79.9%
Brule	24.5%	47.2%	82.8%
Buffalo	30.5%	50.9%	75.2%
Butte	26.7%	45.3%	51.1%
Campbell	49.3%	81.4%	97.0%
Charles Mix	30.3%	50.7%	80.3%
Clark	38.7%	63.8%	89.1%
Clay	14.2%	42.7%	88.5%
Codington	11.5%	35.4%	85.5%
Corson	36.7%	61.0%	83.5%
Custer	12.6%	27.2%	60.7%
Davison	19.7%	39.8%	78.4%
Day	43.1%	69.0%	88.1%
Deuel	36.6%	59.7%	84.4%
Dewey	30.7%	51.0%	73.5%
Douglas	40.6%	67.8%	93.3%
Edmunds	39.5%	62.8%	85.4%
Fall River	31.3%	89.7%	86.5%
Faulk	41.8%	69.6%	90.5%
Grant	29.4%	52.9%	85.6%
Gregory	42.3%	69.0%	89.9%
Haakon	38.1%	60.6%	86.1%
Hamlin	38.7%	64.9%	92.3%
Hand	34.5%	57.3%	85.3%
Hanson	49.8%	78.1%	94.4%
Harding	34.5%	56.7%	81.6%
Hughes	7.8%	30.1%	78.7%
Hutchinson	38.9%	63.0%	86.2%
Hyde	49.1%	73.4%	96.7%
Jackson	46.6%	76.3%	87.8%
Jerauld	43.7%	70.3%	93.7%
Jones	38.4%	62.9%	90.8%
Kingsbury	42.8%	67.7%	92.0%
Lake	19.1%	45.2%	77.0%
Lawrence	13.0%	25.6%	59.4%
Lincoln	9.2%	29.1%	69.8%
Lyman	41.1%	66.2%	88.7%
McCook	30.5%	52.3%	81.9%
McPherson	43.8%	73.1%	90.9%
Marshall	38.7%	8.2%	89.3%

Table 5.26 Percent of Owner Units that are Affordable by Annual Income as a Percent of MFI (continued)

County	30% MFI	50% MFI	80% MFI
Meade	8.8%	55.1%	74.0%
Mellette	37.0%	61.7%	83.8%
Miner	57.8%	83.1%	97.1%
Minnehaha	3.6%	27.9%	76.6%
Moody	30.0%	61.1%	91.6%
Pennington	5.4%	28.1%	65.4%
Perkins	52.4%	78.6%	92.3%
Potter	39.8%	64.8%	91.1%
Roberts	36.3%	59.5%	79.4%
Sanborn	42.8%	71.3%	90.4%
Shannon	23.8%	39.7%	63.3%
Spink	46.3%	5.7%	93.0%
Stanley	11.3%	7.5%	59.7%
Sully	30.5%	3.7%	76.0%
Todd	25.0%	41.7%	65.2%
Tripp	32.5%	53.5%	76.4%
Turner	30.3%	50.4%	87.8%
Union	19.2%	46.6%	72.1%
Walworth	40.2%	67.0%	87.5%
Yankton	14.8%	24.7%	77.9%
Ziebach	27.2%	45.3%	68.4%

source: Mullin & Lonergan Associates, Inc.

f. Homeowner Housing by Indicators of Conditions

Housing quality, although generally a qualitative topic, can be quantified by certain census variables. These variables provide insight into certain issues that can cause housing units to become substandard. Three variables were evaluated in South Dakota as indicators of housing quality:

- **Age.** A structure's age is used to demonstrate the amount of time a unit has been in the housing inventory. Older housing requires continual maintenance. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. In 2000, 62,115 (31.4%) of South Dakota's owner-occupied units were built prior to 1950.

    - *County highlights:* Age of housing stock varies widely by county. While some counties, such as Miner, Aurora, Clark and Sanborn counties, had roughly double the state average of older housing, other counties (including Custer, Hughes, Meade, Pennington, Shannon, Stanley, Todd and Ziebach counties) had relatively low amounts of older housing. Twenty-eight counties experienced decreases in the percentage of older housing between 1990 and 2000.

- *Defined geographic area highlights:* Housing age in defined geographic areas also varied considerably. The cities of Deadwood and Lead had high rates of older housing stock (71.9%, 241 units, and 73.9%, 641 units, respectively), while places such as Black Hawk and Rapid Valley had rates less than 10.0%. Ellsworth Air Force Base had no owner-occupied units constructed prior to 1950. Of the defined geographic areas that had units over 50 years old in 1990 and 2000, all but one area saw increases in the percentage of older housing during that time period.

- **Lacking complete plumbing facilities.** The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. A total of 1,149 (0.6%) owner-occupied units in South Dakota lacked complete plumbing in 2000.

  - *County highlights:* Shannon County had, by far, the highest rate of owner-occupied units lacking complete plumbing – 21.2% (293). Four counties – Bennett, Buffalo, Todd, and Ziebach – had rates of over 4.0%. In contrast, ten counties – Butte, Campbell, Clay, Faulk, Hand, Hyde, Jerauld, Lyman, Potter, and Sully counties – had no housing units lacking complete plumbing facilities. Of the counties that had owner units without complete plumbing in 1990 and 2000, only eleven experienced increases in the percentage of owner units without complete plumbing during that time period.

  - *Defined geographic area highlights:* The majority of the defined geographic areas had no units lacking complete plumbing. Only seven – Lead, Madison, Mitchell, Rapid City, Rapid Valley, Sioux Falls, and Watertown – had owner-occupied units without complete plumbing in 2000. No defined geographic area had a rate over 1.0% of its owner-occupied housing stock. Of the ten defined geographic areas that had owner-occupied units lacking complete plumbing in 1990 and 2000, seven experienced decreases in the percentage of units without complete plumbing. Madison, Rapid City, and Sioux Falls experienced increases during that time period.

- **Overcrowding.** Overcrowding is directly related to the wear and tear sustained by the structure. More than one person per room (1.01 persons) is used as the threshold for defining living conditions as overcrowded. In 2000, there were 3,699 (1.9%) owner-occupied housing units with more than one person per room.

  - *County highlights:* County owner-occupied overcrowding rates, although generally low, were high in certain areas. Buffalo, Dewey, Shannon, Todd, and Ziebach counties had owner-occupied overcrowding rates in excess of 10.0%. In contrast, fifteen counties had owner-occupied overcrowding rates under 1.0%. Of the counties that had overcrowded owner-occupied units in 1990 and 2000, forty-two had increases in the overcrowding rates during that time.

- *Defined geographic area highlights:* Overcrowding in owner-occupied housing is not prevalent in the defined geographic areas. Although only Ellsworth Air Force Base had no overcrowding, only four areas – Belle Fourche, Black Hawk, Rapid Valley, and Spearfish – had overcrowding rates over 2.0%. The 5.9% rate, which represents 46 units, in Black Hawk was the highest among the defined geographic areas. Of the defined geographic areas that had overcrowded owner-occupied units, twelve experienced increases in their owner-occupied overcrowding rates between 1990 and 2000.

- **Cost burdened households.** Although statistically many households expend more than 30% of their income on housing, it should be noted that some of these households, i.e., immigrants, persons with disabilities, and people with Section 8 vouchers, choose to pay more than 30% of their income for housing and are assisted by affordable housing programs to enable them to do so. However, when a household spends more than 30% of its gross income on housing, it is considered excessive by housing economists. These households are classified as cost burdened. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among low-income households, who overall have fewer housing choices. In 2000, there were 20,747 owner households (15.1% of total owner households) that were cost burdened.

  - *County highlights:* Buffalo, Harding, Lawrence, Meade, and Ziebach counties had owner-occupied cost burdened household rates over 20.0%. Thirty-two counties had rates between 15.0% and 20.0%. Only one county, Hughes, had an owner-occupied cost burdened rate under 10.0% (9.5%, 310 households).

  - *Defined geographic area highlights:* Although two cities, Brookings and Pierre, had owner-occupied cost burdened rates under 10.0% (238 households, 9.5%, and 252 households, 8.9%, respectively), and Ellsworth Air Force Base had a 0.0% rate, four of the nineteen defined geographic areas had rates over 20.0%, and an additional seven had owner-occupied cost burdened rates over 15.0%.

Further information on the housing quality indicators of South Dakota's owner-occupied housing stock, including information by county and defined geographic area for 1990 and 2000, is found in Tables 5.27 through 5.32. Tables 5.33 and 5.34 show the number of cost burdened households in the state by county and defined geographic area in 2000.

Table 5.27 South Dakota Housing Quality Indicators (Owner Housing) - 1990

County	Total Owner-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
South Dakota	171,148	54,106	31.6%	1,607	0.9%	2,954	1.7%
Aurora	879	560	63.7%	8	0.9%	3	0.3%
Beadle	4,831	1,978	40.9%	22	0.5%	56	1.2%
Bennett	669	183	27.4%	43	6.4%	28	4.2%
Bon Homme	2,006	999	49.8%	43	2.1%	16	0.8%
Brookings	5,221	1,609	30.8%	37	0.7%	66	1.3%
Brown	8,724	2,962	34.0%	14	0.2%	71	0.8%
Brule	1,448	577	39.8%	11	0.8%	19	1.3%
Buffalo	189	61	32.3%	14	7.4%	30	15.9%
Butte	2,061	481	23.3%	6	0.3%	31	1.5%
Campbell	633	318	50.2%	4	0.6%	6	0.9%
Charles Mix	2,196	1,120	51.0%	30	1.4%	54	2.5%
Clark	1,332	806	60.5%	19	1.4%	5	0.4%
Clay	2,346	894	38.1%	8	0.3%	33	1.4%
Codington	5,909	1,734	29.3%	22	0.4%	50	0.8%
Corson	772	205	26.6%	44	5.7%	37	4.8%
Custer	1,692	365	21.6%	32	1.9%	31	1.8%
Davison	4,202	1,458	34.7%	23	0.5%	32	0.8%
Day	2,016	1,084	53.8%	50	2.5%	32	1.6%
Deuel	1,387	727	52.4%	24	1.7%	19	1.4%
Dewey	846	159	18.8%	33	3.9%	94	11.1%
Douglas	1,063	614	57.8%	6	0.6%	16	1.5%
Edmunds	1,325	542	40.9%	11	0.8%	25	1.9%
Fall River	1,878	558	29.7%	23	1.2%	51	2.7%
Faulk	847	383	45.2%	6	0.7%	33	3.9%
Grant	2,309	1,007	43.6%	15	0.6%	21	0.9%
Gregory	1,562	708	45.3%	23	1.5%	31	2.0%
Haakon	678	197	29.1%	4	0.6%	16	2.4%
Hamlin	1,442	820	56.9%	22	1.5%	30	2.1%
Hand	1,156	555	48.0%	5	0.4%	4	0.3%
Hanson	802	424	52.9%	20	2.5%	6	0.7%
Harding	434	145	33.4%	10	2.3%	8	1.8%
Hughes	3,653	562	15.4%	6	0.2%	37	1.0%
Hutchinson	2,549	1,179	46.3%	0	0.0%	12	0.5%
Hyde	491	249	50.7%	8	1.6%	8	1.6%
Jackson	575	138	24.0%	23	4.0%	27	4.7%
Jerauld	703	459	65.3%	13	1.8%	0	0.0%
Jones	399	114	28.6%	7	1.8%	14	3.5%
Kingsbury	1,739	1,055	60.7%	6	0.3%	9	0.5%
Lake	2,722	1,281	47.1%	9	0.3%	17	0.6%
Lawrence	5,086	1,587	31.2%	29	0.6%	106	2.1%
Lincoln	4,324	1,571	36.3%	15	0.3%	40	0.9%
Lyman	930	211	22.7%	10	1.1%	28	3.0%
McCook	1,651	945	57.2%	9	0.5%	25	1.5%
McPherson	1,083	494	45.6%	9	0.8%	18	1.7%
Marshall	1,400	663	47.4%	12	0.9%	11	0.8%

Table 5.27 South Dakota Housing Quality Indicators (Owner Housing) – 1990 (continued)

County	Total Owner-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Meade	4,730	719	15.2%	10	0.2%	102	2.2%
Mellette	449	102	22.7%	46	10.2%	37	8.2%
Miner	954	644	67.5%	15	1.6%	7	0.7%
Minnehaha	29,690	6,031	20.3%	86	0.3%	281	0.9%
Moody	1,707	825	48.3%	10	0.6%	30	1.8%
Pennington	18,751	1,522	8.1%	57	0.3%	263	1.4%
Perkins	1,210	461	38.1%	2	0.2%	4	0.3%
Potter	941	418	44.4%	10	1.1%	7	0.7%
Roberts	2,406	1,185	49.3%	25	1.0%	52	2.2%
Sanborn	818	539	65.9%	21	2.6%	10	1.2%
Shannon	991	152	15.3%	307	31.0%	372	37.5%
Spink	2,142	1,211	56.5%	11	0.5%	41	1.9%
Stanley	678	109	16.1%	2	0.3%	17	2.5%
Sully	451	152	33.7%	3	0.7%	5	1.1%
Todd	1,025	126	12.3%	49	4.8%	203	19.8%
Tripp	1,895	657	34.7%	24	1.3%	61	3.2%
Turner	2,537	1,511	59.6%	20	0.8%	14	0.6%
Union	2,806	1,079	38.5%	11	0.4%	38	1.4%
Walworth	1,750	563	32.2%	20	1.1%	28	1.6%
Yankton	4,690	1,290	27.5%	51	1.1%	33	0.7%
Ziebach	367	69	18.8%	39	10.6%	43	11.7%

source: U.S. Bureau of the Census

Table 5.28 South Dakota Housing Quality Indicators (Owner Housing) - 1990

County	Total Owner-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Aberdeen	5,663	1,770	31.3%	8	0.1%	33	0.6%
Belle Fourche	1,073	240	22.4%	0	0.0%	22	2.1%
Black Hawk	511	0	0.0%	0	0.0%	12	2.3%
Brookings	2,749	547	19.9%	9	0.3%	36	1.3%
Deadwood	491	303	61.7%	5	1.0%	3	0.6%
Ellsworth AFB	26	0	0.0%	0	0.0%	0	0.0%
Huron	3,222	1,283	39.8%	11	0.3%	47	1.5%
Lead	983	702	71.4%	0	0.0%	18	1.8%
Madison	1,537	647	42.1%	9	0.6%	13	0.8%
Mitchell	3,193	1,072	33.6%	21	0.7%	20	0.6%
Pierre	3,068	418	13.6%	0	0.0%	30	1.0%
Rapid City	12,114	1,021	8.4%	7	0.1%	109	0.9%
Rapid Valley	1,606	17	1.1%	0	0.0%	39	2.4%
Sioux Falls	23,409	4,096	17.5%	28	0.1%	237	1.0%
Spearfish	1,270	184	14.5%	0	0.0%	26	2.0%
Sturgis	1,280	310	24.2%	0	0.0%	3	0.2%
Vermillion	1,505	391	26.0%	0	0.0%	13	0.9%
Watertown	4,492	1,186	26.4%	10	0.2%	44	1.0%
Yankton	3,036	643	21.2%	12	0.4%	5	0.2%

source: U.S. Bureau of the Census

Table 5.29 South Dakota Housing Quality Indicators (Owner Housing) – 2000

County	Total Owner-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
South Dakota	197,907	62,115	31.4%	1,149	0.6%	3,699	1.9%
Aurora	886	551	62.2%	10	1.1%	14	1.6%
Beadle	4,882	2,220	45.5%	3	0.1%	56	1.1%
Bennett	668	176	26.3%	28	4.2%	41	6.1%
Bon Homme	2,006	1,081	53.9%	22	1.1%	32	1.6%
Brookings	6,207	2,059	33.2%	25	0.4%	43	0.7%
Brown	9,705	3,368	34.7%	12	0.1%	102	1.1%
Brule	1,422	574	40.4%	4	0.3%	28	2.0%
Buffalo	227	57	25.1%	10	4.4%	37	16.3%
Butte	2,579	765	29.7%	0	0.0%	60	2.3%
Campbell	595	307	51.6%	0	0.0%	5	0.8%
Charles Mix	2,283	1,013	44.4%	8	0.4%	59	2.6%
Clark	1,289	809	62.8%	2	0.2%	31	2.4%
Clay	2,653	952	35.9%	0	0.0%	22	0.8%
Codington	7,263	2,324	32.0%	18	0.2%	68	0.9%
Corson	752	229	30.5%	23	3.1%	55	7.3%
Custer	2,286	423	18.5%	21	0.9%	51	2.2%
Davison	4,684	1,854	39.6%	9	0.2%	56	1.2%
Day	1,969	1,082	55.0%	18	0.9%	15	0.8%
Deuel	1,475	724	49.1%	7	0.5%	21	1.4%
Dewey	1,030	210	20.4%	22	2.1%	114	11.1%
Douglas	1,070	619	57.9%	5	0.5%	36	3.4%
Edmunds	1,378	606	44.0%	6	0.4%	22	1.6%
Fall River	2,172	798	36.7%	27	1.2%	48	2.2%
Faulk	826	404	48.9%	0	0.0%	24	2.9%
Grant	2,412	1,035	42.9%	12	0.5%	16	0.7%
Gregory	1,510	744	49.3%	11	0.7%	21	1.4%
Haakon	669	202	30.2%	10	1.5%	20	3.0%
Hamlin	1,676	848	50.6%	2	0.1%	63	3.8%
Hand	1,143	549	48.0%	0	0.0%	12	1.0%
Hanson	883	517	58.6%	17	1.9%	29	3.3%
Harding	387	124	32.0%	2	0.5%	2	0.5%
Hughes	4,310	762	17.7%	9	0.2%	57	1.3%
Hutchinson	2,514	1,257	50.0%	15	0.6%	34	1.4%
Hyde	486	259	53.3%	0	0.0%	0	0.0%
Jackson	601	170	28.3%	16	2.7%	38	6.3%
Jerauld	712	382	53.7%	0	0.0%	21	2.9%
Jones	369	123	33.3%	3	0.8%	0	0.0%
Kingsbury	1,830	1,038	56.7%	5	0.3%	21	1.1%
Lake	3,082	1,318	42.8%	26	0.8%	22	0.7%
Lawrence	5,755	1,650	28.7%	32	0.6%	138	2.4%
Lincoln	6,998	1,869	26.7%	10	0.1%	75	1.1%
Lyman	963	239	24.8%	0	0.0%	48	5.0%
McCook	1,738	880	50.6%	13	0.7%	42	2.4%
McPherson	1,021	521	51.0%	4	0.4%	7	0.7%
Marshall	1,436	697	48.5%	5	0.3%	9	0.6%

Table 5.29 South Dakota Housing Quality Indicators (Owner Housing) – 2000 (continued)

County	Total Owner-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Meade	6,006	867	14.4%	24	0.4%	146	2.4%
Mellette	451	138	30.6%	16	3.5%	35	7.8%
Miner	926	593	64.0%	6	0.6%	6	0.6%
Minnehaha	37,512	8,349	22.3%	77	0.2%	428	1.1%
Moody	1,832	999	54.5%	11	0.6%	23	1.3%
Pennington	22,931	2,577	11.2%	100	0.4%	330	1.4%
Perkins	1,095	416	38.0%	8	0.7%	24	2.2%
Potter	906	390	43.0%	0	0.0%	14	1.5%
Roberts	2,538	1,278	50.4%	18	0.7%	55	2.2%
Sanborn	810	486	60.0%	3	0.4%	13	1.6%
Shannon	1,380	99	7.2%	293	21.2%	434	31.4%
Spink	2,102	1,072	51.0%	6	0.3%	46	2.2%
Stanley	851	164	19.3%	6	0.7%	9	1.1%
Sully	478	174	36.4%	0	0.0%	7	1.5%
Todd	1,109	146	13.2%	44	4.0%	159	14.3%
Tripp	1,912	622	32.5%	9	0.5%	53	2.8%
Turner	2,715	1,606	59.2%	6	0.2%	9	0.3%
Union	3,670	1,302	35.5%	7	0.2%	32	0.9%
Walworth	1,785	658	36.9%	11	0.6%	36	2.0%
Yankton	5,654	1,717	30.4%	14	0.2%	65	1.1%
Ziebach	442	73	16.5%	18	4.1%	60	13.6%

source: U.S. Bureau of the Census

Table 5.30 South Dakota Housing Quality Indicators (Owner Housing) - 2000

	Total Owner-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Aberdeen	6,280	2,168	34.5%	0	0.0%	78	1.2%
Belle Fourche	1,171	426	36.4%	0	0.0%	37	3.2%
Black Hawk	774	46	5.9%	0	0.0%	46	5.9%
Brookings	3,218	804	25.0%	0	0.0%	25	0.8%
Deadwood	335	241	71.9%	0	0.0%	3	0.9%
Ellsworth AFB	33	0	0.0%	0	0.0%	0	0.0%
Huron	3,312	1,546	46.7%	0	0.0%	29	0.9%
Lead	867	641	73.9%	2	0.2%	10	1.2%
Madison	1,621	598	36.9%	16	1.0%	9	0.6%
Mitchell	3,454	1,388	40.2%	7	0.2%	37	1.1%
Pierre	3,549	607	17.1%	0	0.0%	40	1.1%
Rapid City	14,206	1,891	13.3%	46	0.3%	145	1.0%
Rapid Valley	2,059	70	3.4%	6	0.3%	55	2.7%
Sioux Falls	30,364	6,237	20.5%	63	0.2%	358	1.2%
Spearfish	1,828	346	18.9%	0	0.0%	70	3.8%
Sturgis	1,753	444	25.3%	0	0.0%	17	1.0%
Vermillion	1,679	456	27.2%	0	0.0%	10	0.6%
Watertown	5,548	1,684	30.4%	7	0.1%	47	0.8%
Yankton	3,324	907	27.3%	0	0.0%	27	0.8%

source: U.S. Bureau of the Census

Table 5.31 South Dakota Housing Quality Indicators (Owner Housing)
Percent Change 1990 - 2000

County	Total Owner-occupied Units	Over 50 Years Old		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
South Dakota	15.6%	14.8%	-0.7%	-28.5%	-38.2%	25.2%	8.3%
Aurora	0.8%	-1.6%	-2.4%	25.0%	24.0%	366.7%	363.0%
Beadle	1.1%	12.2%	11.1%	-86.4%	-86.5%	0.0%	-1.0%
Bennett	-0.1%	-3.8%	-3.7%	-34.9%	-34.8%	46.4%	46.6%
Bon Homme	0.0%	8.2%	8.2%	-48.8%	-48.8%	100.0%	100.0%
Brookings	18.9%	28.0%	7.6%	-32.4%	-43.2%	-34.8%	-45.2%
Brown	11.2%	13.7%	2.2%	-14.3%	-22.9%	43.7%	29.1%
Brule	-1.8%	-0.5%	1.3%	-63.6%	-63.0%	47.4%	50.1%
Buffalo	20.1%	-6.6%	-22.2%	-28.6%	-40.5%	23.3%	2.7%
Butte	25.1%	59.0%	27.1%	-100.0%	-100.0%	93.5%	54.7%
Campbell	-6.0%	-3.5%	2.7%	-100.0%	-100.0%	-16.7%	-11.3%
Charles Mix	4.0%	-9.6%	-13.0%	-73.3%	-74.3%	9.3%	5.1%
Clark	-3.2%	0.4%	3.7%	-89.5%	-89.1%	520.0%	540.7%
Clay	13.1%	6.5%	-5.8%	-100.0%	-100.0%	-33.3%	-41.0%
Codington	22.9%	34.0%	9.0%	-18.2%	-33.4%	36.0%	10.6%
Corson	-2.6%	11.7%	14.7%	-47.7%	-46.3%	48.6%	52.6%
Custer	35.1%	15.9%	-14.2%	-34.4%	-51.4%	64.5%	21.8%
Davison	11.5%	27.2%	14.1%	-60.9%	-64.9%	75.0%	57.0%
Day	-2.3%	-0.2%	2.2%	-64.0%	-63.1%	-53.1%	-52.0%
Deuel	6.3%	-0.4%	-6.4%	-70.8%	-72.6%	10.5%	3.9%
Dewey	21.7%	32.1%	8.5%	-33.3%	-45.2%	21.3%	-0.4%
Douglas	0.7%	0.8%	0.2%	-16.7%	-17.2%	125.0%	123.5%
Edmunds	4.0%	11.8%	7.5%	-45.5%	-47.6%	-12.0%	-15.4%
Fall River	15.7%	43.0%	23.7%	17.4%	1.5%	-5.9%	-18.6%
Faulk	-2.5%	5.5%	8.2%	-100.0%	-100.0%	-27.3%	-25.4%
Grant	4.5%	2.8%	-1.6%	-20.0%	-23.4%	-23.8%	-27.1%
Gregory	-3.3%	5.1%	8.7%	-52.2%	-50.5%	-32.3%	-29.9%
Haakon	-1.3%	2.5%	3.9%	150.0%	153.4%	25.0%	26.7%
Hamlin	16.2%	3.4%	-11.0%	-90.9%	-92.2%	110.0%	80.7%
Hand	-1.1%	-1.1%	0.0%	-100.0%	-100.0%	200.0%	203.4%
Hanson	10.1%	21.9%	10.7%	-15.0%	-22.8%	383.3%	339.0%
Harding	-10.8%	-14.5%	-4.1%	-80.0%	-77.6%	-75.0%	-72.0%
Hughes	18.0%	35.6%	14.9%	50.0%	27.1%	54.1%	30.6%
Hutchinson	-1.4%	6.6%	8.1%	*	*	183.3%	187.3%
Hyde	-1.0%	4.0%	5.1%	-100.0%	-100.0%	-100.0%	-100.0%
Jackson	4.5%	23.2%	17.9%	-30.4%	-33.4%	40.7%	34.7%
Jerauld	1.3%	-16.8%	-17.8%	-100.0%	-100.0%	*	*
Jones	-7.5%	7.9%	16.7%	-57.1%	-53.7%	-100.0%	-100.0%
Kingsbury	5.2%	-1.6%	-6.5%	-16.7%	-20.8%	133.3%	121.7%
Lake	13.2%	2.9%	-9.1%	188.9%	155.1%	29.4%	14.3%
Lawrence	13.2%	4.0%	-8.1%	10.3%	-2.5%	30.2%	15.1%
Lincoln	61.8%	19.0%	-26.5%	-33.3%	-58.8%	87.5%	15.9%
Lyman	3.5%	13.3%	9.4%	-100.0%	-100.0%	71.4%	65.6%
McCook	5.3%	-6.9%	-11.5%	44.4%	37.2%	68.0%	59.6%
McPherson	-5.7%	5.5%	11.9%	-55.6%	-52.9%	-61.1%	-58.7%
Marshall	2.6%	5.1%	2.5%	-58.3%	-59.4%	-18.2%	-20.2%

Table 5.31 South Dakota Housing Quality Indicators (Owner Housing) Percent Change 1990 – 2000 (continued)

County	Total Owner-occupied Units	Over 50 Years Old		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Meade	27.0%	20.6%	-5.0%	140.0%	89.0%	43.1%	12.7%
Mellette	0.4%	35.3%	34.7%	-65.2%	-65.4%	-5.4%	-5.8%
Miner	-2.9%	-7.9%	-5.1%	-60.0%	-58.8%	-14.3%	-11.7%
Minnehaha	26.3%	38.4%	9.6%	-10.5%	-29.1%	52.3%	20.6%
Moody	7.3%	21.1%	12.8%	10.0%	2.5%	-23.3%	-28.6%
Pennington	22.3%	69.3%	38.5%	75.4%	43.5%	25.5%	2.6%
Perkins	-9.5%	-9.8%	-0.3%	300.0%	342.0%	500.0%	563.0%
Potter	-3.7%	-6.7%	-3.1%	-100.0%	-100.0%	100.0%	107.7%
Roberts	5.5%	7.8%	2.2%	-28.0%	-31.7%	5.8%	0.3%
Sanborn	-1.0%	-9.8%	-8.9%	-85.7%	-85.6%	30.0%	31.3%
Shannon	39.3%	-34.9%	-53.2%	-4.6%	-31.5%	16.7%	-16.2%
Spink	-1.9%	-11.5%	-9.8%	-45.5%	-44.4%	12.2%	14.3%
Stanley	25.5%	50.5%	19.9%	200.0%	139.0%	-47.1%	-57.8%
Sully	6.0%	14.5%	8.0%	-100.0%	-100.0%	40.0%	32.1%
Todd	8.2%	15.9%	7.1%	-10.2%	-17.0%	-21.7%	-27.6%
Tripp	0.9%	-5.3%	-6.2%	-62.5%	-62.8%	-13.1%	-13.9%
Turner	7.0%	6.3%	-0.7%	-70.0%	-72.0%	-35.7%	-39.9%
Union	30.8%	20.7%	-7.7%	-36.4%	-51.3%	-15.8%	-35.6%
Walworth	2.0%	16.9%	14.6%	-45.0%	-46.1%	28.6%	26.1%
Yankton	20.6%	33.1%	10.4%	-72.5%	-77.2%	97.0%	63.4%
Ziebach	20.4%	5.8%	-12.2%	-53.8%	-61.7%	39.5%	15.9%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Table 5.32 South Dakota Housing Quality Indicators (Owner Housing)
Percent Change 1990 - 2000

	Total Owner-occupied Units	Over 50 Years Old		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Aberdeen	10.9%	22.5%	10.5%	-100.0%	-100.0%	136.4%	113.1%
Belle Fourche	9.1%	77.5%	62.6%	*	*	68.2%	54.1%
Black Hawk	51.5%	*	*	*	*	283.3%	153.1%
Brookings	17.1%	47.0%	25.6%	-100.0%	-100.0%	-30.6%	-40.7%
Deadwood	-31.8%	-20.5%	16.6%	-100.0%	-100.0%	0.0%	46.6%
Ellsworth AFB	26.9%	*	*	*	*	*	*
Huron	2.8%	20.5%	17.2%	-100.0%	-100.0%	-38.3%	-40.0%
Lead	-11.8%	-8.7%	3.5%	*	*	-44.4%	-37.0%
Madison	5.5%	-7.6%	-12.4%	77.8%	68.6%	-30.8%	-34.4%
Mitchell	8.2%	29.5%	19.7%	-66.7%	-69.2%	85.0%	71.0%
Pierre	15.7%	45.2%	25.5%	*	*	33.3%	15.3%
Rapid City	17.3%	85.2%	57.9%	557.1%	460.4%	33.0%	13.4%
Rapid Valley	28.2%	311.8%	221.2%	*	*	41.0%	10.0%
Sioux Falls	29.7%	52.3%	17.4%	125.0%	73.5%	51.1%	16.5%
Spearfish	43.9%	88.0%	30.6%	*	*	169.2%	87.0%
Sturgis	37.0%	43.2%	4.6%	*	*	466.7%	313.8%
Vermillion	11.6%	16.6%	4.5%	*	*	-23.1%	-31.0%
Watertown	23.5%	42.0%	15.0%	-30.0%	-43.3%	6.8%	-13.5%
Yankton	9.5%	41.1%	28.8%	-100.0%	-100.0%	440.0%	393.2%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Table 5.33 South Dakota Housing Cost Burdened Owner Households - 2000

County	Specified Owner-occupied Units	Cost Burdened		Annual Household Income in 1999 ($)						
		Total	% of Owner-occupied	Less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 or more
South Dakota	137,531	20,747	15.1%	4,658	4,931	5,992	2,880	1,774	332	180
Aurora	497	60	12.1%	27	22	8	-	3	-	-
Beadle	3,610	479	13.3%	162	135	125	46	11	-	-
Bennett	318	49	15.4%	21	13	15	-	-	-	-
Bon Homme	1,291	191	14.8%	94	62	22	11	2	-	-
Brookings	4,058	434	10.7%	75	93	113	71	63	19	-
Brown	7,191	985	13.7%	227	258	326	117	41	16	-
Brule	837	131	15.7%	29	36	45	17	4	-	-
Buffalo	125	34	27.2%	28	2	4	-	-	-	-
Butte	1,360	252	18.5%	71	74	86	21	-	-	-
Campbell	338	63	18.6%	47	14	-	2	-	-	-
Charles Mix	1,456	249	17.1%	136	60	45	3	5	-	-
Clark	732	120	16.4%	52	37	25	4	2	-	-
Clay	1,689	222	13.1%	21	85	48	40	16	12	-
Codington	5,305	831	15.7%	146	227	240	125	77	7	9
Corson	404	69	17.1%	54	13	2	-	-	-	-
Custer	1,073	154	14.4%	32	45	37	20	20	-	-
Davison	3,552	423	11.9%	83	142	100	51	36	11	-
Day	1,268	139	11.0%	66	52	12	6	3	-	-
Deuel	836	99	11.8%	37	27	24	8	3	-	-
Dewey	536	104	19.4%	47	33	16	8	-	-	-
Douglas	607	65	10.7%	38	17	6	4	-	-	-
Edmunds	919	137	14.9%	48	56	15	7	8	-	3
Fall River	1,286	194	15.1%	69	36	78	11	-	-	-
Faulk	471	49	10.4%	19	12	14	-	4	-	-
Grant	1,626	239	14.7%	78	73	47	29	7	-	5
Gregory	966	148	15.3%	89	39	14	2	-	4	-
Haakon	363	41	11.3%	17	13	4	7	-	-	-
Hamlin	1,059	169	16.0%	45	65	44	12	3	-	-
Hand	682	98	14.4%	33	39	20	6	-	-	-
Hanson	501	54	10.8%	21	17	7	6	3	-	-
Harding	178	46	25.8%	28	10	5	3	-	-	-
Hughes	3,261	310	9.5%	30	66	121	55	38	-	-
Hutchinson	1,657	225	13.6%	97	75	27	21	5	-	-
Hyde	294	47	16.0%	16	24	7	-	-	-	-
Jackson	280	43	15.4%	14	16	13	-	-	-	-
Jerauld	446	45	10.1%	23	7	9	-	6	-	-
Jones	203	30	14.8%	8	22	-	-	-	-	-
Kingsbury	1,164	116	10.0%	45	45	19	7	-	-	-
Lake	2,238	341	15.2%	57	123	72	38	45	6	-
Lawrence	3,658	808	22.1%	181	174	247	127	57	17	5
Lincoln	5,571	886	15.9%	78	137	273	178	155	29	36
Lyman	548	84	15.3%	31	35	14	4	-	-	-
McCook	1,100	125	11.4%	43	47	26	6	3	-	-
McPherson	654	127	19.4%	68	44	13	2	-	-	-
Marshall	932	143	15.3%	78	33	25	3	4	-	-
Meade	3,384	696	20.6%	118	172	247	89	55	15	-
Mellette	213	37	17.4%	22	11	2	2	-	-	-

Table 5.33 South Dakota Housing Cost Burdened Owner Households – 2000 (continued)

County	Specified Owner-occupied Units	Cost Burdened		Annual Household Income in 1999 ($)						
		Total	% of Owner-occupied	Less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 or more
Miner	542	89	16.4%	37	33	15	4	-	-	-
Minnehaha	30,515	4,447	14.6%	465	651	1,459	996	678	135	63
Moody	1,070	166	15.5%	38	66	34	24	-	-	4
Pennington	16,920	2,866	16.9%	313	598	1,137	468	287	36	27
Perkins	549	79	14.4%	29	27	20	-	3	-	-
Potter	628	104	16.6%	30	43	26	5	-	-	-
Roberts	1,592	209	13.1%	96	59	42	-	8	-	4
Sanborn	404	53	13.1%	30	17	4	2	-	-	-
Shannon	631	95	15.1%	58	23	7	-	7	-	-
Spink	1,361	168	12.3%	55	53	45	7	8	-	-
Stanley	452	68	15.0%	16	10	19	19	2	2	-
Sully	252	30	11.9%	2	14	10	4	-	-	-
Todd	673	126	18.7%	67	40	19	-	-	-	-
Tripp	1,121	202	18.0%	97	41	49	10	5	-	-
Turner	1,750	260	14.9%	96	55	81	19	8	-	1
Union	2,704	435	16.1%	97	84	131	57	50	4	12
Walworth	1,287	248	19.3%	91	79	59	15	4	-	-
Yankton	4,139	657	15.9%	155	188	171	81	35	16	11
Ziebach	204	54	26.5%	37	12	2	-	-	3	-

source: U.S. Bureau of the Census

Table 5.34 South Dakota Housing Cost Burdened Owner Households - 2000

	Specified Owner-occupied Units	Cost Burdened		Annual Household Income in 1999 ($)						
		Total	% of Owner-occupied	Less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 or more
Aberdeen	5,317	747	14.0%	163	195	263	91	29	6	-
Belle Fourche	938	181	19.3%	36	58	72	15	-	-	-
Black Hawk	576	151	26.2%	36	36	56	15	8	-	-
Brookings	2,506	238	9.5%	18	55	68	36	53	8	-
Deadwood	273	44	16.1%	5	18	13	3	5	-	-
Ellsworth AFB	7	-	0.0%	-	-	-	-	-	-	-
Huron	2,852	374	13.1%	112	107	99	45	11	-	-
Lead	716	150	20.9%	42	50	31	19	8	-	-
Madison	1,407	232	16.5%	43	91	40	25	33	-	-
Mitchell	2,890	328	11.3%	50	127	73	38	29	11	-
Pierre	2,833	252	8.9%	16	58	95	45	38	-	-
Rapid City	11,862	1,917	16.2%	197	419	810	266	165	33	27
Rapid Valley	1,533	282	18.4%	32	92	118	25	15	-	-
Sioux Falls	25,571	3,552	13.9%	348	567	1,174	753	500	134	76
Spearfish	1,284	326	25.4%	81	58	90	59	26	12	-
Sturgis	1,307	290	22.2%	53	83	115	33	6	-	-
Vermillion	1,215	123	10.1%	6	41	27	25	12	12	-
Watertown	4,539	720	15.9%	110	192	225	115	62	7	9
Yankton	2,857	483	16.9%	107	144	137	59	20	16	-

source: U.S. Bureau of the Census

g. Renter Housing

Renter-occupied units in South Dakota represented 31.8% (92,338 units) of the occupied units in the state in 2000. The renter-occupancy rate slightly declined from the 1990 rate of 33.9% (87,886).

- *County highlights:* Renter-occupied housing was highest in Buffalo County (56.8%, 299), and lowest in McPherson County (16.8%, 206) in 2000. The rate of renter-occupied units in fifty-two counties declined between 1990 and 2000.

- *Defined geographic area highlights:* Renter-occupied housing was highest in Ellsworth Air Force Base (96.9%, 1,044), and lowest in Black Hawk (9.0%, 77) in 2000. Sixteen of the nineteen defined geographic areas experienced declines in their rate of renter-occupied units between 1990 and 2000.

The 2000 Census reported 8,000 vacant for rent units in South Dakota, which represent 8.0% of the state's total rental units. The low rate of vacant for rent units may also have a negative impact on the affordability of housing, because of the small number of available units in the marketplace at any given time.

Further information on South Dakota's renter housing supply, including renter information by county and defined geographic area for 1990 and 2000, is found in Tables 5.35 through 5.40.

Table 5.35 South Dakota Renter Housing Supply - 1990

County	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
South Dakota	292,436	259,034	87,886	33.9%	7,090	21.2%	7.5%
Aurora	1,342	1,146	267	23.3%	22	11.2%	7.6%
Beadle	8,093	7,341	2,510	34.2%	169	22.5%	6.3%
Bennett	1,292	1,030	361	35.0%	31	11.8%	7.9%
Bon Homme	3,087	2,647	641	24.2%	92	20.9%	12.6%
Brookings	9,824	8,910	3,689	41.4%	273	29.9%	6.9%
Brown	15,101	13,867	5,143	37.1%	567	45.9%	9.9%
Brule	2,275	1,996	548	27.5%	45	16.1%	7.6%
Buffalo	535	446	257	57.6%	15	16.9%	5.5%
Butte	3,502	3,033	972	32.0%	131	27.9%	11.9%
Campbell	944	767	134	17.5%	7	4.0%	5.0%
Charles Mix	3,751	3,232	1,036	32.1%	64	12.3%	5.8%
Clark	2,026	1,700	368	21.6%	34	10.4%	8.5%
Clay	4,892	4,433	2,087	47.1%	102	22.2%	4.7%
Codington	9,539	8,739	2,830	32.4%	218	27.3%	7.2%
Corson	1,557	1,303	531	40.8%	31	12.2%	5.5%
Custer	3,003	2,352	660	28.1%	89	13.7%	11.9%
Davison	7,490	6,948	2,746	39.5%	258	47.6%	8.6%
Day	3,914	2,732	716	26.2%	85	7.2%	10.6%
Deuel	2,208	1,767	380	21.5%	47	10.7%	11.0%
Dewey	2,123	1,721	875	50.8%	78	19.4%	8.2%
Douglas	1,517	1,352	289	21.4%	32	19.4%	10.0%
Edmunds	2,004	1,669	344	20.6%	19	5.7%	5.2%
Fall River	3,692	2,864	986	34.4%	168	20.3%	14.6%
Faulk	1,286	1,057	210	19.9%	34	14.8%	13.9%
Grant	3,549	3,154	845	26.8%	77	19.5%	8.4%
Gregory	2,595	2,139	577	27.0%	65	14.3%	10.1%
Haakon	1,071	926	248	26.8%	33	22.8%	11.7%
Hamlin	2,500	1,854	412	22.2%	54	8.4%	11.6%
Hand	2,053	1,625	469	28.9%	50	11.7%	9.6%
Hanson	1,232	1,072	270	25.2%	18	11.3%	6.3%
Harding	776	592	158	26.7%	13	7.1%	7.6%
Hughes	6,255	5,780	2,127	36.8%	169	35.6%	7.4%
Hutchinson	3,657	3,221	672	20.9%	57	13.1%	7.8%
Hyde	816	680	189	27.8%	24	17.6%	11.3%
Jackson	1,147	903	328	36.3%	44	18.0%	11.8%
Jerauld	1,182	966	263	27.2%	33	15.3%	11.1%
Jones	699	519	120	23.1%	20	11.1%	14.3%
Kingsbury	2,765	2,357	618	26.2%	56	13.7%	8.3%
Lake	5,148	4,030	1,308	32.5%	106	9.5%	7.5%
Lawrence	9,092	7,926	2,840	35.8%	194	16.6%	6.4%
Lincoln	5,823	5,461	1,137	20.8%	64	17.7%	5.3%
Lyman	1,523	1,268	338	26.7%	59	23.1%	14.9%
McCook	2,371	2,145	494	23.0%	34	15.0%	6.4%
McPherson	1,566	1,332	249	18.7%	50	21.4%	16.7%
Marshall	2,640	1,919	519	27.0%	50	6.9%	8.8%
Meade	7,592	7,084	2,354	33.2%	112	22.0%	4.5%
Mellette	910	681	232	34.1%	34	14.8%	12.8%
Miner	1,474	1,276	322	25.2%	14	7.1%	4.2%

Table 5.35 South Dakota Renter Housing Supply – 1990 (continued)

County	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Minnehaha	49,780	47,681	17,991	37.7%	988	47.1%	5.2%
Moody	2,666	2,398	691	28.8%	61	22.8%	8.1%
Pennington	33,741	30,553	11,802	38.6%	989	31.0%	7.7%
Perkins	2,007	1,586	376	23.7%	63	15.0%	14.4%
Potter	1,664	1,249	308	24.7%	32	7.7%	9.4%
Roberts	4,728	3,619	1,213	33.5%	71	6.4%	5.5%
Sanborn	1,326	1,059	241	22.8%	33	12.4%	12.0%
Shannon	2,699	2,205	1,214	55.1%	73	14.8%	5.7%
Spink	3,545	3,022	880	29.1%	85	16.3%	8.8%
Stanley	1,056	921	243	26.4%	22	16.3%	8.3%
Sully	811	621	170	27.4%	26	13.7%	13.3%
Todd	2,572	2,210	1,185	53.6%	83	22.9%	6.5%
Tripp	3,023	2,573	678	26.4%	77	17.1%	10.2%
Turner	3,800	3,332	795	23.9%	70	15.0%	8.1%
Union	4,286	3,859	1,053	27.3%	104	24.4%	9.0%
Walworth	2,928	2,447	697	28.5%	137	28.5%	16.4%
Yankton	7,571	7,107	2,417	34.0%	107	23.1%	4.2%
Ziebach	800	630	263	41.7%	28	16.5%	9.6%

source: U.S. Bureau of the Census

Table 5.36 South Dakota Renter Housing Supply - 1990

	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Aberdeen	10,689	9,998	4,335	43.4%	485	70.2%	10.1%
Belle Fourche	1,973	1,739	666	38.3%	96	41.0%	12.6%
Black Hawk	621	594	83	14.0%	0	0.0%	0.0%
Brookings	6,012	5,685	2,936	51.6%	233	71.3%	7.4%
Deadwood	896	800	309	38.6%	25	26.0%	7.5%
Ellsworth AFB	1,876	1,609	1,583	98.4%	20	7.5%	1.2%
Huron	5,608	5,258	2,036	38.7%	131	37.4%	6.0%
Lead	1,654	1,477	494	33.4%	44	24.9%	8.2%
Madison	2,613	2,474	937	37.9%	76	54.7%	7.5%
Mitchell	6,064	5,681	2,488	43.8%	216	56.4%	8.0%
Pierre	5,390	5,063	1,995	39.4%	151	46.2%	7.0%
Rapid City	22,530	21,152	9,038	42.7%	687	49.9%	7.1%
Rapid Valley	2,094	1,989	383	19.3%	40	38.1%	9.5%
Sioux Falls	41,568	39,790	16,381	41.2%	875	49.2%	5.1%
Spearfish	2,913	2,802	1,532	54.7%	62	55.9%	3.9%
Sturgis	2,358	2,192	912	41.6%	62	37.3%	6.4%
Vermillion	3,428	3,275	1,770	54.0%	81	52.9%	4.4%
Watertown	7,631	7,043	2,551	36.2%	200	34.0%	7.3%
Yankton	5,219	4,977	1,941	39.0%	78	32.2%	3.9%

source: U.S. Bureau of the Census

Table 5.37 South Dakota Renter Housing Supply - 2000

County	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
South Dakota	323,208	290,245	92,338	31.8%	8,000	24.3%	8.0%
Aurora	1,298	1,165	279	23.9%	26	19.5%	8.5%
Beadle	8,206	7,210	2,328	32.3%	414	41.6%	15.1%
Bennett	1,278	1,123	455	40.5%	32	20.6%	6.6%
Bon Homme	3,007	2,635	629	23.9%	73	19.6%	10.4%
Brookings	11,576	10,665	4,458	41.8%	354	38.9%	7.4%
Brown	15,861	14,638	4,933	33.7%	495	40.5%	9.1%
Brule	2,272	1,998	576	28.8%	43	15.7%	6.9%
Buffalo	602	526	299	56.8%	12	15.8%	3.9%
Butte	4,059	3,516	937	26.6%	178	32.8%	16.0%
Campbell	962	725	130	17.9%	5	2.1%	3.7%
Charles Mix	3,853	3,343	1,060	31.7%	99	19.4%	8.5%
Clark	1,880	1,598	309	19.3%	42	14.9%	12.0%
Clay	5,438	4,878	2,225	45.6%	171	30.5%	7.1%
Codington	11,324	10,357	3,094	29.9%	442	45.7%	12.5%
Corson	1,536	1,271	519	40.8%	20	7.5%	3.7%
Custer	3,624	2,970	684	23.0%	46	7.0%	6.3%
Davison	8,093	7,585	2,901	38.2%	260	51.2%	8.2%
Day	3,618	2,586	617	23.9%	105	10.2%	14.5%
Deuel	2,172	1,843	368	20.0%	33	10.0%	8.2%
Dewey	2,133	1,863	833	44.7%	97	35.9%	10.4%
Douglas	1,453	1,321	251	19.0%	23	17.4%	8.4%
Edmunds	2,022	1,681	303	18.0%	34	10.0%	10.1%
Fall River	3,812	3,127	955	30.5%	103	15.0%	9.7%
Faulk	1,235	1,014	188	18.5%	4	1.8%	2.1%
Grant	3,456	3,116	704	22.6%	127	37.4%	15.3%
Gregory	2,405	2,022	512	25.3%	80	20.9%	13.5%
Haakon	1,002	870	201	23.1%	27	20.5%	11.8%
Hamlin	2,626	2,048	372	18.2%	29	5.0%	7.2%
Hand	1,840	1,543	400	25.9%	25	8.4%	5.9%
Hanson	1,218	1,115	232	20.8%	11	10.7%	4.5%
Harding	804	525	138	26.3%	13	4.7%	8.6%
Hughes	7,055	6,512	2,202	33.8%	235	43.3%	9.6%
Hutchinson	3,517	3,190	676	21.2%	42	12.8%	5.8%
Hyde	769	679	193	28.4%	20	22.2%	9.4%
Jackson	1,173	945	344	36.4%	75	32.9%	17.9%
Jerauld	1,167	987	275	27.9%	16	8.9%	5.5%
Jones	614	509	140	27.5%	19	18.1%	11.9%
Kingsbury	2,724	2,406	576	23.9%	64	20.1%	10.0%
Lake	5,282	4,372	1,290	29.5%	29	3.2%	2.2%
Lawrence	10,427	8,881	3,126	35.2%	346	22.4%	10.0%
Lincoln	9,131	8,782	1,784	20.3%	159	45.6%	8.2%
Lyman	1,636	1,400	437	31.2%	48	20.3%	9.9%
McCook	2,383	2,204	466	21.1%	39	21.8%	7.7%
McPherson	1,465	1,227	206	16.8%	27	11.3%	11.6%
Marshall	2,562	1,844	408	22.1%	72	10.0%	15.0%
Meade	10,149	8,805	2,799	31.8%	300	22.3%	9.7%
Mellette	824	694	243	35.0%	7	5.4%	2.8%
Miner	1,408	1,212	286	23.6%	22	11.2%	7.1%

Table 5.37 South Dakota Renter Housing Supply – 2000 (continued)

County	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Minnehaha	60,237	57,996	20,484	35.3%	1,129	50.4%	5.2%
Moody	2,745	2,526	694	27.5%	60	27.4%	8.0%
Pennington	37,249	34,641	11,710	33.8%	815	31.3%	6.5%
Perkins	1,854	1,429	334	23.4%	61	14.4%	15.4%
Potter	1,760	1,145	239	20.9%	49	8.0%	17.0%
Roberts	4,734	3,683	1,145	31.1%	63	6.0%	5.2%
Sanborn	1,220	1,043	233	22.3%	8	4.5%	3.3%
Shannon	3,123	2,785	1,405	50.4%	10	3.0%	0.7%
Spink	3,352	2,847	745	26.2%	102	20.2%	12.0%
Stanley	1,277	1,111	260	23.4%	18	10.8%	6.5%
Sully	844	630	152	24.1%	7	3.3%	4.4%
Todd	2,766	2,462	1,353	55.0%	68	22.4%	4.8%
Tripp	3,036	2,550	638	25.0%	91	18.7%	12.5%
Turner	3,852	3,510	795	22.6%	47	13.7%	5.6%
Union	5,345	4,927	1,257	25.5%	140	33.5%	10.0%
Walworth	3,144	2,506	721	28.8%	99	15.5%	12.1%
Yankton	8,840	8,187	2,533	30.9%	270	41.3%	9.6%
Ziebach	879	741	299	40.4%	20	14.5%	6.3%

source: U.S. Bureau of the Census

Table 5.38 South Dakota Renter Housing Supply - 2000

	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Aberdeen	11,247	10,559	4,279	40.5%	415	60.3%	8.8%
Belle Fourche	2,094	1,825	654	35.8%	136	50.6%	17.2%
Black Hawk	875	851	77	9.0%	-	0.0%	0.0%
Brookings	7,371	6,963	3,745	53.8%	300	73.5%	7.4%
Deadwood	809	663	328	49.5%	31	21.2%	8.6%
Ellsworth AFB	1,094	1,077	1,044	96.9%	-	0.0%	0.0%
Huron	5,890	5,266	1,954	37.1%	365	58.5%	15.7%
Lead	1,586	1,278	411	32.2%	132	42.9%	24.3%
Madison	2,728	2,609	988	37.9%	16	13.4%	1.6%
Mitchell	6,567	6,128	2,674	43.6%	253	57.6%	8.6%
Pierre	5,979	5,592	2,043	36.5%	226	58.4%	10.0%
Rapid City	25,127	24,012	9,806	40.8%	615	55.2%	5.9%
Rapid Valley	2,475	2,411	352	14.6%	-	0.0%	0.0%
Sioux Falls	51,724	49,761	19,397	39.0%	1,104	56.2%	5.4%
Spearfish	3,907	3,657	1,829	50.0%	141	56.4%	7.2%
Sturgis	2,995	2,732	979	35.8%	113	43.0%	10.3%
Vermillion	3,956	3,640	1,961	53.9%	152	48.1%	7.2%
Watertown	9,196	8,389	2,841	33.9%	423	52.4%	13.0%
Yankton	5,665	5,344	2,020	37.8%	182	56.7%	8.3%

source: U.S. Bureau of the Census

Table 5.39 South Dakota Renter Housing Supply Percent Change, 1990 - 2000

County	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
South Dakota	10.5%	12.0%	5.1%	-6.2%	12.8%	14.3%	6.8%
Aurora	-3.3%	1.7%	4.5%	2.8%	18.2%	74.2%	12.0%
Beadle	1.4%	-1.8%	-7.3%	-5.6%	145.0%	85.0%	139.3%
Bennett	-1.1%	9.0%	26.0%	15.6%	3.2%	74.5%	-16.9%
Bon Homme	-2.6%	-0.5%	-1.9%	-1.4%	-20.7%	-6.1%	-17.1%
Brookings	17.8%	19.7%	20.8%	1.0%	29.7%	30.1%	6.8%
Brown	5.0%	5.6%	-4.1%	-9.1%	-12.7%	-11.9%	-8.2%
Brule	-0.1%	0.1%	5.1%	5.0%	-4.4%	-2.7%	-8.5%
Buffalo	12.5%	17.9%	16.3%	-1.4%	-20.0%	-6.3%	-30.0%
Butte	15.9%	15.9%	-3.6%	-16.8%	35.9%	17.4%	34.4%
Campbell	1.9%	-5.5%	-3.0%	2.6%	-28.6%	-46.7%	-25.4%
Charles Mix	2.7%	3.4%	2.3%	-1.1%	54.7%	57.4%	46.8%
Clark	-7.2%	-6.0%	-16.0%	-10.7%	23.5%	42.8%	41.5%
Clay	11.2%	10.0%	6.6%	-3.1%	67.6%	37.4%	53.2%
Codington	18.7%	18.5%	9.3%	-7.8%	102.8%	67.7%	74.8%
Corson	-1.3%	-2.5%	-2.3%	0.2%	-35.5%	-38.2%	-32.7%
Custer	20.7%	26.3%	3.6%	-17.9%	-48.3%	-48.6%	-47.0%
Davison	8.1%	9.2%	5.6%	-3.2%	0.8%	7.5%	-4.2%
Day	-7.6%	-5.3%	-13.8%	-9.0%	23.5%	41.5%	37.0%
Deuel	-1.6%	4.3%	-3.2%	-7.2%	-29.8%	-5.9%	-25.2%
Dewey	0.5%	8.3%	-4.8%	-12.1%	24.4%	85.2%	27.4%
Douglas	-4.2%	-2.3%	-13.1%	-11.1%	-28.1%	-10.2%	-15.8%
Edmunds	0.9%	0.7%	-11.9%	-12.5%	78.9%	75.8%	92.8%
Fall River	3.3%	9.2%	-3.1%	-11.3%	-38.7%	-25.9%	-33.1%
Faulk	-4.0%	-4.1%	-10.5%	-6.7%	-88.2%	-87.8%	-85.0%
Grant	-2.6%	-1.2%	-16.7%	-15.7%	64.9%	91.6%	83.0%
Gregory	-7.3%	-5.5%	-11.3%	-6.1%	23.1%	46.5%	33.5%
Haakon	-6.4%	-6.0%	-19.0%	-13.7%	-18.2%	-10.1%	0.8%
Hamlin	5.0%	10.5%	-9.7%	-18.3%	-46.3%	-40.0%	-37.6%
Hand	-10.4%	-5.0%	-14.7%	-10.2%	-50.0%	-27.9%	-38.9%
Hanson	-1.1%	4.0%	-14.1%	-17.4%	-38.9%	-5.1%	-27.6%
Harding	3.6%	-11.3%	-12.7%	-1.5%	0.0%	-34.1%	13.2%
Hughes	12.8%	12.7%	3.5%	-8.1%	39.1%	21.6%	31.0%
Hutchinson	-3.8%	-1.0%	0.6%	1.6%	-26.3%	-1.8%	-25.2%
Hyde	-5.8%	-0.1%	2.1%	2.3%	-16.7%	25.9%	-16.7%
Jackson	2.3%	4.7%	4.9%	0.2%	70.5%	82.4%	51.3%
Jerauld	-1.3%	2.2%	4.6%	2.3%	-51.5%	-41.8%	-50.7%
Jones	-12.2%	-1.9%	16.7%	19.0%	-5.0%	62.9%	-16.4%
Kingsbury	-1.5%	2.1%	-6.8%	-8.7%	14.3%	46.6%	20.4%
Lake	2.6%	8.5%	-1.4%	-9.1%	-72.6%	-66.4%	-70.7%
Lawrence	14.7%	12.0%	10.1%	-1.8%	78.4%	34.5%	55.9%
Lincoln	56.8%	60.8%	56.9%	-2.4%	148.4%	157.7%	53.6%
Lyman	7.4%	10.4%	29.3%	17.1%	-18.6%	-12.1%	-33.4%
McCook	0.5%	2.8%	-5.7%	-8.2%	14.7%	44.8%	19.9%
McPherson	-6.4%	-7.9%	-17.3%	-10.2%	-46.0%	-46.9%	-30.7%
Marshall	-3.0%	-3.9%	-21.4%	-18.2%	44.0%	44.6%	70.7%
Meade	33.7%	24.3%	18.9%	-4.3%	167.9%	1.2%	113.1%
Mellette	-9.5%	1.9%	4.7%	2.8%	-79.4%	-63.7%	-78.1%
Miner	-4.5%	-5.0%	-11.2%	-6.5%	57.1%	58.7%	71.4%
Minnehaha	21.0%	21.6%	13.9%	-6.4%	14.3%	7.0%	0.3%

Table 5.39 South Dakota Renter Housing Supply Percent Change, 1990 – 2000 (continued)

County	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Moody	3.0%	5.3%	0.4%	-4.7%	-1.6%	20.4%	-1.9%
Pennington	10.4%	13.4%	-0.8%	-12.5%	-17.6%	0.7%	-15.8%
Perkins	-7.6%	-9.9%	-11.2%	-1.4%	-3.2%	-4.1%	7.6%
Potter	5.8%	-8.3%	-22.4%	-15.4%	53.1%	3.3%	80.8%
Roberts	0.1%	1.8%	-5.6%	-7.2%	-11.3%	-6.4%	-5.7%
Sanborn	-8.0%	-1.5%	-3.3%	-1.8%	-75.8%	-63.4%	-72.4%
Shannon	15.7%	26.3%	15.7%	-8.4%	-86.3%	-80.0%	-87.5%
Spink	-5.4%	-5.8%	-15.3%	-10.1%	20.0%	24.3%	36.7%
Stanley	20.9%	20.6%	7.0%	-11.3%	-18.2%	-33.5%	-22.0%
Sully	4.1%	1.4%	-10.6%	-11.9%	-73.1%	-76.1%	-66.8%
Todd	7.5%	11.4%	14.2%	2.5%	-18.1%	-2.4%	-26.9%
Tripp	0.4%	-0.9%	-5.9%	-5.1%	18.2%	9.4%	22.4%
Turner	1.4%	5.3%	0.0%	-5.1%	-32.9%	-8.1%	-31.0%
Union	24.7%	27.7%	19.4%	-6.5%	34.6%	37.5%	11.5%
Walworth	7.4%	2.4%	3.4%	1.0%	-27.7%	-45.5%	-26.5%
Yankton	16.8%	15.2%	4.8%	-9.0%	152.3%	79.3%	127.2%
Ziebach	9.9%	17.6%	13.7%	-3.3%	-28.6%	-12.0%	-34.8%

source: U.S. Bureau of the Census

Table 5.40 South Dakota Renter Housing Supply Percent Change, 1990 - 2000

	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Aberdeen	5.2%	5.6%	-1.3%	-6.5%	-14.4%	-14.1%	-12.1%
Belle Fourche	6.1%	4.9%	-1.8%	-6.4%	41.7%	23.2%	36.6%
Black Hawk	40.9%	43.3%	-7.2%	-35.2%	*	*	*
Brookings	22.6%	22.5%	27.6%	4.1%	28.8%	3.2%	0.9%
Deadwood	-9.7%	-17.1%	6.1%	28.1%	24.0%	-18.5%	15.4%
Ellsworth AFB	-41.7%	-33.1%	-34.0%	-1.5%	-100.0%	-100.0%	-100.0%
Huron	5.0%	0.2%	-4.0%	-4.2%	178.6%	56.3%	160.4%
Lead	-4.1%	-13.5%	-16.8%	-3.8%	200.0%	72.4%	197.2%
Madison	4.4%	5.5%	5.4%	0.0%	-78.9%	-75.4%	-78.8%
Mitchell	8.3%	7.9%	7.5%	-0.4%	17.1%	2.2%	8.2%
Pierre	10.9%	10.4%	2.4%	-7.3%	49.7%	26.5%	41.6%
Rapid City	11.5%	13.5%	8.5%	-4.4%	-10.5%	10.6%	-16.5%
Rapid Valley	18.2%	21.2%	-8.1%	-24.2%	-100.0%	-100.0%	-100.0%
Sioux Falls	24.4%	25.1%	18.4%	-5.3%	26.2%	14.3%	6.2%
Spearfish	34.1%	30.5%	19.4%	-8.5%	127.4%	1.0%	84.0%
Sturgis	27.0%	24.6%	7.3%	-13.9%	82.3%	15.0%	62.6%
Vermillion	15.4%	11.1%	10.8%	-0.3%	87.7%	-9.1%	64.4%
Watertown	20.5%	19.1%	11.4%	-6.5%	111.5%	54.1%	78.3%
Yankton	8.5%	7.4%	4.1%	-3.1%	133.3%	75.9%	113.9%

source: U.S. Bureau of the Census

* These percentages could not be calculated because the 1990 value for the category was zero.

h. Renter Housing by Units Per Structure and Manufactured Homes

The renter-occupied housing stock in South Dakota is more diverse in type and units per structure than the state's owner-occupied units. In 2000, 35,482 units (38.4% of the renter-occupied units in the state) were single-family units, while 55.2% (50,940 units) were in multi-family units, and 6.4% (5,886 units) were manufactured homes.

- *County highlights:* The highest county single-family renter-occupied rate was in Shannon County, which had a 78.4% (1,102) rate. Conversely, the lowest single family renter-occupied rate was in Hughes County, with a rate of 20.9% (461). Minnehaha County had the highest renter-occupied multifamily rate in 2000, at 76.1% (15,597), while Harding County had the lowest renter-occupied multifamily rate, at 7.2% (10) of its total rental units. In the renter-occupied manufactured homes category, Stanley County had the highest rate, with manufactured homes making up 21.2% (55) of its renter-occupied units. On the other hand, McPherson County's rate was 1.0% (2), the lowest in the state.

- *Defined geographic area highlights:* Of the defined geographic areas, the single family renter-occupied rate at Ellsworth Air Force Base (73.7%, 769) was the highest, while Brookings and Spearfish had the lowest rate, both at 16.5% (617 and 301, respectively). Of the defined geographic areas, Sioux Falls had the highest multifamily renter-occupied

rate, 79.2% (15,369), while Rapid Valley had the lowest rate (13.4%, 47) of multifamily renter-occupied units. Rapid Valley's renter-occupied manufactured home rate was the highest of the defined geographic areas, at 41.8% (147) of renter-occupied units, while Lead's 1.0% (4) rate was the lowest of the defined geographic areas.

Further information on South Dakota's renter housing supply by type, including renter information by county and defined geographic area, is found in Tables 5.41 and 5.42.

Table 5.41 South Dakota Renter Housing by Units Per Structure and Manufactured Homes - 2000

County	Total Renter-occupied Units	Single family		Multifamily		Manufactured Homes		Other	
		Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied
South Dakota	92,338	35,482	38.4%	50,940	55.2%	5,886	6.4%	30	0.0%
Aurora	279	216	77.4%	54	19.4%	9	3.2%	0	0.0%
Beadle	2,328	1,039	44.6%	1,234	53.0%	52	2.2%	3	0.1%
Bennett	455	331	72.7%	85	18.7%	39	8.6%	0	0.0%
Bon Homme	629	400	63.6%	217	34.5%	12	1.9%	0	0.0%
Brookings	4,458	989	22.2%	3,062	68.7%	403	9.0%	4	0.1%
Brown	4,933	1,344	27.2%	3,372	68.4%	217	4.4%	0	0.0%
Brule	576	238	41.3%	265	46.0%	73	12.7%	0	0.0%
Buffalo	299	241	80.6%	45	15.1%	13	4.3%	0	0.0%
Butte	937	491	52.4%	338	36.1%	108	11.5%	0	0.0%
Campbell	130	104	80.0%	18	13.8%	8	6.2%	0	0.0%
Charles Mix	1,060	718	67.7%	308	29.1%	34	3.2%	0	0.0%
Clark	309	206	66.7%	89	28.8%	14	4.5%	0	0.0%
Clay	2,225	662	29.8%	1,377	61.9%	186	8.4%	0	0.0%
Codington	3,094	990	32.0%	1,855	60.0%	249	8.0%	0	0.0%
Corson	519	436	84.0%	59	11.4%	24	4.6%	0	0.0%
Custer	684	341	49.9%	210	30.7%	127	18.6%	6	0.9%
Davison	2,901	994	34.3%	1,762	60.7%	145	5.0%	0	0.0%
Day	617	365	59.2%	240	38.9%	12	1.9%	0	0.0%
Deuel	368	197	53.5%	152	41.3%	19	5.2%	0	0.0%
Dewey	833	581	69.7%	200	24.0%	52	6.2%	0	0.0%
Douglas	251	188	74.9%	59	23.5%	4	1.6%	0	0.0%
Edmunds	303	177	58.4%	103	34.0%	23	7.6%	0	0.0%
Fall River	955	396	41.5%	432	45.2%	127	13.3%	0	0.0%
Faulk	188	122	64.9%	60	31.9%	6	3.2%	0	0.0%
Grant	704	326	46.3%	335	47.6%	41	5.8%	2	0.3%
Gregory	512	362	70.7%	118	23.0%	32	6.3%	0	0.0%
Haakon	201	135	67.2%	37	18.4%	29	14.4%	0	0.0%
Hamlin	372	223	59.9%	107	28.8%	42	11.3%	0	0.0%
Hand	400	246	61.5%	144	36.0%	10	2.5%	0	0.0%
Hanson	232	147	63.4%	79	34.1%	6	2.6%	0	0.0%
Harding	138	107	77.5%	10	7.2%	21	15.2%	0	0.0%
Hughes	2,202	461	20.9%	1,608	73.0%	133	6.0%	0	0.0%
Hutchinson	676	433	64.1%	206	30.5%	35	5.2%	2	0.3%
Hyde	193	148	76.7%	24	12.4%	21	10.9%	0	0.0%
Jackson	344	262	76.2%	46	13.4%	36	10.5%	0	0.0%
Jerauld	275	180	65.5%	77	28.0%	18	6.5%	0	0.0%
Jones	140	77	55.0%	42	30.0%	21	15.0%	0	0.0%
Kingsbury	576	294	51.0%	247	42.9%	33	5.7%	2	0.3%
Lake	1,290	608	47.1%	640	49.6%	42	3.3%	0	0.0%
Lawrence	3,126	909	29.1%	1,931	61.8%	286	9.1%	0	0.0%
Lincoln	1,784	629	35.3%	1,084	60.8%	71	4.0%	0	0.0%
Lyman	437	287	65.7%	78	17.8%	72	16.5%	0	0.0%
McCook	466	277	59.4%	174	37.3%	15	3.2%	0	0.0%
McPherson	206	126	61.2%	78	37.9%	2	1.0%	0	0.0%
Marshall	408	251	61.5%	131	32.1%	26	6.4%	0	0.0%
Meade	2,799	1,441	51.5%	898	32.1%	460	16.4%	0	0.0%

Table 5.41 South Dakota Renter Housing by Units Per Structure and Manufactured Homes – 2000 (continued)

County	Total Renter-occupied Units	Single family		Multifamily		Manufactured Homes		Other	
		Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied
Mellette	243	163	67.1%	34	14.0%	46	18.9%	0	0.0%
Miner	286	193	67.5%	83	29.0%	10	3.5%	0	0.0%
Minnehaha	20,484	4,458	21.8%	15,597	76.1%	421	2.1%	8	0.0%
Moody	694	405	58.4%	266	38.3%	23	3.3%	0	0.0%
Pennington	11,710	3,824	32.7%	6,870	58.7%	1,013	8.7%	3	0.0%
Perkins	334	198	59.3%	97	29.0%	39	11.7%	0	0.0%
Potter	239	134	56.1%	97	40.6%	8	3.3%	0	0.0%
Roberts	1,145	811	70.8%	275	24.0%	59	5.2%	0	0.0%
Sanborn	233	170	73.0%	45	19.3%	18	7.7%	0	0.0%
Shannon	1,405	1,102	78.4%	123	8.8%	180	12.8%	0	0.0%
Spink	745	379	50.9%	334	44.8%	32	4.3%	0	0.0%
Stanley	260	115	44.2%	90	34.6%	55	21.2%	0	0.0%
Sully	152	88	57.9%	38	25.0%	26	17.1%	0	0.0%
Todd	1,353	946	69.9%	308	22.8%	99	7.3%	0	0.0%
Tripp	638	362	56.7%	220	34.5%	56	8.8%	0	0.0%
Turner	795	511	64.3%	254	31.9%	30	3.8%	0	0.0%
Union	1,257	502	39.9%	676	53.8%	79	6.3%	0	0.0%
Walworth	721	353	49.0%	316	43.8%	52	7.2%	0	0.0%
Yankton	2,533	875	34.5%	1,467	57.9%	191	7.5%	0	0.0%
Ziebach	299	198	66.2%	60	20.1%	41	13.7%	0	0.0%

source: U.S. Bureau of the Census

Table 5.42 South Dakota Renter Housing by Units Per Structure and Manufactured Homes - 2000

	Total Renter-occupied Units	Single family		Multifamily		Manufactured Homes		Other	
		Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied
Aberdeen	4,279	956	22.3%	3,240	75.7%	83	1.9%	0	0.0%
Belle Fourche	654	301	46.0%	316	48.3%	37	5.7%	0	0.0%
Black Hawk	77	20	26.0%	29	37.7%	28	36.4%	0	0.0%
Brookings	3,745	617	16.5%	2,851	76.1%	277	7.4%	0	0.0%
Deadwood	328	115	35.1%	206	62.8%	7	2.1%	0	0.0%
Ellsworth AFB	1,044	769	73.7%	192	18.4%	83	8.0%	0	0.0%
Huron	1,954	763	39.0%	1,160	59.4%	31	1.6%	0	0.0%
Lead	411	206	50.1%	201	48.9%	4	1.0%	0	0.0%
Madison	988	382	38.7%	580	58.7%	26	2.6%	0	0.0%
Mitchell	2,674	820	30.7%	1,737	65.0%	117	4.4%	0	0.0%
Pierre	2,043	340	16.6%	1,590	77.8%	113	5.5%	0	0.0%
Rapid City	9,806	2,905	29.6%	6,548	66.8%	353	3.6%	0	0.0%
Rapid Valley	352	158	44.9%	47	13.4%	147	41.8%	0	0.0%
Sioux Falls	19,397	3,675	18.9%	15,369	79.2%	345	1.8%	8	0.0%
Spearfish	1,829	301	16.5%	1,446	79.1%	82	4.5%	0	0.0%
Sturgis	979	344	35.1%	550	56.2%	85	8.7%	0	0.0%
Vermillion	1,961	433	22.1%	1,354	69.0%	174	8.9%	0	0.0%
Watertown	2,841	805	28.3%	1,812	63.8%	224	7.9%	0	0.0%
Yankton	2,020	562	27.8%	1,390	68.8%	68	3.4%	0	0.0%

source: U.S. Bureau of the Census

i. Gross Rent of Renter Housing

According to the 2000 Census, the 2000 median gross rent in South Dakota was $426.

- *County highlights:* As was the case with median sales housing value, the highest median gross rent in the state, $559, was reported in Lincoln County, while the lowest was reported as $253 in McPherson County.

- *Defined geographic areas highlights:* The highest gross rent in 2000 was found in Black Hawk ($725), while the lowest was in Huron ($364).

Further information on the gross rent of South Dakota's renter housing supply, including renter information by county and defined geographic area for 1990 and 2000, is found in Tables 5.43 and 5.44. Table 5.45 provides the percent of renter units that are affordable by annual income as a percent of MFI, based on the findings of Tables 5.1 – 5.3.

Table 5.43 South Dakota Gross Rent of Renter Units – 2000

County	Total Paying Cash Rent	Median Gross Rent ($)	Gross Rent ($)						No Cash Rent
			less than 250	250 - 499	500 - 749	750 - 999	1,000 - 1,499	1,500 or more	
South Dakota	79,603	426	14,511	37,015	22,196	4,147	1,345	389	8,284
Aurora	177	309	50	116	7	4	0	0	39
Beadle	2,010	366	551	967	337	125	24	6	218
Bennett	303	358	80	177	40	0	0	6	101
Bon Homme	437	300	154	244	29	10	0	0	68
Brookings	4,189	396	757	2,406	811	150	45	20	159
Brown	4,415	375	950	2,495	774	101	80	15	380
Brule	471	378	113	261	84	12	1	0	45
Buffalo	238	319	63	157	18	0	0	0	51
Butte	754	401	153	403	171	19	8	0	87
Campbell	65	279	25	36	4	0	0	0	25
Charles Mix	801	307	273	467	53	3	5	0	156
Clark	180	334	45	114	18	3	0	0	75
Clay	1,998	440	319	955	542	83	99	0	150
Codington	2,885	401	544	1,374	812	135	20	0	136
Corson	369	266	168	170	25	4	2	0	106
Custer	527	349	139	268	102	18	0	0	88
Davison	2,648	388	664	1,231	668	30	55	0	180
Day	433	303	142	216	55	20	0	0	107
Deuel	243	303	83	137	17	4	0	2	75
Dewey	750	308	259	401	76	0	0	14	61
Douglas	164	300	61	95	6	2	0	0	42
Edmunds	170	270	72	78	18	2	0	0	94
Fall River	824	369	258	377	181	8	0	0	77
Faulk	117	270	53	57	7	0	0	0	35
Grant	555	350	152	306	73	12	0	12	58
Gregory	340	264	155	170	15	0	0	0	121
Haakon	103	364	31	60	12	0	0	0	54
Hamlin	264	329	75	153	36	0	0	0	57
Hand	221	306	94	110	11	2	4	0	80
Hanson	105	322	28	61	16	0	0	0	83
Harding	47	318	11	36	0	0	0	0	49
Hughes	2,055	404	294	1,243	411	94	13	0	117
Hutchinson	423	314	122	263	30	4	4	0	149
Hyde	127	310	49	70	8	0	0	0	32
Jackson	250	335	61	152	27	0	0	10	61
Jerauld	153	317	52	93	8	0	0	0	65
Jones	87	338	25	51	9	0	2	0	33
Kingsbury	417	315	135	245	29	6	0	2	99
Lake	1,115	382	237	560	260	30	26	2	94
Lawrence	2,920	416	537	1,448	768	127	40	0	110
Lincoln	1,594	559	135	546	654	161	40	58	96
Lyman	307	288	109	159	35	2	2	0	100
McCook	345	375	72	190	64	19	0	0	55
McPherson	134	253	66	62	4	2	0	0	46
Marshall	268	302	97	142	21	2	6	0	91
Meade	1,733	468	264	723	559	136	26	25	969
Mellette	179	279	74	95	10	0	0	0	48

Table 5.43 South Dakota Gross Rent of Renter Units – 2000 (continued)

County	Total Paying Cash Rent	Median Gross Rent ($)	Gross Rent ($)						No Cash Rent
			less than 250	250 - 499	500 - 749	750 - 999	1,000 - 1,499	1,500 or more	
Miner	185	333	65	109	9	0	2	0	28
Minnehaha	19,849	516	1,475	7,671	8,709	1,392	440	162	437
Moody	531	381	111	329	82	9	0	0	49
Pennington	10,710	497	1,297	4,108	4,000	1,027	242	36	838
Perkins	201	293	67	126	8	0	0	0	81
Potter	185	318	51	94	18	20	2	0	34
Roberts	840	305	319	442	75	4	0	0	181
Sanborn	123	301	46	72	3	2	0	0	58
Shannon	936	304	348	454	71	63	0	0	387
Spink	549	325	164	282	77	14	8	4	139
Stanley	220	440	34	111	57	17	1	0	15
Sully	88	343	25	61	2	0	0	0	49
Todd	1,156	272	501	608	47	0	0	0	122
Tripp	438	302	155	225	37	0	21	0	136
Turner	557	363	139	275	110	25	8	0	88
Union	1,018	505	140	365	263	155	80	15	130
Walworth	620	381	189	280	117	22	12	0	73
Yankton	2,261	396	465	1,131	574	64	27	0	157
Ziebach	226	331	69	132	22	3	0	0	60

source: U.S. Bureau of the Census

Table 5.44 South Dakota Gross Rent of Renter Units - 2000

	Total Paying Cash Rent	Median Gross Rent ($)	Gross Rent ($)						No Cash Rent
			less than 250	250 - 499	500 - 749	750 - 999	1,000 - 1,499	1,500 or more	
Aberdeen	4,090	373	883	2,303	715	94	80	15	189
Belle Fourche	625	395	121	337	151	8	8	0	29
Black Hawk	68	725	0	0	39	19	10	0	9
Brookings	3,658	393	680	2,119	662	134	45	18	71
Deadwood	298	414	52	139	87	15	5	0	30
Ellsworth AFB	288	589	0	88	143	42	5	10	748
Huron	1,834	364	512	858	318	116	24	6	120
Lead	379	429	34	236	102	7	0	0	32
Madison	958	377	223	470	221	29	15	0	30
Mitchell	2,524	390	651	1,150	638	30	55	0	142
Pierre	1,983	403	280	1,199	397	94	13	0	60
Rapid City	9,285	496	1,106	3,599	3,393	947	204	36	495
Rapid Valley	318	512	39	114	137	22	6	0	34
Sioux Falls	19,051	521	1,322	7,212	8,498	1,374	434	211	333
Spearfish	1,797	392	436	877	372	90	22	0	15
Sturgis	893	374	229	471	186	7	0	0	78
Vermillion	1,887	436	308	916	508	63	92	0	74
Watertown	2,774	401	520	1,308	800	126	20	0	67
Yankton	1,940	388	432	978	464	41	25	0	72

source: U.S. Bureau of the Census

Table 5.45 Percent of Renter Units that are Affordable by Annual Income as a Percent of MFI

County	30% MFI	50% MFI	80% MFI
Aurora	30.2%	75.3%	96.7%
Beadle	48.8%	82.3%	97.6%
Bennett	25.8%	63.4%	92.9%
Bon Homme	40.7%	81.8%	97.3%
Brookings	48.8%	86.3%	98.5%
Brown	47.8%	85.8%	97.6%
Brule	39.8%	81.9%	98.3%
Buffalo	19.3%	41.0%	89.5%
Butte	28.3%	69.4%	96.6%
Campbell	42.4%	82.1%	99.1%
Charles Mix	37.2%	78.3%	97.8%
Clark	30.9%	77.1%	97.5%
Clay	41.4%	78.7%	95.2%
Codington	41.9%	79.8%	99.3%
Corson	37.4%	62.6%	92.9%
Custer	41.2%	80.1%	98.1%
Davison	45.8%	81.8%	97.8%
Day	40.1%	78.4%	95.6%
Deuel	42.9%	86.5%	97.7%
Dewey	27.8%	53.1%	89.5%
Douglas	40.1%	80.8%	98.1%
Edmunds	54.6%	89.4%	99.3%
Fall River	41.3%	77.7%	99.3%
Faulk	47.7%	82.0%	98.8%
Grant	45.8%	85.4%	96.9%
Gregory	51.1%	88.3%	99.8%
Haakon	42.5%	88.6%	100.0%
Hamlin	48.3%	89.6%	100.0%
Hand	47.7%	84.5%	97.0%
Hanson	60.9%	94.6%	100.0%
Harding	34.2%	92.6%	100.0%
Hughes	58.0%	92.2%	99.6%
Hutchinson	39.6%	88.5%	98.2%
Hyde	55.8%	94.9%	100.0%
Jackson	29.8%	74.2%	95.0%
Jerauld	48.2%	95.1%	100.0%
Jones	40.3%	87.3%	97.7%
Kingsbury	51.6%	92.6%	98.9%
Lake	43.6%	81.0%	97.1%
Lawrence	31.5%	70.8%	95.9%
Lincoln	34.7%	81.4%	94.7%
Lyman	48.2%	88.2%	98.9%
McCook	43.8%	84.3%	97.1%
McPherson	35.9%	78.2%	96.7%
Marshall	46.1%	75.3%	97.0%
Meade	28.5%	63.3%	93.2%
Mellette	35.1%	63.5%	95.9%
Miner	56.4%	95.3%	98.9%
Minnehaha	37.1%	87.5%	97.7%
Moody	48.3%	89.1%	99.7%
Pennington	30.6%	67.9%	96.9%

Table 5.45 Percent of Renter Units that are Affordable by Annual Income as a Percent of MFI (continued)

County	30% MFI	50% MFI	80% MFI
Perkins	52.3%	96.7%	100.0%
Potter	37.3%	77.8%	90.0%
Roberts	43.0%	81.6%	98.8%
Sanborn	38.9%	79.1%	97.7%
Shannon	22.5%	37.7%	67.2%
Spink	41.0%	81.6%	95.9%
Stanley	26.6%	66.8%	93.8%
Sully	39.4%	93.1%	100.0%
Todd	30.1%	51.8%	88.5%
Tripp	43.4%	83.1%	95.2%
Turner	40.2%	77.9%	96.3%
Union	42.7%	75.5%	93.8%
Walworth	38.5%	74.0%	95.0%
Yankton	43.7%	81.7%	98.5%
Ziebach	23.2%	46.4%	89.3%

source: Mullin & Lonergan Associates, Inc.

j. Renter Housing by Indicators of Conditions

To evaluate potential rental housing deficiencies, the same census variables used to determine owner housing (age, exclusive use of plumbing, overcrowding, and cost burdened households) were used for the rental housing stock in the state.

- **Age.** According to the 2000 Census, 23,919 (25.9%) of South Dakota's renter-occupied units were built prior to 1950.

    - *County highlights:* Five counties – Aurora, Bon Homme, Campbell, Miner, and Sanborn – had older renter-occupied unit rates above 50.0% of their total renter-occupied units. Only two counties, Dewey and Todd, had older renter-occupied housing rates under 10.0% (63, 7.6%, and 122, 9.0%, respectively). Twenty-nine counties experienced declines in their rates of older renter-occupied housing between 1990 and 2000.

    - *Defined geographic area highlights:* As with owner-occupied housing units, the cities of Deadwood and Lead had the highest rates of older renter-occupied units, 69.8% (229) and 64.5% (265), respectively. Rapid Valley and Spearfish were the only areas with older renter-occupied housing rates under 10.0% (6.3%, 22 units, and 8.6%, 157 units, respectively). Of the defined geographic areas that had renter-occupied housing over 50 years old, only three had declining rates between 1990 and 2000 – Brookings, Deadwood, and Spearfish.

- **Lacking complete plumbing facilities.** The 2000 Census indicated that 709 (0.8%) renter-occupied units in South Dakota lacked complete plumbing.

- *County highlights:* Eleven counties – Buffalo, Clay, Corson, Douglas, Fall River, Jackson, Marshall, Mellette, Sanborn, Shannon, and Ziebach – had over 2.0% of their renter-occupied housing units without complete plumbing. In contrast, thirteen counties had no renter-occupied units that lacked complete plumbing. Of the counties that had renter-occupied units without complete plumbing, twenty-seven experienced rate declines between 1990 and 2000.

- *Defined geographic area highlights:* The number of renter-occupied units that lacked complete plumbing in defined geographic areas was very low in 2000. Only Belle Fourche and Vermillion had rates over 1.0% (1.8%, 12 units, and 2.8%, 54 units, respectively). Of the nine defined geographic areas that had units lacking complete plumbing in 1990 and 2000, only two – Aberdeen and Sioux Falls – experienced an increase in the rate of units without complete plumbing.

- **Overcrowding.** According to the 2000 Census, there were 5,126 (5.6%) renter-occupied housing units in South Dakota with more than one person per room.

  - *County highlights:* Although overcrowding in the state as a whole is a relatively low percentage of renter-occupied units, it is important to note that some counties had overcrowding rates significantly higher than the state average. Bennett, Buffalo, Corson, Dewey, Jackson, Lyman, Shannon, Todd, and Ziebach counties all had renter-occupied overcrowding rates in excess of 15%. Shannon County's rate was the highest in the state, with 46.6% (655) of its renter-occupied units housing more than one person per room. Twenty-eight counties experienced declines in their renter-occupied overcrowding rates between 1990 and 2000.

  - *Defined geographic area highlights:* None of the defined geographic areas had rental overcrowding rates in excess of the state average. Only four defined geographic areas had declines in renter-occupied overcrowding rates between 1990 and 2000.

- **Cost burdened households.** In 2000, there were 25,472 renter households (29.0% of total renter households) that were cost burdened.

  - *County highlights:* Fourteen counties had cost burdened renter households in excess of 30% of the total renter households. Only two counties, Campbell and Hanson counties, had cost burdened renter housing rates under 10.0% (4.4%, 4 households, and 8.5%, 16 households, respectively).

  - *Defined geographic area highlights:* While Black Hawk had no cost burdened renter households, and Ellsworth Air Force Base's rate was a relatively low 6.5% (67), all other defined geographic areas had cost burdened renter household rates in excess of 20.0%. Vermillion had the highest cost burdened rate – 50.6% (993) of its renter households were cost burdened.

Further information on the housing quality indicators of South Dakota's renter-occupied housing stock, including information by county and defined geographic area for 1990 and 2000, is found in Tables 5.46 through 5.51. Tables 5.52 and 5.53 show the number of cost burdened households in the state by county and defined geographic area in 2000.

Table 5.46 South Dakota Housing Quality Indicators (Renter Housing) - 1990

County	Total renter-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
South Dakota	87,886	22,066	25.1%	708	0.8%	3,954	4.5%
Aurora	267	155	58.1%	0	0.0%	3	1.1%
Beadle	2,510	955	38.0%	7	0.3%	38	1.5%
Bennett	361	60	16.6%	5	1.4%	86	23.8%
Bon Homme	641	279	43.5%	5	0.8%	3	0.5%
Brookings	3,689	766	20.8%	9	0.2%	69	1.9%
Brown	5,143	1,744	33.9%	25	0.5%	90	1.7%
Brule	548	180	32.8%	2	0.4%	36	6.6%
Buffalo	257	41	16.0%	0	0.0%	56	21.8%
Butte	972	296	30.5%	0	0.0%	32	3.3%
Campbell	134	61	45.5%	0	0.0%	7	5.2%
Charles Mix	1,036	333	32.1%	29	2.8%	94	9.1%
Clark	368	171	46.5%	6	1.6%	23	6.3%
Clay	2,087	463	22.2%	3	0.1%	37	1.8%
Codington	2,830	665	23.5%	0	0.0%	36	1.3%
Corson	531	109	20.5%	21	4.0%	109	20.5%
Custer	660	193	29.2%	3	0.5%	16	2.4%
Davison	2,746	771	28.1%	9	0.3%	79	2.9%
Day	716	301	42.0%	6	0.8%	20	2.8%
Deuel	380	153	40.3%	4	1.1%	4	1.1%
Dewey	875	27	3.1%	35	4.0%	249	28.5%
Douglas	289	134	46.4%	0	0.0%	16	5.5%
Edmunds	344	160	46.5%	3	0.9%	0	0.0%
Fall River	986	429	43.5%	12	1.2%	8	0.8%
Faulk	210	117	55.7%	0	0.0%	0	0.0%
Grant	845	357	42.2%	1	0.1%	20	2.4%
Gregory	577	199	34.5%	11	1.9%	18	3.1%
Haakon	248	71	28.6%	0	0.0%	12	4.8%
Hamlin	412	209	50.7%	2	0.5%	19	4.6%
Hand	469	185	39.4%	3	0.6%	29	6.2%
Hanson	270	168	62.2%	1	0.4%	6	2.2%
Harding	158	60	38.0%	0	0.0%	7	4.4%
Hughes	2,127	274	12.9%	6	0.3%	53	2.5%
Hutchinson	672	254	37.8%	3	0.4%	12	1.8%
Hyde	189	86	45.5%	0	0.0%	13	6.9%
Jackson	328	44	13.4%	38	11.6%	79	24.1%
Jerauld	263	91	34.6%	7	2.7%	0	0.0%
Jones	120	33	27.5%	0	0.0%	1	0.8%
Kingsbury	618	238	38.5%	2	0.3%	8	1.3%
Lake	1,308	490	37.5%	0	0.0%	38	2.9%
Lawrence	2,840	718	25.3%	18	0.6%	48	1.7%
Lincoln	1,137	474	41.7%	5	0.4%	37	3.3%
Lyman	338	78	23.1%	7	2.1%	45	13.3%
McCook	494	253	51.2%	2	0.4%	9	1.8%
McPherson	249	34	13.7%	2	0.8%	11	4.4%
Marshall	519	183	35.3%	0	0.0%	20	3.9%
Meade	2,354	380	16.1%	13	0.6%	70	3.0%
Mellette	232	40	17.2%	15	6.5%	42	18.1%
Miner	322	189	58.7%	0	0.0%	13	4.0%

Table 5.46 South Dakota Housing Quality Indicators (Renter Housing) – 1990 (continued)

County	Total renter-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Minnehaha	17,991	3,552	19.7%	62	0.3%	417	2.3%
Moody	691	319	46.2%	6	0.9%	40	5.8%
Pennington	11,802	1,131	9.6%	59	0.5%	521	4.4%
Perkins	376	116	30.9%	4	1.1%	19	5.1%
Potter	308	95	30.8%	0	0.0%	12	3.9%
Roberts	1,213	409	33.7%	28	2.3%	85	7.0%
Sanborn	241	138	57.3%	0	0.0%	7	2.9%
Shannon	1,214	27	2.2%	114	9.4%	557	45.9%
Spink	880	341	38.8%	0	0.0%	40	4.5%
Stanley	243	57	23.5%	2	0.8%	2	0.8%
Sully	170	46	27.1%	5	2.9%	2	1.2%
Todd	1,185	77	6.5%	53	4.5%	280	23.6%
Tripp	678	112	16.5%	3	0.4%	65	9.6%
Turner	795	418	52.6%	0	0.0%	25	3.1%
Union	1,053	432	41.0%	12	1.1%	16	1.5%
Walworth	697	263	37.7%	0	0.0%	20	2.9%
Yankton	2,417	847	35.0%	6	0.2%	48	2.0%
Ziebach	263	15	5.7%	34	12.9%	77	29.3%

source: U.S. Bureau of the Census

Table 5.47 South Dakota Housing Quality Indicators (Renter Housing) - 1990

	Total renter-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Aberdeen	4,335	1,327	30.6%	23	0.5%	74	1.7%
Belle Fourche	666	205	30.8%	0	0.0%	0	0.0%
Black Hawk	83	0	0.0%	0	0.0%	0	0.0%
Brookings	2,936	430	14.6%	7	0.2%	37	1.3%
Deadwood	309	221	71.5%	6	1.9%	2	0.6%
Ellsworth AFB	1,583	41	2.6%	23	1.5%	23	1.5%
Huron	2,036	686	33.7%	7	0.3%	14	0.7%
Lead	494	184	37.2%	0	0.0%	5	1.0%
Madison	937	263	28.1%	0	0.0%	11	1.2%
Mitchell	2,488	676	27.2%	0	0.0%	64	2.6%
Pierre	1,995	230	11.5%	0	0.0%	51	2.6%
Rapid City	9,038	924	10.2%	46	0.5%	394	4.4%
Rapid Valley	383	17	4.4%	0	0.0%	17	4.4%
Sioux Falls	16,381	3,077	18.8%	49	0.3%	372	2.3%
Spearfish	1,532	192	12.5%	12	0.8%	28	1.8%
Sturgis	912	151	16.6%	0	0.0%	29	3.2%
Vermillion	1,770	280	15.8%	0	0.0%	31	1.8%
Watertown	2,551	545	21.4%	0	0.0%	32	1.3%
Yankton	1,941	555	28.6%	6	0.3%	31	1.6%

source: U.S. Bureau of the Census

Table 5.48 South Dakota Housing Quality Indicators (Renter Housing)- 2000

County	Total renter-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
South Dakota	92,338	23,919	25.9%	709	0.8%	5,126	5.6%
Aurora	279	159	57.0%	0	0.0%	25	9.0%
Beadle	2,328	909	39.0%	16	0.7%	73	3.1%
Bennett	455	123	27.0%	0	0.0%	92	20.2%
Bon Homme	629	348	55.3%	2	0.3%	12	1.9%
Brookings	4,458	761	17.1%	13	0.3%	98	2.2%
Brown	4,933	1,802	36.5%	25	0.5%	107	2.2%
Brule	576	178	30.9%	3	0.5%	30	5.2%
Buffalo	299	35	11.7%	8	2.7%	56	18.7%
Butte	937	320	34.2%	12	1.3%	31	3.3%
Campbell	130	74	56.9%	0	0.0%	1	0.8%
Charles Mix	1,060	377	35.6%	14	1.3%	147	13.9%
Clark	309	145	46.9%	0	0.0%	6	1.9%
Clay	2,225	549	24.7%	54	2.4%	15	0.7%
Codington	3,094	805	26.0%	25	0.8%	66	2.1%
Corson	519	114	22.0%	27	5.2%	122	23.5%
Custer	684	171	25.0%	5	0.7%	9	1.3%
Davison	2,901	968	33.4%	9	0.3%	137	4.7%
Day	617	240	38.9%	5	0.8%	21	3.4%
Deuel	368	152	41.3%	4	1.1%	5	1.4%
Dewey	833	63	7.6%	9	1.1%	133	16.0%
Douglas	251	114	45.4%	6	2.4%	5	2.0%
Edmunds	303	86	28.4%	0	0.0%	12	4.0%
Fall River	955	368	38.5%	20	2.1%	53	5.5%
Faulk	188	66	35.1%	0	0.0%	15	8.0%
Grant	704	267	37.9%	13	1.8%	12	1.7%
Gregory	512	220	43.0%	9	1.8%	14	2.7%
Haakon	201	94	46.8%	2	1.0%	5	2.5%
Hamlin	372	159	42.7%	0	0.0%	28	7.5%
Hand	400	185	46.3%	3	0.8%	3	0.8%
Hanson	232	108	46.6%	4	1.7%	16	6.9%
Harding	138	51	37.0%	0	0.0%	11	8.0%
Hughes	2,202	436	19.8%	22	1.0%	104	4.7%
Hutchinson	676	259	38.3%	2	0.3%	40	5.9%
Hyde	193	89	46.1%	0	0.0%	6	3.1%
Jackson	344	41	11.9%	9	2.6%	102	29.7%
Jerauld	275	134	48.7%	0	0.0%	7	2.5%
Jones	140	24	17.1%	0	0.0%	2	1.4%
Kingsbury	576	224	38.9%	4	0.7%	12	2.1%
Lake	1,290	639	49.5%	10	0.8%	8	0.6%
Lawrence	3,126	832	26.6%	14	0.4%	67	2.1%
Lincoln	1,784	426	23.9%	6	0.3%	55	3.1%
Lyman	437	65	14.9%	2	0.5%	74	16.9%
McCook	466	200	42.9%	5	1.1%	12	2.6%
McPherson	206	84	40.8%	2	1.0%	7	3.4%
Marshall	408	152	37.3%	12	2.9%	28	6.9%
Meade	2,799	386	13.8%	37	1.3%	77	2.8%

Table 5.48 South Dakota Housing Quality Indicators (Renter Housing)- 2000 (continued)

County	Total renter-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Mellette	243	57	23.5%	6	2.5%	24	9.9%
Miner	286	148	51.7%	3	1.0%	2	0.7%
Minnehaha	20,484	4,270	20.8%	97	0.5%	887	4.3%
Moody	694	297	42.8%	7	1.0%	35	5.0%
Pennington	11,710	1,804	15.4%	43	0.4%	692	5.9%
Perkins	334	89	26.6%	2	0.6%	0	0.0%
Potter	239	77	32.2%	0	0.0%	0	0.0%
Roberts	1,145	397	34.7%	9	0.8%	97	8.5%
Sanborn	233	132	56.7%	5	2.1%	8	3.4%
Shannon	1,405	159	11.3%	68	4.8%	655	46.6%
Spink	745	314	42.1%	3	0.4%	25	3.4%
Stanley	260	37	14.2%	2	0.8%	11	4.2%
Sully	152	47	30.9%	0	0.0%	2	1.3%
Todd	1,353	122	9.0%	4	0.3%	402	29.7%
Tripp	638	149	23.4%	12	1.9%	58	9.1%
Turner	795	384	48.3%	7	0.9%	6	0.8%
Union	1,257	343	27.3%	7	0.6%	17	1.4%
Walworth	721	249	34.5%	2	0.3%	70	9.7%
Yankton	2,533	821	32.4%	11	0.4%	115	4.5%
Ziebach	299	21	7.0%	8	2.7%	59	19.7%

source: U.S. Bureau of the Census

Table 5.49 South Dakota Housing Quality Indicators (Renter Housing) – 2000

	Total renter-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Aberdeen	4,279	1,557	36.4%	23	0.5%	103	2.4%
Belle Fourche	654	229	35.0%	12	1.8%	18	2.8%
Black Hawk	77	10	13.0%	0	0.0%	0	0.0%
Brookings	3,745	477	12.7%	6	0.2%	83	2.2%
Deadwood	328	229	69.8%	0	0.0%	6	1.8%
Ellsworth AFB	1,044	116	11.1%	4	0.4%	33	3.2%
Huron	1,954	716	36.6%	5	0.3%	53	2.7%
Lead	411	265	64.5%	0	0.0%	15	3.6%
Madison	988	476	48.2%	8	0.8%	6	0.6%
Mitchell	2,674	859	32.1%	9	0.3%	137	5.1%
Pierre	2,043	393	19.2%	14	0.7%	94	4.6%
Rapid City	9,806	1,427	14.6%	17	0.2%	577	5.9%
Rapid Valley	352	22	6.3%	0	0.0%	0	0.0%
Sioux Falls	19,397	3,756	19.4%	78	0.4%	890	4.6%
Spearfish	1,829	157	8.6%	8	0.4%	37	2.0%
Sturgis	979	178	18.2%	7	0.7%	25	2.6%
Vermillion	1,961	404	20.6%	54	2.8%	15	0.8%
Watertown	2,841	687	24.2%	23	0.8%	58	2.0%
Yankton	2,020	603	29.9%	6	0.3%	83	4.1%

source: U.S. Bureau of the Census

Table 5.50 South Dakota Housing Quality Indicators (Renter Housing)
Percent Change, 1990 – 2000

County	Total renter-occupied Units	Over 50 Years Old		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
South Dakota	5.1%	8.4%	3.2%	0.1%	-4.7%	29.6%	23.4%
Aurora	4.5%	2.6%	-1.8%	*	*	733.3%	697.5%
Beadle	-7.3%	-4.8%	2.6%	128.6%	146.4%	92.1%	107.1%
Bennett	26.0%	105.0%	62.6%	-100.0%	-100.0%	7.0%	-15.1%
Bon Homme	-1.9%	24.7%	27.1%	-60.0%	-59.2%	300.0%	307.6%
Brookings	20.8%	-0.7%	-17.8%	44.4%	19.5%	42.0%	17.5%
Brown	-4.1%	3.3%	7.7%	0.0%	4.3%	18.9%	24.0%
Brule	5.1%	-1.1%	-5.9%	50.0%	42.7%	-16.7%	-20.7%
Buffalo	16.3%	-14.6%	-26.6%	*	*	0.0%	-14.0%
Butte	-3.6%	8.1%	12.1%	*	*	-3.1%	0.5%
Campbell	-3.0%	21.3%	25.0%	*	*	-85.7%	-85.3%
Charles Mix	2.3%	13.2%	10.6%	-51.7%	-52.8%	56.4%	52.8%
Clark	-16.0%	-15.2%	1.0%	-100.0%	-100.0%	-73.9%	-68.9%
Clay	6.6%	18.6%	11.2%	1700.0%	1588.4%	-59.5%	-62.0%
Codington	9.3%	21.1%	10.7%	*	*	83.3%	67.7%
Corson	-2.3%	4.6%	7.0%	28.6%	31.5%	11.9%	14.5%
Custer	3.6%	-11.4%	-14.5%	66.7%	60.8%	-43.8%	-45.7%
Davison	5.6%	25.6%	18.8%	0.0%	-5.3%	73.4%	64.2%
Day	-13.8%	-20.3%	-7.5%	-16.7%	-3.3%	5.0%	21.8%
Deuel	-3.2%	-0.7%	2.6%	0.0%	3.3%	25.0%	29.1%
Dewey	-4.8%	133.3%	145.1%	-74.3%	-73.0%	-46.6%	-43.9%
Douglas	-13.1%	-14.9%	-2.0%	*	*	-68.8%	-64.0%
Edmunds	-11.9%	-46.3%	-39.0%	-100.0%	-100.0%	*	*
Fall River	-3.1%	-14.2%	-11.4%	66.7%	72.1%	562.5%	584.0%
Faulk	-10.5%	-43.6%	-37.0%	*	*	*	*
Grant	-16.7%	-25.2%	-10.2%	1200.0%	1460.4%	-40.0%	-28.0%
Gregory	-11.3%	10.6%	24.6%	-18.2%	-7.8%	-22.2%	-12.3%
Haakon	-19.0%	32.4%	63.4%	*	*	-58.3%	-48.6%
Hamlin	-9.7%	-23.9%	-15.7%	-100.0%	-100.0%	47.4%	63.2%
Hand	-14.7%	0.0%	17.3%	0.0%	17.3%	-89.7%	-87.9%
Hanson	-14.1%	-35.7%	-25.2%	300.0%	365.5%	166.7%	210.3%
Harding	-12.7%	-15.0%	-2.7%	*	*	57.1%	79.9%
Hughes	3.5%	59.1%	53.7%	266.7%	254.2%	96.2%	89.5%
Hutchinson	0.6%	2.0%	1.4%	-33.3%	-33.7%	233.3%	231.4%
Hyde	2.1%	3.5%	1.3%	*	*	-53.8%	-54.8%
Jackson	4.9%	-6.8%	-11.2%	-76.3%	-77.4%	29.1%	23.1%
Jerauld	4.6%	47.3%	40.8%	-100.0%	-100.0%	*	*
Jones	16.7%	-27.3%	-37.7%	*	*	100.0%	71.4%
Kingsbury	-6.8%	-5.9%	1.0%	100.0%	114.6%	50.0%	60.9%
Lake	-1.4%	30.4%	32.2%	*	*	-78.9%	-78.7%
Lawrence	10.1%	15.9%	5.3%	-22.2%	-29.3%	39.6%	26.8%
Lincoln	56.9%	-10.1%	-42.7%	20.0%	-23.5%	48.6%	-5.3%
Lyman	29.3%	-16.7%	-35.5%	-71.4%	-77.9%	64.4%	27.2%
McCook	-5.7%	-20.9%	-16.2%	150.0%	165.0%	33.3%	41.3%
McPherson	-17.3%	147.1%	198.6%	0.0%	20.9%	-36.4%	-23.1%
Marshall	-21.4%	-16.9%	5.7%	*	*	40.0%	78.1%
Meade	18.9%	1.6%	-14.6%	184.6%	139.4%	10.0%	-7.5%

Table 5.50 South Dakota Housing Quality Indicators (Renter Housing)
Percent Change, 1990 – 2000 (continued)

County	Total renter-occupied Units	Over 50 Years Old		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Mellette	4.7%	42.5%	36.0%	-60.0%	-61.8%	-42.9%	-45.4%
Miner	-11.2%	-21.7%	-11.8%	*	*	-84.6%	-82.7%
Minnehaha	13.9%	20.2%	5.6%	56.5%	37.4%	112.7%	86.8%
Moody	0.4%	-6.9%	-7.3%	16.7%	16.2%	-12.5%	-12.9%
Pennington	-0.8%	59.5%	60.8%	-27.1%	-26.5%	32.8%	33.9%
Perkins	-11.2%	-23.3%	-13.6%	-50.0%	-43.7%	-100.0%	-100.0%
Potter	-22.4%	-18.9%	4.5%	*	*	-100.0%	-100.0%
Roberts	-5.6%	-2.9%	2.8%	-67.9%	-65.9%	14.1%	20.9%
Sanborn	-3.3%	-4.3%	-1.1%	*	*	14.3%	18.2%
Shannon	15.7%	488.9%	408.8%	-40.4%	-48.5%	17.6%	1.6%
Spink	-15.3%	-7.9%	8.8%	*	*	-37.5%	-26.2%
Stanley	7.0%	-35.1%	-39.3%	0.0%	-6.5%	450.0%	414.0%
Sully	-10.6%	2.2%	14.3%	-100.0%	-100.0%	0.0%	11.8%
Todd	14.2%	58.4%	38.8%	-92.5%	-93.4%	43.6%	25.7%
Tripp	-5.9%	33.0%	41.4%	300.0%	325.1%	-10.8%	-5.2%
Turner	0.0%	-8.1%	-8.1%	*	*	-76.0%	-76.0%
Union	19.4%	-20.6%	-33.5%	-41.7%	-51.1%	6.3%	-11.0%
Walworth	3.4%	-5.3%	-8.5%	*	*	250.0%	238.3%
Yankton	4.8%	-3.1%	-7.5%	83.3%	74.9%	139.6%	128.6%
Ziebach	13.7%	40.0%	23.1%	-76.5%	-79.3%	-23.4%	-32.6%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Table 5.51 South Dakota Housing Quality Indicators (Renter Housing)
Percent Change, 1990 – 2000

	Total renter-occupied Units	Over 50 Years Old		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Aberdeen	-1.3%	17.3%	18.9%	0.0%	1.3%	39.2%	41.0%
Belle Fourche	-1.8%	11.7%	13.8%	*	*	*	*
Black Hawk	-7.2%	*	*	*	*	*	*
Brookings	27.6%	10.9%	-13.0%	-14.3%	-32.8%	124.3%	75.9%
Deadwood	6.1%	3.6%	-2.4%	-100.0%	-100.0%	200.0%	182.6%
Ellsworth AFB	-34.0%	182.9%	329.0%	-82.6%	-73.6%	43.5%	117.6%
Huron	-4.0%	4.4%	8.8%	-28.6%	-25.6%	278.6%	294.5%
Lead	-16.8%	44.0%	73.1%	*	*	200.0%	260.6%
Madison	5.4%	81.0%	71.6%	*	*	-45.5%	-48.3%
Mitchell	7.5%	27.1%	18.2%	*	*	114.1%	99.2%
Pierre	2.4%	70.9%	66.9%	*	*	84.3%	80.0%
Rapid City	8.5%	54.4%	42.3%	-63.0%	-65.9%	46.4%	35.0%
Rapid Valley	-8.1%	29.4%	40.8%	*	*	-100.0%	-100.0%
Sioux Falls	18.4%	22.1%	3.1%	59.2%	34.4%	139.2%	102.0%
Spearfish	19.4%	-18.2%	-31.5%	-33.3%	-44.2%	32.1%	10.7%
Sturgis	7.3%	17.9%	9.8%	*	*	-13.8%	-19.7%
Vermillion	10.8%	44.3%	30.2%	*	*	-51.6%	-56.3%
Watertown	11.4%	26.1%	13.2%	*	*	81.3%	62.7%
Yankton	4.1%	8.6%	4.4%	0.0%	-3.9%	167.7%	157.3%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Table 5.52 South Dakota Housing Cost burdened Renter Households - 2000

County	Specified Renter-occupied Units	Cost Burdened		Annual Household Income in 1999 ($)						
		Total	% of Renter-occupied	Less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 or more
South Dakota	87,887	25,472	29.0%	11,241	10,829	3,145	203	54	-	-
Aurora	216	39	18.1%	28	9	2	-	-	-	-
Beadle	2,228	714	32.0%	351	237	126	-	-	-	-
Bennett	404	136	33.7%	97	35	4	-	-	-	-
Bon Homme	505	102	20.2%	71	27	4	-	-	-	-
Brookings	4,348	1,409	32.4%	673	618	116	2	-	-	-
Brown	4,795	1,376	28.7%	728	592	47	9	-	-	-
Brule	516	88	17.1%	41	37	10	-	-	-	-
Buffalo	289	54	18.7%	45	9	-	-	-	-	-
Butte	841	220	26.2%	97	101	22	-	-	-	-
Campbell	90	4	4.4%	4	-	-	-	-	-	-
Charles Mix	957	242	25.3%	154	80	8	-	-	-	-
Clark	255	64	25.1%	47	14	3	-	-	-	-
Clay	2,148	1,028	47.9%	547	387	88	6	-	-	-
Codington	3,021	1,014	33.6%	502	419	93	-	-	-	-
Corson	475	98	20.6%	64	29	5	-	-	-	-
Custer	615	139	22.6%	61	65	13	-	-	-	-
Davison	2,828	878	31.0%	479	323	76	-	-	-	-
Day	540	103	19.1%	62	35	6	-	-	-	-
Deuel	318	65	20.4%	40	25	-	-	-	-	-
Dewey	811	251	30.9%	143	82	19	-	7	-	-
Douglas	206	46	22.3%	34	10	2	-	-	-	-
Edmunds	264	36	13.6%	23	11	2	-	-	-	-
Fall River	901	269	29.9%	155	95	19	-	-	-	-
Faulk	152	24	15.8%	15	9	-	-	-	-	-
Grant	613	234	38.2%	139	67	16	5	7	-	-
Gregory	461	84	18.2%	62	21	1	-	-	-	-
Haakon	157	21	13.4%	15	6	-	-	-	-	-
Hamlin	321	48	15.0%	27	16	5	-	-	-	-
Hand	301	47	15.6%	33	14	-	-	-	-	-
Hanson	188	16	8.5%	8	6	2	-	-	-	-
Harding	96	18	18.8%	10	8	-	-	-	-	-
Hughes	2,172	519	23.9%	261	218	34	6	-	-	-
Hutchinson	572	112	19.6%	71	32	9	-	-	-	-
Hyde	159	20	12.6%	18	2	-	-	-	-	-
Jackson	311	71	22.8%	51	10	4	6	-	-	-
Jerauld	218	46	21.1%	27	19	-	-	-	-	-
Jones	120	27	22.5%	18	9	-	-	-	-	-
Kingsbury	516	97	18.8%	41	46	8	2	-	-	-
Lake	1,209	349	28.9%	135	188	19	7	-	-	-
Lawrence	3,030	1,054	34.8%	426	544	82	2	-	-	-
Lincoln	1,690	498	29.5%	195	176	116	3	8	-	-
Lyman	407	84	20.6%	57	16	11	-	-	-	-
McCook	400	81	20.3%	39	36	6	-	-	-	-
McPherson	180	34	18.9%	24	10	-	-	-	-	-
Marshall	359	67	18.7%	43	21	3	-	-	-	-
Meade	2,702	499	18.5%	198	177	117	2	5	-	-
Mellette	227	85	37.4%	68	15	2	-	-	-	-

Table 5.52 South Dakota Housing Cost burdened Renter Households – 2000 (continued)

County	Specified Renter-occupied Units	Cost Burdened		Annual Household Income in 1999 ($)						
		Total	% of Renter-occupied	Less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 or more
Miner	213	47	22.1%	24	23	-	-	-	-	-
Minnehaha	20,286	6,232	30.7%	1,958	2,980	1,203	64	27	-	-
Moody	580	101	17.4%	42	53	6	-	-	-	-
Pennington	11,548	3,998	34.6%	1,374	1,889	660	75	-	-	-
Perkins	282	67	23.8%	45	22	-	-	-	-	-
Potter	219	66	30.1%	29	31	6	-	-	-	-
Roberts	1,021	214	21.0%	127	83	4	-	-	-	-
Sanborn	181	21	11.6%	6	15	-	-	-	-	-
Shannon	1,323	220	16.6%	154	47	19	-	-	-	-
Spink	688	171	24.9%	62	94	15	-	-	-	-
Stanley	235	62	26.4%	24	25	13	-	-	-	-
Sully	137	14	10.2%	9	5	-	-	-	-	-
Todd	1,278	302	23.6%	255	46	1	-	-	-	-
Tripp	574	126	22.0%	66	55	5	-	-	-	-
Turner	645	129	20.0%	58	56	15	-	-	-	-
Union	1,148	230	20.0%	77	90	49	14	-	-	-
Walworth	693	199	28.7%	107	80	12	-	-	-	-
Yankton	2,418	644	26.6%	300	307	37	-	-	-	-
Ziebach	286	119	41.6%	97	22	-	-	-	-	-

source: U.S. Bureau of the Census

Table 5.53 South Dakota Housing Cost burdened Renter Households - 2000

	Specified Renter-occupied Units	Cost Burdened		Annual Household Income in 1999 ($)						
		Total	% of Renter-occupied	Less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 or more
Aberdeen	4,279	1,277	29.8%	700	532	36	9	-	-	-
Belle Fourche	654	189	28.9%	78	89	22	-	-	-	-
Black Hawk	77	-	0.0%	-	-	-	-	-	-	-
Brookings	3,729	1,273	34.1%	608	563	102	-	-	-	-
Deadwood	328	91	27.7%	26	43	22	-	-	-	-
Ellsworth AFB	1,036	67	6.5%	6	24	37	-	-	-	-
Huron	1,954	655	33.5%	330	201	124	-	-	-	-
Lead	411	115	28.0%	27	67	21	-	-	-	-
Madison	988	314	31.8%	124	175	15	-	-	-	-
Mitchell	2,666	842	31.6%	455	313	74	-	-	-	-
Pierre	2,043	500	24.5%	253	216	25	6	-	-	-
Rapid City	9,780	3,494	35.7%	1,235	1,606	590	63	-	-	-
Rapid Valley	352	126	35.8%	29	65	26	6	-	-	-
Sioux Falls	19,384	6,130	31.6%	1,937	2,882	1,222	58	31	-	-
Spearfish	1,812	680	37.5%	318	348	14	-	-	-	-
Sturgis	971	287	29.6%	157	123	7	-	-	-	-
Vermillion	1,961	993	50.6%	525	375	87	6	-	-	-
Watertown	2,841	980	34.5%	486	405	89	-	-	-	-
Yankton	2,012	595	29.6%	266	301	28	-	-	-	-

source: U.S. Bureau of the Census

k. Vacant Housing

As noted previously, South Dakota had 32,963 vacant housing units in 2000. Regardless of seasonal or year-round vacancy status, 19,877 vacant units (60.3% of the state's total vacant units) were single family units, 7,126 vacant units (21.6%) were multifamily units, and 5,810 vacant units (17.6%) were manufactured homes. The 19,877 single family units were 8.8% of the state's single family units; the 7,126 multifamily units were 11.7% of the multifamily units in the state; and the 5,810 manufactured homes were 15.8% of the manufactured homes in the state.

- *County highlights:* The county with the highest percentage of single family vacant units in 2000 was Harding County, with vacant units comprising 31.7% (202) of its total single family units. Minehaha County had the lowest rate of single family vacant units, with only 2.4% (945) of its single family units identified as vacant. The county with the highest percentage of multifamily vacant units was Harding County, with 65.5% (19) of its multifamily units identified as vacant. In contrast, Corson and Mellette counties had no vacant multifamily units. Marshall County had the highest percentage of vacant manufactured homes, 57.4% (213) of total manufactured homes, while Douglas County only had 1.3% (1) of its manufactured homes identified as vacant. The rate of single family vacancies increased in eleven counties between 1990 and 2000, while multi-unit vacancy rates decreased in twenty-two counties in that some time period. Thirty-four counties experienced decreases in their manufactured home vacancy rates between 1990 and 2000.

- *Defined geographic area highlights*: Black Hawk and Ellsworth Air Force Base had the lowest single family vacancy rate, both at 1.3% (8 and 10 units, respectively), while the single family vacancy rate in Deadwood is the highest among defined geographic areas (15.8%, 76 units). Lead had the highest multifamily vacancy rate (37.0%, 146), while Black Hawk, Ellsworth Air Force Base, and Rapid Valley have no multifamily vacancies. Huron had the highest manufactured home vacancy rate, 22.5% (51), while Lead had no manufactured home vacancies. The rate of single family vacancies declined in eleven defined geographic areas between 1990 and 2000, while the multifamily vacancy rate declined in only five defined geographic areas. Seven defined geographic areas had declines in their manufactured homes vacancy rates during that time.

Further information on South Dakota's vacant housing stock, including 1990-2000 trends by county and defined geographic area, is found in Tables 5.54 through 5.57.

Table 5.54 South Dakota Vacant Housing by Units per Structure and Manufactured Homes - 2000

County	Total Vacant Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
South Dakota	32,963	19,877	8.8%	3,005	1,495	2,626	11.7%	5,810	15.8%	150	54.9%
Aurora	133	111	9.6%	8	6	-	19.2%	8	11.3%	-	0.0%
Beadle	996	526	8.7%	195	58	85	20.0%	132	27.3%	-	0.0%
Bennett	155	104	11.0%	11	3	10	20.3%	27	12.4%	-	-
Bon Homme	372	278	10.9%	24	27	11	20.5%	32	19.4%	-	-
Brookings	911	452	6.7%	56	46	178	8.1%	179	13.1%	-	0.0%
Brown	1,223	547	5.3%	312	93	116	12.6%	155	11.3%	-	0.0%
Brule	274	180	11.3%	8	21	-	8.8%	56	16.3%	9	69.2%
Buffalo	76	48	9.9%	2	6	2	17.9%	14	24.6%	4	100.0%
Butte	543	256	10.0%	69	56	49	31.6%	113	12.1%	-	0.0%
Campbell	237	187	23.1%	6	-	-	23.1%	44	35.2%	-	-
Charles Mix	510	349	11.1%	34	29	13	18.8%	85	27.6%	-	-
Clark	282	216	13.2%	17	-	-	14.3%	45	36.3%	4	100.0%
Clay	560	247	8.0%	61	31	46	9.0%	175	21.8%	-	-
Codington	967	459	6.0%	183	126	132	18.3%	67	5.4%	-	-
Corson	265	221	17.5%	-	-	-	0.0%	40	19.5%	4	100.0%
Custer	654	417	17.7%	19	10	11	15.3%	192	19.4%	5	33.3%
Davison	508	233	4.3%	67	60	104	11.1%	38	6.9%	6	46.2%
Day	1,032	804	26.9%	40	23	15	24.1%	150	50.0%	-	-
Deuel	329	274	15.0%	17	12	-	15.1%	26	17.6%	-	0.0%
Dewey	270	161	11.0%	15	5	26	18.5%	63	14.9%	-	-
Douglas	132	125	9.6%	3	3	-	8.1%	1	1.3%	-	-
Edmunds	341	287	16.9%	2	8	7	13.4%	37	19.2%	-	-
Fall River	685	342	14.1%	37	9	30	13.4%	259	32.1%	8	100.0%
Faulk	221	179	17.7%	6	9	-	14.9%	27	21.6%	-	-
Grant	340	206	7.7%	23	49	29	21.8%	33	10.7%	-	0.0%
Gregory	383	300	15.1%	11	17	6	22.1%	49	18.3%	-	0.0%
Haakon	132	80	10.7%	15	5	1	32.3%	28	14.8%	3	100.0%
Hamlin	578	495	22.1%	15	6	-	15.1%	62	25.0%	-	0.0%
Hand	297	212	14.4%	37	5	8	25.3%	35	21.0%	-	-
Hanson	103	86	8.2%	-	-	3	2.9%	14	21.9%	-	-
Harding	279	202	31.7%	17	2	-	65.5%	58	42.0%	-	-
Hughes	543	141	3.5%	54	96	112	14.0%	135	12.2%	5	100.0%
Hutchinson	327	299	9.6%	16	1	4	8.1%	7	5.4%	-	0.0%
Hyde	90	68	10.4%	1	-	-	3.0%	21	25.9%	-	-
Jackson	228	115	14.3%	32	-	8	42.6%	71	25.9%	2	66.7%
Jerauld	180	146	15.0%	1	7	9	17.3%	17	17.7%	-	-
Jones	105	78	17.3%	4	6	-	17.5%	17	15.9%	-	-
Kingsbury	318	209	9.6%	18	27	8	16.9%	56	23.8%	-	0.0%
Lake	910	616	15.2%	15	15	7	5.2%	257	49.3%	-	0.0%
Lawrence	1,546	1,059	16.8%	172	74	93	14.0%	142	8.5%	6	37.5%
Lincoln	349	241	3.2%	11	32	58	8.0%	7	2.0%	-	-
Lyman	236	167	13.8%	15	-	2	17.3%	48	15.0%	4	66.7%
McCook	179	131	6.5%	10	7	19	16.0%	10	6.8%	2	50.0%
McPherson	238	213	17.0%	2	6	9	14.0%	8	8.7%	-	-
Marshall	718	445	22.4%	22	12	18	26.3%	213	57.4%	8	100.0%
Meade	1,344	748	11.1%	354	-	75	31.6%	153	7.5%	14	63.6%

Table 5.54 South Dakota Vacant Housing by Units per Structure and Manufactured Homes – 2000 (continued)

County	Total Vacant Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure			%				
		Total	%	2-4	5-9	10 or more		Total	%	Total	%
Mellette	130	93	15.7%	-	-	-	0.0%	37	19.2%	-	-
Miner	196	175	14.1%	8	6	-	13.9%	7	10.0%	-	-
Minnehaha	2,241	945	2.4%	308	235	620	6.6%	133	3.4%	-	0.0%
Moody	219	128	5.9%	51	21	-	19.3%	19	10.0%	-	0.0%
Pennington	2,608	1,321	5.6%	205	90	418	8.9%	533	9.5%	41	63.1%
Perkins	425	322	23.2%	18	11	15	31.2%	56	17.3%	3	100.0%
Potter	615	218	18.8%	26	16	6	32.4%	340	76.6%	9	100.0%
Roberts	1,051	745	19.3%	14	10	11	10.9%	271	49.3%	-	-
Sanborn	177	125	12.4%	14	-	-	21.2%	38	26.8%	-	-
Shannon	338	156	7.6%	-	12	-	8.5%	170	18.2%	-	-
Spink	505	387	14.8%	38	13	26	17.5%	41	13.7%	-	-
Stanley	166	87	10.7%	7	-	6	10.6%	66	19.6%	-	0.0%
Sully	214	117	19.6%	8	-	-	16.0%	89	45.4%	-	-
Todd	304	200	10.0%	36	-	13	13.7%	55	13.3%	-	-
Tripp	486	329	14.6%	37	-	6	16.3%	111	21.8%	3	100.0%
Turner	342	273	8.2%	24	14	5	14.1%	26	12.6%	-	-
Union	418	236	5.8%	34	10	117	19.1%	21	4.8%	-	0.0%
Walworth	638	296	13.7%	16	37	21	18.2%	258	45.8%	10	100.0%
Yankton	653	353	5.7%	124	10	55	11.0%	111	12.3%	-	0.0%
Ziebach	138	111	17.1%	-	2	3	7.7%	22	13.3%	-	-

source: U.S. Bureau of the Census

Table 5.55 South Dakota Vacant Housing by Units per Structure and Manufactured Homes - 2000

	Total Vacant Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Aberdeen	688	181	2.7%	282	75	114	12.0%	36	6.9%	-	-
Belle Fourche	269	77	5.8%	69	42	40	30.4%	41	16.3%	-	0.0%
Black Hawk	24	8	1.3%	-	-	-	0.0%	8	4.0%	8	100.0%
Brookings	408	105	3.0%	49	30	166	7.7%	58	8.3%	-	-
Deadwood	146	76	15.8%	34	16	11	21.6%	9	19.6%	-	-
Ellsworth AFB	17	10	1.3%	-	-	-	0.0%	7	6.0%	-	-
Huron	624	243	6.0%	187	58	85	20.8%	51	22.5%	-	-
Lead	308	162	14.6%	103	-	43	37.0%	-	0.0%	-	0.0%
Madison	119	93	4.8%	8	12	-	3.2%	6	3.7%	-	-
Mitchell	439	171	4.2%	67	60	104	11.2%	31	7.5%	6	46.2%
Pierre	387	68	2.1%	51	96	112	14.0%	60	7.4%	-	-
Rapid City	1,115	363	2.3%	175	72	400	8.5%	105	5.6%	-	-
Rapid Valley	64	45	2.5%	-	-	-	0.0%	19	3.1%	-	-
Sioux Falls	1,963	720	2.3%	277	230	637	6.6%	99	3.0%	-	0.0%
Spearfish	250	118	6.5%	14	56	31	6.4%	31	6.0%	-	-
Sturgis	263	104	5.7%	72	-	52	18.2%	35	7.3%	-	-
Vermillion	316	98	5.3%	61	27	46	8.9%	84	13.7%	-	-
Watertown	807	330	5.6%	176	126	132	18.5%	43	4.7%	-	-
Yankton	321	119	3.2%	111	10	52	10.6%	29	8.4%	-	-

source: U.S. Bureau of the Census

Table 5.56 South Dakota Vacant Housing by Units per Structure and Manufactured Homes Percent Change, 1990 - 2000

County	Total Vacant Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
South Dakota	-1.3%	-9.9%	-17.0%	44.9%	37.7%	57.2%	23.3%	4.8%	-10.6%	-84.5%	412.5%
Aurora	-32.1%	-33.5%	-29.7%	0.0%	50.0%	-	-21.7%	-52.9%	-36.3%	-	-
Beadle	32.4%	0.6%	-0.4%	314.9%	75.8%	117.9%	136.4%	67.1%	54.1%	-100.0%	0.0%
Bennett	-40.8%	-37.3%	-40.8%	175.0%	-72.7%	900.0%	28.4%	-54.2%	-29.7%	-100.0%	0.0%
Bon Homme	-15.5%	-15.5%	-12.3%	41.2%	28.6%	-38.9%	-8.7%	-30.4%	9.6%	-100.0%	0.0%
Brookings	-0.3%	-7.8%	-17.2%	-30.0%	39.4%	147.2%	14.3%	-4.3%	-25.9%	-100.0%	0.0%
Brown	-0.9%	-6.8%	-12.2%	64.2%	-46.9%	-23.2%	1.8%	34.8%	-36.2%	-100.0%	0.0%
Brule	-1.8%	5.9%	3.7%	-57.9%	23.5%	-100.0%	-30.1%	-11.1%	-8.0%	50.0%	1617.3%
Buffalo	-14.6%	-36.8%	-37.9%	0.0%	-	-	16.1%	27.3%	38.8%	-	-
Butte	15.8%	-13.5%	-20.4%	72.5%	133.3%	63.3%	61.3%	76.6%	-31.4%	-100.0%	0.0%
Campbell	33.9%	31.7%	28.9%	-	-	-	-	29.4%	99.0%	-100.0%	0.0%
Charles Mix	-1.7%	-18.5%	-19.7%	61.9%	262.5%	-	116.7%	54.5%	56.0%	-100.0%	0.0%
Clark	-13.5%	-26.3%	-21.7%	30.8%	-	-	52.7%	125.0%	105.1%	-	-
Clay	22.0%	-10.2%	-14.3%	154.2%	29.2%	-	130.6%	28.7%	23.5%	-	-
Codington	20.9%	-8.7%	-20.5%	357.5%	180.0%	9.1%	78.8%	-13.0%	-69.4%	-100.0%	0.0%
Corson	4.3%	-0.9%	-4.8%	-100.0%	-	-	-100.0%	60.0%	10.3%	100.0%	100.0%
Custer	0.5%	-2.8%	-18.6%	5.6%	0.0%	10.0%	-21.4%	11.6%	9.6%	-58.3%	334.3%
Davison	-6.3%	-17.7%	-23.8%	13.6%	93.5%	20.9%	15.4%	-9.5%	-61.1%	-85.4%	285.7%
Day	-12.7%	-20.5%	-12.3%	42.9%	109.1%	275.0%	68.5%	27.1%	182.6%	-100.0%	0.0%
Deuel	-25.4%	-29.2%	-25.8%	30.8%	500.0%	-100.0%	28.0%	-25.7%	-0.7%	-	-
Dewey	-32.8%	-38.3%	-39.7%	-	66.7%	-25.7%	0.6%	-35.7%	-16.0%	-100.0%	0.0%
Douglas	-20.0%	-12.0%	-11.3%	-62.5%	-25.0%	-	-51.4%	-75.0%	-92.8%	-100.0%	0.0%
Edmunds	1.8%	-2.7%	-2.9%	-71.4%	300.0%	-	112.7%	23.3%	8.4%	-100.0%	0.0%
Fall River	-17.3%	-24.0%	-24.2%	-55.4%	-78.0%	76.5%	-44.2%	15.6%	81.4%	-38.5%	369.8%
Faulk	-3.5%	-3.2%	-1.2%	-50.0%	0.0%	-	0.4%	42.1%	22.1%	-100.0%	0.0%
Grant	-13.9%	-25.9%	-22.7%	0.0%	-10.9%	-	36.5%	3.1%	-39.6%	-100.0%	0.0%
Gregory	-16.0%	-17.8%	-11.0%	120.0%	1600.0%	-57.1%	89.9%	-21.0%	3.3%	-100.0%	0.0%
Haakon	-9.0%	-14.0%	-8.0%	275.0%	150.0%	-	174.6%	-39.1%	-16.3%	-	-
Hamlin	-10.5%	-10.3%	-12.5%	400.0%	-33.3%	-100.0%	21.9%	-11.4%	41.3%	-100.0%	0.0%
Hand	-30.6%	-40.1%	-31.1%	68.2%	25.0%	166.7%	46.3%	-12.5%	18.5%	-100.0%	0.0%
Hanson	-35.6%	-39.0%	-35.4%	-	-	-	-	-26.3%	23.6%	-	-
Harding	51.6%	43.3%	29.1%	325.0%	-33.3%	-	124.6%	81.3%	137.5%	-100.0%	0.0%
Hughes	14.3%	-44.7%	-49.9%	63.6%	317.4%	80.6%	94.3%	51.7%	-31.1%	-61.5%	900.0%
Hutchinson	-25.0%	-23.7%	-19.3%	45.5%	-83.3%	0.0%	-17.8%	-53.3%	-69.6%	-100.0%	0.0%
Hyde	-33.8%	-32.0%	-29.3%	-80.0%	-100.0%	-	-87.5%	-16.0%	46.5%	-100.0%	0.0%
Jackson	-6.6%	-24.3%	-19.8%	60.0%	-	300.0%	12.2%	18.3%	46.5%	-80.0%	192.7%
Jerauld	-16.7%	-27.4%	-22.4%	-	-	-	-	30.8%	0.1%	-100.0%	0.0%
Jones	-41.7%	-37.1%	-29.3%	-33.3%	-45.5%	-100.0%	-50.3%	-52.8%	-10.2%	-100.0%	0.0%
Kingsbury	-22.1%	-38.7%	-35.5%	5.9%	80.0%	14.3%	20.3%	229.4%	34.7%	-100.0%	0.0%
Lake	-18.6%	7.1%	-1.8%	-70.0%	114.3%	-	-33.8%	-12.0%	178.8%	-100.0%	0.0%
Lawrence	32.6%	27.6%	14.3%	145.7%	72.1%	132.5%	78.8%	34.0%	-52.1%	-92.2%	209.5%
Lincoln	-3.6%	-23.7%	-49.1%	37.5%	540.0%	866.7%	90.7%	-74.1%	-88.7%	-	-
Lyman	-7.5%	-4.0%	-8.9%	36.4%	-	0.0%	-34.6%	-11.1%	-15.5%	-71.4%	179.9%
McCook	-20.8%	-24.7%	-23.4%	-50.0%	-	46.2%	3.3%	-41.2%	-61.6%	0.0%	312.5%
McPherson	1.7%	7.6%	16.5%	-60.0%	-64.7%	125.0%	-28.7%	14.3%	-50.9%	-100.0%	0.0%

Table 5.56 South Dakota Vacant Housing by Units per Structure and Manufactured Homes Percent Change, 1990 – 2000 (continued)

County	Total Vacant Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Marshall	-0.4%	-1.5%	-1.4%	214.3%	1100.0%	260.0%	336.4%	-10.9%	224.5%	-52.9%	183.0%
Meade	164.6%	122.6%	81.2%	669.6%	-100.0%	1400.0%	255.9%	50.0%	-57.5%	0.0%	1730.2%
Mellette	-43.2%	-48.3%	-41.1%	-	-	-100.0%	-100.0%	-17.8%	8.4%	-100.0%	0.0%
Miner	-1.0%	-8.4%	-3.4%	100.0%	-	-	218.8%	133.3%	-43.5%	-	-
Minnehaha	6.8%	18.4%	-2.5%	0.0%	36.6%	11.5%	-7.4%	-28.5%	-80.7%	-100.0%	0.0%
Moody	-18.3%	-34.4%	-34.1%	121.7%	250.0%	-100.0%	78.2%	-55.8%	-43.5%	-	-
Pennington	-18.2%	-25.1%	-32.8%	-45.2%	-13.5%	117.7%	-6.1%	-25.1%	-46.1%	-2.4%	2417.2%
Perkins	1.0%	4.9%	14.2%	50.0%	450.0%	150.0%	84.1%	-40.4%	-2.0%	-	-
Potter	48.2%	113.7%	109.7%	116.7%	166.7%	-	127.0%	17.2%	332.8%	80.0%	1444.0%
Roberts	-5.2%	1.9%	-1.1%	40.0%	-	10.0%	96.7%	7.1%	178.5%	-100.0%	0.0%
Sanborn	-33.7%	-48.8%	-40.5%	600.0%	-	-	557.6%	81.0%	51.3%	-	-
Shannon	-31.6%	-52.3%	-55.5%	-100.0%	100.0%	-	-85.5%	112.5%	3.1%	-100.0%	0.0%
Spink	-3.4%	-15.7%	-11.4%	660.0%	85.7%	-	468.8%	-21.2%	-22.8%	-	-
Stanley	23.0%	4.8%	-12.1%	0.0%	-	-	25.3%	61.0%	11.0%	-100.0%	0.0%
Sully	12.6%	-11.4%	-9.4%	-20.0%	-	-100.0%	-46.0%	134.2%	156.6%	-100.0%	0.0%
Todd	-16.0%	-13.0%	-17.4%	-12.2%	-	0.0%	-29.3%	-28.6%	-24.9%	-100.0%	0.0%
Tripp	8.0%	1.2%	5.4%	60.9%	-100.0%	-50.0%	-7.7%	63.2%	23.0%	-66.7%	149.4%
Turner	-26.9%	-26.6%	-27.6%	118.2%	40.0%	-80.8%	-21.5%	-43.5%	-29.0%	-100.0%	0.0%
Union	-2.1%	0.0%	-18.5%	161.5%	11.1%	457.1%	66.8%	-85.2%	-72.9%	-100.0%	0.0%
Walworth	32.6%	2.8%	6.1%	14.3%	3600.0%	-27.6%	43.0%	75.5%	159.0%	400.0%	5625.0%
Yankton	40.7%	18.9%	3.0%	244.4%	-67.7%	77.4%	65.4%	113.5%	-30.4%	-100.0%	0.0%
Ziebach	-18.8%	-20.7%	-23.8%	-	-	-25.0%	-61.5%	-15.4%	-25.1%	-	-

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Table 5.57 South Dakota Vacant Housing by Units per Structure and Manufactured Homes Percent Change, 1990 - 2000

	Total Vacant Units	Single family		Multifamily				Manufactured Homes		Other	
		Attached and Detached		Units per Structure			%				
		Total	%	2-4	5-9	10 or more		Total	%	Total	%
Aberdeen	-0.4%	4.0%	-5.1%	50.0%	-54.5%	-19.1%	-3.9%	111.8%	82.7%	-100.0%	-100.0%
Belle Fourche	15.0%	-26.7%	-31.7%	81.6%	75.0%	60.0%	52.3%	51.9%	55.5%	-100.0%	-100.0%
Black Hawk	-11.1%	-70.4%	-78.5%	*	*	*	*	*	*	*	*
Brookings	24.8%	144.2%	106.5%	-27.9%	11.1%	137.1%	11.3%	-13.4%	-27.7%	-100.0%	-100.0%
Deadwood	52.1%	68.9%	94.9%	61.9%	166.7%	-15.4%	46.6%	800.0%	741.3%	-100.0%	-100.0%
Ellsworth AFB	-93.6%	-95.9%	-91.0%	-100.0%	*	*	-100.0%	-65.0%	-66.2%	*	*
Huron	78.3%	25.9%	20.6%	315.6%	75.8%	117.9%	138.2%	200.0%	332.2%	-100.0%	-100.0%
Lead	74.0%	27.6%	43.1%	212.1%	-100.0%	*	172.6%	-100.0%	-100.0%	*	*
Madison	-14.4%	66.1%	50.6%	-82.2%	*	*	-52.6%	*	*	-100.0%	-100.0%
Mitchell	14.6%	23.0%	12.3%	13.6%	93.5%	20.9%	15.3%	-3.1%	1.3%	-83.3%	24.4%
Pierre	18.3%	-53.1%	-57.7%	54.5%	317.4%	80.6%	92.3%	13.2%	3.1%	-100.0%	-100.0%
Rapid City	-19.1%	-43.4%	-49.7%	-47.6%	-16.3%	128.6%	-5.5%	-13.9%	-14.5%	-100.0%	-100.0%
Rapid Valley	-39.0%	-11.8%	-28.3%	*	*	*	*	-64.8%	-66.5%	*	*
Sioux Falls	10.4%	17.1%	-5.6%	-5.8%	57.5%	14.6%	-8.6%	-13.2%	-35.7%	-100.0%	-100.0%
Spearfish	125.2%	100.0%	56.0%	27.3%	522.2%	14.8%	66.7%	520.0%	144.6%	*	*
Sturgis	58.4%	4.0%	-9.7%	105.7%	-100.0%	*	134.5%	191.7%	28.2%	-100.0%	-100.0%
Vermillion	106.5%	71.9%	58.0%	154.2%	42.1%	*	148.1%	58.5%	37.0%	*	*
Watertown	37.2%	-3.5%	-18.0%	388.9%	180.0%	9.1%	81.0%	-2.3%	-38.5%	*	*
Yankton	32.6%	2.6%	-4.1%	258.1%	-67.7%	67.7%	59.0%	16.0%	-3.1%	-100.0%	-100.0%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

There are a significant number of vacant rental units within the state's affordable rental housing supply, particularly in smaller towns and rural areas, where many 12-24 unit development units are located. In December 2002, there were 105 affordable rental housing projects in South Dakota that had a vacancy rate of 25% or greater. Rental housing developments with vacancy rates in excess of 25% are considered "troubled." Economically, these projects lack the inherent ability to sustain operations and therefore require some type of remedial action to increase occupancy rates. The majority of troubled projects were USDA Rural Development projects. Collectively, these troubled projects include 659 vacant rental units.

2. Inventory of Affordable Housing

a. Fixed Units

Based on an inventory of rental housing developments prepared in November 2002, there are 27,986 rental units in South Dakota that are affordable to low-income households. The affordable units include:

- units owned and administered by the public housing authorities in the state,
- units developed with assistance from HUD's Section 202 program or Section 811 program,
- units that receive HUD project-based Section 8 assistance,
- units funded through the USDA Rural Development,
- units developed with Housing Tax Credits, and
- units funded through HOME funds. [24]

Indian public housing units account for the largest percentage of affordable rental units in South Dakota. Indian public housing units make up 9,815 (35.0%) of the state's total affordable units. USDA Rural Development funded developments are the second largest group of affordable units, with 5,405 units (19.3%).

The 27,986 affordable rental units represent 30.3% of the state's renter-occupied units. Some 16.4% (15,101) of the affordable rental units are available to family households, and 13.9% (12,866) are for elderly households, including the units developed with HUD Section 202 assistance. The remaining 19 units were developed with HUD Section 811 assistance and are available to persons with disabilities. The greatest number of units by each funding type includes:

- *Rural.* At 227, Codington County has the largest amount of rural family units (7.5% of the state's total rural family units). At 437, Lawrence County has the highest number of rural elderly units (18.3% of the total rural elderly units).

- *Section 8.* At 578, Pennington County has the greatest number (22.4%) of the state's Section 8 family units, while at 381, Minnehaha County has the largest amount (14.4%) of Section 8 elderly units.

- *Public Housing.* Pennington County also has the highest number of both family and elderly public housing, with 214 (44.3%) and 286 (20.6%) units, respectively.

[24] The units are categorized based on their primary source of funding. As HOME funds are often secondary sources, they are not identified in Table 5.58. Other secondary sources include various non-federal sources.

- *Indian Public Housing.* The Pine Ridge Reservation has the largest amount of both family and elderly Indian public housing, both at 2,600 units. This represents 53.0% of the state's family and 53.0% of the state's elderly Indian public housing units.

- *Section 202/811.* Minnehaha County's 128 Section 202 units represent 26.4% of the state's Section 202 units, while Davison County has 63.2% of the state's 19 Section 811 units.

- *Tax Credit.* At 1,444, Minnehaha County has, by far, the largest number of tax credit family units, or 38.8% of the state's tax credit family units, while at 125, Yankton County has the highest number of elderly tax credit units, or 13.1% of the state's elderly tax credit units.

- *Other.* Affordable units funded through sources other than those listed above are found mainly in Pennington County (68 family units, 17.6% of the other family units), and Lake and Lawrence counties (27 elderly units each, with 30.3% of the state's total elderly other units in each county).

Table 5.58 presents the affordable rental housing units in South Dakota by county and reservation.

Table 5.58 South Dakota Affordable Housing Inventory - 2002

County	Total Units	Rural		Section 8		Public Housing		Indian Public		Section 202	Section 811	Tax Credit		Other	
		Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly			Family	Elderly	Family	Elderly
South Dakota	27,986	3,019	2,386	2,582	2,650	483	1,390	4,905	4,910	485	19	3,725	956	387	89
Aurora	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-
Beadle	574	122	148	189	50	20	-	-	-	-	-	-	42	3	-
Bennett	62	8	-	-	-	16	18	-	-	-	-	-	8	12	-
Bon Homme	150	40	31	-	79	-	-	-	-	-	-	-	-	-	-
Brookings	755	119	72	192	134	-	20	-	-	-	-	130	49	25	14
Brown	913	4	22	437	165	25	75	-	-	-	-	85	90	10	-
Brule	180	36	12	16	-	-	-	-	-	-	-	40	76	-	-
Buffalo	16	-	-	-	-	-	-	-	-	-	-	-	16	-	-
Butte	211	21	28	34	88	-	-	-	-	-	-	24	16	-	-
Campbell	8	4	4	-	-	-	-	-	-	-	-	-	-	-	-
Charles Mix	196	18	106	-	12	18	6	-	-	-	-	23	13	-	-
Clark	68	40	28	-	-	-	-	-	-	-	-	-	-	-	-
Clay	319	27	4	68	56	-	-	-	-	10	-	60	42	48	4
Codington	899	227	16	70	118	23	62	-	-	60	-	198	65	60	-
Corson	20	6	14	-	-	-	-	-	-	-	-	-	-	-	-
Custer	163	27	62	-	28	-	-	-	-	-	-	36	-	-	10
Davison	725	184	80	96	130	-	126	-	-	45	12	48	-	4	-
Day	143	51	60	-	-	-	32	-	-	-	-	-	-	-	-
Deuel	82	26	56	-	-	-	-	-	-	-	-	-	-	-	-
Dewey	121	8	8	-	-	-	-	-	-	-	-	80	25	-	-
Douglas	44	18	6	-	-	-	-	-	-	-	-	20	-	-	-
Edmunds	66	8	58	-	-	-	-	-	-	-	-	-	-	-	-
Fall River	317	86	-	20	109	-	100	-	-	-	-	-	-	2	-
Faulk	44	13	7	-	24	-	-	-	-	-	-	-	-	-	-
Grant	164	28	44	30	54	-	-	-	-	-	-	4	4	-	-
Gregory	166	32	20	25	35	-	46	-	-	-	-	-	8	-	-
Haakon	38	-	12	10	16	-	-	-	-	-	-	-	-	-	-
Hamlin	95	46	22	-	-	19	-	-	-	-	-	-	-	8	-
Hand	82	-	44	-	-	-	38	-	-	-	-	-	-	-	-
Hanson	32	2	30	-	-	-	-	-	-	-	-	-	-	-	-
Harding	16	8	-	-	8	-	-	-	-	-	-	-	-	-	-
Hughes	569	23	21	111	139	25	30	-	-	12	-	140	56	12	-
Hutchinson	124	52	48	-	24	-	-	-	-	-	-	-	-	-	-
Hyde	28	6	2	-	20	-	-	-	-	-	-	-	-	-	-
Jackson	68	8	-	-	30	-	-	-	-	-	-	30	-	-	-
Jerauld	77	16	24	-	-	-	30	-	-	-	-	-	-	-	7
Jones	40	8	-	-	-	-	32	-	-	-	-	-	-	-	-
Kingsbury	201	37	108	-	8	-	40	-	-	-	-	-	-	8	-
Lake	317	70	2	60	24	-	94	-	-	10	-	30	-	-	27
Lawrence	860	150	437	24	42	-	-	-	-	24	-	156	-	-	27
Lincoln	202	48	14	-	-	-	50	-	-	-	-	58	32	-	-
Lyman	52	-	-	-	16	10	10	-	-	-	-	16	-	-	-
McCook	152	66	58	-	24	-	-	-	-	-	-	-	4	-	-
McPherson	78	4	36	-	38	-	-	-	-	-	-	-	-	-	-
Marshall	86	64	22	-	-	-	-	-	-	-	-	-	-	-	-
Meade	458	80	98	43	32	80	-	-	-	-	-	80	32	13	-
Mellette	16	8	8	-	-	-	-	-	-	-	-	-	-	-	-
Miner	64	12	4	-	-	-	24	-	-	-	-	24	-	-	-
Minnehaha	2,728	109	117	422	381	25	-	-	-	128	-	1,444	80	22	-

Table 5.58 South Dakota Affordable Housing Inventory – 2002 (continued)

County	Total Units	Rural		Section 8		Public Housing		Indian Public		Section 202	Section 811	Tax Credit		Other	
		Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly			Family	Elderly	Family	Elderly
Moody	145	56	20	-	34	-	-	-	-	-	-	35	-	-	-
Pennington	2,548	144	57	578	248	214	286	-	-	101	-	744	108	68	-
Perkins	61	20	-	18	-	-	16	-	-	-	7	-	-	-	-
Potter	84	38	22	-	24	-	-	-	-	-	-	-	-	-	-
Roberts	173	29	47	-	16	8	65	-	-	-	-	8	-	-	-
Sanborn	30	20	10	-	-	-	-	-	-	-	-	-	-	-	-
Shannon	45	-	24	-	-	-	-	-	-	-	-	-	21	-	-
Spink	127	28	40	12	44	-	-	-	-	-	-	3	-	-	-
Stanley	22	-	-	12	10	-	-	-	-	-	-	-	-	-	-
Sully	36	6	6	-	24	-	-	-	-	-	-	-	-	-	-
Todd	104	36	-	-	-	-	-	-	-	-	-	68	-	-	-
Tripp	156	64	-	36	24	-	-	-	-	-	-	-	-	32	-
Turner	234	123	47	-	36	-	28	-	-	-	-	-	-	-	-
Union	451	160	48	-	68	-	-	-	-	95	-	56	24	-	-
Walworth	254	48	16	24	44	-	122	-	-	-	-	-	-	-	-
Yankton	853	248	56	55	194	-	40	-	-	-	-	75	125	60	-
Ziebach	30	-	-	-	-	-	-	-	-	-	-	10	20	-	-

source: South Dakota Housing Development Authority; U.S. Department of Housing and Urban Development; USDA Rural Development; Mullin & Lonergan Associates, Inc.

* The units are categorized based on their primary source of funding. Secondary sources, although not identified, include such sources as HOME funds, as well as non-federal sources.

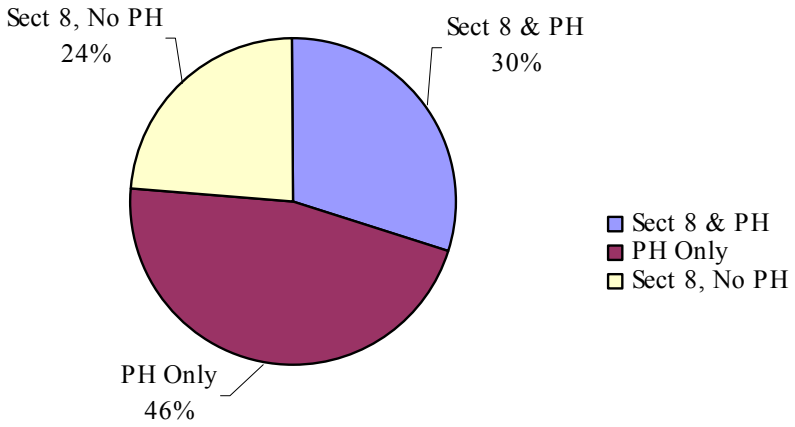
b. Public Housing and Section 8

A public housing survey was conducted as part of the research for this document. The survey was distributed to all 37 Housing and Redevelopment Commissions in South Dakota, and a 100% response rate was achieved.

Of the 37 State Housing Authorities that responded:

- 11 operated both public housing and a Section 8 Housing Choice Voucher program.
- 17 operate a public housing program only.
- 9 operate a Section 8 Housing Choice Voucher program.

Figure 5.1 Agency Profile: Public Housing Programs And Section 8 Housing Choice Vouchers



There are 28 public housing agencies that operate and own public housing units in South Dakota. Currently, there is an inventory of 1,870 total public housing units, 127 of which are vacant (6.8%). Of the total public housing units, approximately 78.3% (1,465 units) were designated as elderly units, and only 19.2% (359 units) were designated as family units. There is a gap of 46 (2.5%) units that are considered neither elderly nor family. Of the total 1,870 units, 30.4% (568) were reported as UFAS compliant. [25] The responses stated that there are 530 UFAS compliant units occupied and 38 vacant. Seventy-one percent (1,330 units) of the total public housing units are of a one-bedroom configuration. Although the 0-bedroom configuration constituted only 7.8% (146) of the total units, they maintained the highest vacancy rate of all the units, 15.1% (22).

[25] The Uniform Federal Accessibility Standards (UFAS) are the accessibility standards HUD has adopted for public housing units.

Of the 37 public housing agencies, 62.2% (23) stated that the public housing waiting list was open. [26] However, 40.0% (15) replied that there is currently no waiting list for the public housing units. There is an average turnover of 33 units for each agency with a waiting list. Of the eight agencies that currently have residents waiting for public housing, 76.4% (560) of waiting list applicants were identified as extremely low income (being less than 30% of the area median income).

Waiting lists were largely comprised of families with children. There are a total of 645 families that are currently on a waiting list for public housing. Of the 8 agencies with a waiting list, there is an average of 81 units sought by families with children. By comparison, there are a total of 158 elderly family units and 104 units of families with persons with disabilities currently included on waiting lists statewide. The public housing waiting list indicates a strong demand for 2 and 3 bedroom units. Over 70% (565) of families on the waiting list seek a 2 or 3 bedroom unit. Table 5.59 highlights the characteristics of public housing waiting lists in South Dakota.

Table 5.59 Public Housing Unit Waiting List Characteristics

	Number of Persons	Percentage
Extremely Low Income	560	76.4%
Very Low Income	140	19.1%
Low Income	33	4.5%
Families with Children	645	
Elderly	158	
Persons with Disabilities	104	
0 Bdm	1	0.1%
1 Bdm	148	18.4%
2 Bdm	305	37.9%
3 Bdm	260	32.3%
4 Bdm	90	11.2%

source: Public housing agencies, Mullin & Lonergan Associates, Inc.

The number of public housing units is expected to remain stable over the next five years. Only 3% of the respondents indicated that there would be a loss of public housing units in the next five years. In addition, only 14% of the respondents stated that they will be adding rental units to the housing inventory during the next five years.

[26] Although difficult to quantify, many housing authorities acknowledged that duplications occur between waiting lists (public housing and Section 8 programs). Therefore, the numbers between the two lists cannot be added together to obtain a true count of persons waiting for affordable housing.

c. Section 8 Housing Choice Voucher Program

Twenty of the 37 public housing agencies surveyed operated a Section 8 Housing Choice Voucher program. There are a total of 4,295 vouchers authorized and 96.4% of the vouchers are in use (4,141). Over 56% of the respondents who operate a Section 8 program have an open waiting list. However, 33% of the agencies currently have no applicants on the list. For the 14 agencies with a waiting list, there is total annual turnover of 880 units. (There may be people on Section 8 waiting lists that are also on other waiting lists for assisted housing, possibly causing duplication.)

The respondents reported that 78.3% (1,891) of the waiting list applicants are extremely low income (less than 30% of the area median income) and 20.4% (492) are very low income (30%-50% of AMI). The Section 8 voucher waiting list is largely comprised of families with children. As of June 30, 2002, there were 1,542 families with children on the statewide Section 8 waiting list. There were also 536 families with persons with disabilities and 85 elderly families on the Section 8 waiting list. Table 5.60 highlights the characteristics of Section 8 waiting lists in South Dakota.

Table 5.60 Section 8 Housing Choice Voucher Program Waiting List Characteristics

	Number of Persons	Percentage
Extremely Low Income	1,891	78.3%
Very Low Income	492	20.4%
Low Income	32	1.3%
Families with Children	1,592	
Elderly	85	
Persons with Disabilities	536	
0 Bdm	0	0.0%
1 Bdm	930	37.3%
2 Bdm	964	38.6%
3 Bdm	441	17.7%
4 Bdm	161	6.5%

source: Public housing agencies, Mullin & Lonergan Associates, Inc.

Families on the Section 8 waiting lists indicated that 1 and 2 bedroom units were in highest demand. Two bedroom units were sought by 38.6% (964) of the families on the waiting lists, and one- bedroom units were sought by 37.3% (930) of the families.

There are 15 agencies that reported at least one household on the waiting list for the Section 8 Housing Choice Voucher Program that has a family member with a disability. These 15 agencies indicated that there are a total of 519 households statewide that include a family member with disability currently on the waiting list.

d. Affordable Renter Housing Potentially Lost to Conversion

Information was collected to determine the affordable renter housing units that may be lost to conversion to market units in South Dakota through 2007. Records reviewed included SDHDA information regarding expiring housing tax credits, HUD's data regarding expiring Section 8 contracts and expiring mortgages for Section 202- and Section 811-assisted housing, and USDA's information regarding rental assisted financed projects. The data indicated that up to 5,635 affordable rental housing units may be lost due to conversion to market rate units in the state in the next five years. Units potentially lost include 3,164 for families and 2,471 for the elderly.

The 5,635 affordable rental units that may be lost to conversion by 2007 make up 20.1% of the affordable rental units currently in South Dakota. All of the affordable rental units that may be lost due to conversion are HUD Section 8 project-based units, Housing Tax Credit units, and/or USDA Rural Development properties. None of the HUD Section 202 or HUD Section 811 housing is anticipated to be lost through 2007.

Areas that have the greatest potential to lose affordable rental units include:

- *Section 8 Project-Based.* At 615 units, Pennington County has the highest number of Section 8 family units with conversion potential (39.5% of the state's potentially lost Section 8 family units). Minnehaha County has the highest number of Section 8 elderly units with conversion potential (20.7%, 302).

- *USDA Rural Development.* Yankton County's 18 Rural Development family units with conversion potential comprise 23.1% of the state's Rural Development family units. Elderly Rural Development units with conversion potential are most prevalent in Davison County (78 units, or 13.0%).

- *Housing Tax Credits.* HTC family units with conversion potential are concentrated in Minnehaha County, with 419 units at risk of conversion (27.4%). The highest amount of elderly HTC units with conversion potential are in Codington County, which has 65 units (15.7%) at risk.

Table 5.61 shows the affordable rental housing units that may be lost to conversion in South Dakota during the period 2002 through 2007 by county.

Table 5.61 South Dakota Expiring Section 8 Contracts and Housing Tax Credit Properties, 2002-2007

County	Total Units	Section 8 Project-Based		Rural Development		Housing Tax Credit	
		Family	Elderly	Family	Elderly	Family	Elderly
South Dakota	5,635	1,555	1,457	78	601	1,531	413
Aurora	-	-	-	-	-	-	-
Beadle	308	131	134	-	22	-	21
Bennett	8	-	-	-	-	-	8
Bon Homme	47	-	35	-	12	-	-
Brookings	180	48	-	-	50	42	40
Brown	245	60	28	-	24	85	48
Brule	76	-	-	16	-	-	60
Buffalo	-	-	-	-	-	-	-
Butte	50	-	40	10	-	-	-
Campbell	-	-	-	-	-	-	-
Charles Mix	12	-	12	-	-	-	-
Clark	-	-	-	-	-	-	-
Clay	114	16	74	-	-	12	12
Codington	281	92	60	6	-	58	65
Corson	16	-	-	-	16	-	-
Custer	40	-	28	-	-	12	-
Davison	221	20	69	6	78	48	-
Day	-	-	-	-	-	-	-
Deuel	34	-	-	-	34	-	-
Dewey	44	-	-	-	-	44	-
Douglas	20	-	-	-	-	-	20
Edmunds	6	-	-	-	6	-	-
Fall River	30	-	-	6	24	-	-
Faulk	24	-	-	-	24	-	-
Grant	48	-	-	-	48	-	-
Gregory	66	9	8	-	41	8	-
Haakon	-	-	-	-	-	-	-
Hamlin	-	-	-	-	-	-	-
Hand	26	-	-	-	26	-	-
Hanson	-	-	-	-	-	-	-
Harding	-	-	-	-	-	-	-
Hughes	246	48	82	-	-	116	-
Hutchinson	48	-	24	-	24	-	-
Hyde	-	-	-	-	-	-	-
Jackson	-	-	-	-	-	-	-
Jerauld	-	-	-	-	-	-	-
Jones	-	-	-	-	-	-	-
Kingsbury	-	-	-	-	-	-	-
Lake	38	32	-	-	6	-	-
Lawrence	130	-	46	-	-	84	-
Lincoln	72	-	-	16	-	32	24
Lyman	-	-	-	-	-	-	-
McCook	22	-	22	-	-	-	-
McPherson	38	-	24	-	14	-	-
Marshall	-	-	-	-	-	-	-
Meade	352	57	32	-	18	245	-
Mellette	8	8	-	-	-	-	-

Table 5.61 South Dakota Expiring Section 8 Contracts and Housing Tax Credit Properties, 2002-2007 (continued)

County	Total Units	Section 8 Project-Based		Rural Development		Housing Tax Credit	
		Family	Elderly	Family	Elderly	Family	Elderly
Miner	24	-	-	-	-	24	-
Minnehaha	1,112	383	302	-	-	419	8
Moody	11	-	-	-	-	3	8
Pennington	1,022	615	140	-	24	195	48
Perkins	-	-	-	-	-	-	-
Potter	24	-	24	-	-	-	-
Roberts	8	-	-	-	-	8	-
Sanborn	-	-	-	-	-	-	-
Shannon	-	-	-	-	-	-	-
Spink	45	-	-	-	42	-	3
Stanley	-	-	-	-	-	-	-
Sully	-	-	-	-	-	-	-
Todd	44	-	-	-	-	44	-
Tripp	24	24	-	-	-	-	-
Turner	28	12	12	-	4	-	-
Union	163	-	119	-	20	24	-
Walworth	8	-	8	-	-	-	-
Yankton	272	-	134	18	44	28	48
Ziebach	-	-	-	-	-	-	-

source: South Dakota Housing Development Authority; U.S. Department of Housing and Urban Development; USDA Rural Development; Mullin & Lonergan Associates, Inc.

Although there are 5,635 units that could potentially be lost due to conversion, it is anticipated that very few, if any, units will actually convert to market. Nationally, units converting to market are typically located in larger metropolitan areas that can demand high market rate rents, as well as in areas exhibiting increasing real estate values. South Dakota has experienced very few voluntary conversions during the past few years.

It should be noted, however, that some units could be lost should market conditions change within any given development locale. Changes could impact the rents property owners could change on the open market as well as changes made by Congress or in the courts of law that would make conditions more favorable for owners desirous of conversion.

3. Affordable Housing in Production

Information to determine affordable renter housing in production (under construction or undergoing rehabilitation) in South Dakota was collected in November 2002. Records reviewed included SDHDA information regarding awarded housing tax credits, HUD data regarding funding approvals, Federal Home Loan Bank information regarding funding approvals, and USDA data regarding funding approvals. As of November 2002, there were 475 affordable rental housing units that have been approved for funding in South Dakota, but not yet completed. Of those, 175 are rehabilitation projects and 300 are new construction. 395 (83.1%) of the units will be for family households, 39 units will be targeted to elderly and 41 units are for special needs households. All the elderly and special needs units are new construction.

- Thirty-six percent (174) of the affordable rental housing units in production are in Minnehaha County.
- Twenty-five percent (123) of the affordable rental housing units that are in production are in Pennington County.
- Sixteen percent (54) of the affordable rental units that are in production are in Codington County.
- Eleven percent (54) of affordable rental housing units are in production in Corson County.
- Five percent (26) and four percent (20) of the affordable rental housing units in production are in the counties of Dewey and Roberts, respectively.

4. Manufactured Homes

In 2000, there were 36,725 manufactured homes in South Dakota. Manufactured homes represented 11.4% of the state's housing units in 2000. Statewide, 84.2% (30,915) of the manufactured homes were occupied.

The 2000 Census indicated that 81.0% (25,029) of the occupied manufactured homes were owner-occupied. Statewide, 15.8% (5,810) of the manufactured homes were vacant. The high rate of vacancy among the manufactured homes is related to their seasonal use, particularly in Potter, Marshall and Day counties who reported vacancies of 76.6% (340), 57.4% (213), and 50% (150), respectively.

Realtors report that manufactured housing owners are unable to sell their units because the value of the outstanding loans often exceeds the sales value. Those consumers who buy manufactured homes may also be at a higher risk for becoming victims of predatory lending practices (as reported within the recent drop in manufactured housing sales that coincided with a "crackdown" on predatory lending practices).

The median value of the manufactured homes in South Dakota was $23,100. The median value of manufactured homes was within the affordable home purchase price of extremely low income households, with the exception of Corson, Douglas, McCook and Ziebach counties. The Census did not provide information about the age of the manufactured homes.

- *County highlights*: Shannon County reported the greatest percentage of manufactured homes, 29.8% (932) of the county's total housing units. Stanley and Custer counties reported that 26.3% (336 units) and 27.3% (990 units), respectively, of their county's housing units were manufactured housing. The manufactured homes in McCook and Custer counties had the highest median values of $46,300 and $44,300, respectively. The lowest median values could be found in Buffalo, Clay, Corson, Miller, Shannon, Moody, Beadle, Davison and Day counties. These counties reported median values under $14,000 for manufactured homes.

- *Defined geographic area highlights:* Rapid Valley and Black Hawk have the greatest percentage of manufactured homes. Rapid Valley reported 24.4% (604) of its housing units are manufactured homes, and 22.7% (199) of Black Hawk's are manufactured homes.

Sioux Falls had the most manufactured housing units with 3,292; however, they compose only 6.4% of the city's total housing units. Every defined geographic area reported that the majority of the manufactured housing units were owner-occupied, except Ellsworth Air Force Base, which reported that only 23.9% (26) of its manufactured units are owner-occupied. Huron had the greatest number of vacant housing units with 22.5% (51) of its units vacant.

Tables 5.62 and 5.63 provide a review of the manufactured homes in South Dakota in 2000 by county and defined geographic area.

Table 5.62 South Dakota Manufactured Homes - 2000

County	Total Manufactured Homes	% of Total Units	Occupied	% of Total Manufactured Units	Owner-Occupied	% of Occupied	Renter-Occupied	% of Occupied	Vacant	% Vacant	Median Value ($)
South Dakota	36,725	11.4%	30,915	84.2%	25,029	81.0%	5,886	19.0%	5,810	15.8%	23,100
Aurora	71	5.5%	63	88.7%	54	85.7%	9	14.3%	8	11.3%	22,700
Beadle	484	5.9%	352	72.7%	300	85.2%	52	14.8%	132	27.3%	13,700
Bennett	217	17.0%	190	87.6%	151	79.5%	39	20.5%	27	12.4%	26,000
Bon Homme	165	5.5%	133	80.6%	121	91.0%	12	9.0%	32	19.4%	26,300
Brookings	1,366	11.8%	1,187	86.9%	784	66.0%	403	34.0%	179	13.1%	22,500
Brown	1,374	8.7%	1,219	88.7%	1,002	82.2%	217	17.8%	155	11.3%	14,800
Brule	344	15.1%	288	83.7%	215	74.7%	73	25.3%	56	16.3%	22,100
Buffalo	57	9.5%	43	75.4%	30	69.8%	13	30.2%	14	24.6%	11,900
Butte	931	22.9%	818	87.9%	710	86.8%	108	13.2%	113	12.1%	24,700
Campbell	125	13.0%	81	64.8%	73	90.1%	8	9.9%	44	35.2%	24,600
Charles Mix	308	8.0%	223	72.4%	189	84.8%	34	15.2%	85	27.6%	22,100
Clark	124	6.6%	79	63.7%	65	82.3%	14	17.7%	45	36.3%	23,300
Clay	801	14.7%	626	78.2%	440	70.3%	186	29.7%	175	21.8%	10,000-
Codington	1,237	10.9%	1,170	94.6%	921	78.7%	249	21.3%	67	5.4%	26,500
Corson	205	13.3%	165	80.5%	141	85.5%	24	14.5%	40	19.5%	12,600
Custer	990	27.3%	798	80.6%	671	84.1%	127	15.9%	192	19.4%	44,300
Davison	552	6.8%	514	93.1%	369	71.8%	145	28.2%	38	6.9%	13,800
Day	300	8.3%	150	50.0%	138	92.0%	12	8.0%	150	50.0%	13,900
Deuel	148	6.8%	122	82.4%	103	84.4%	19	15.6%	26	17.6%	27,900
Dewey	424	19.9%	361	85.1%	309	85.6%	52	14.4%	63	14.9%	15,900
Douglas	78	5.4%	77	98.7%	73	94.8%	4	5.2%	1	1.3%	31,300
Edmunds	193	9.5%	156	80.8%	133	85.3%	23	14.7%	37	19.2%	27,000
Fall River	807	21.2%	548	67.9%	421	76.8%	127	23.2%	259	32.1%	16,000
Faulk	125	10.1%	98	78.4%	92	93.9%	6	6.1%	27	21.6%	25,600
Grant	309	8.9%	276	89.3%	235	85.1%	41	14.9%	33	10.7%	17,600
Gregory	268	11.1%	219	81.7%	187	85.4%	32	14.6%	49	18.3%	18,800
Haakon	189	18.9%	161	85.2%	132	82.0%	29	18.0%	28	14.8%	17,800
Hamlin	248	9.4%	186	75.0%	144	77.4%	42	22.6%	62	25.0%	19,300
Hand	167	9.1%	132	79.0%	122	92.4%	10	7.6%	35	21.0%	19,600
Hanson	64	5.3%	50	78.1%	44	88.0%	6	12.0%	14	21.9%	33,800
Harding	138	17.2%	80	58.0%	59	73.8%	21	26.3%	58	42.0%	26,500
Hughes	1,108	15.7%	973	87.8%	840	86.3%	133	13.7%	135	12.2%	31,600
Hutchinson	130	3.7%	123	94.6%	88	71.5%	35	28.5%	7	5.4%	21,900
Hyde	81	10.5%	60	74.1%	39	65.0%	21	35.0%	21	25.9%	18,800
Jackson	274	23.4%	203	74.1%	167	82.3%	36	17.7%	71	25.9%	14,300
Jerauld	96	8.2%	79	82.3%	61	77.2%	18	22.8%	17	17.7%	23,500
Jones	107	17.4%	90	84.1%	69	76.7%	21	23.3%	17	15.9%	24,500
Kingsbury	235	8.6%	179	76.2%	146	81.6%	33	18.4%	56	23.8%	22,800
Lake	521	9.9%	264	50.7%	222	84.1%	42	15.9%	257	49.3%	26,400
Lawrence	1,677	16.1%	1,535	91.5%	1,249	81.4%	286	18.6%	142	8.5%	32,700
Lincoln	351	3.8%	344	98.0%	273	79.4%	71	20.6%	7	2.0%	39,900
Lyman	321	19.6%	273	85.0%	201	73.6%	72	26.4%	48	15.0%	28,800
McCook	147	6.2%	137	93.2%	122	89.1%	15	10.9%	10	6.8%	46,300
McPherson	92	6.3%	84	91.3%	82	97.6%	2	2.4%	8	8.7%	20,000
Marshall	371	14.5%	158	42.6%	132	83.5%	26	16.5%	213	57.4%	17,500
Meade	2,036	20.1%	1,883	92.5%	1,423	75.6%	460	24.4%	153	7.5%	30,300
Mellette	193	23.4%	156	80.8%	110	70.5%	46	29.5%	37	19.2%	14,600

Table 5.62 South Dakota Manufactured Homes – 2000 (continued)

County	Total Manufactured Homes	% of Total Units	Occupied	% of Total Manufactured Units	Owner-Occupied	% of Occupied	Renter-Occupied	% of Occupied	Vacant	% Vacant	Median Value ($)
Miner	70	5.0%	63	90.0%	53	84.1%	10	15.9%	7	10.0%	10,000-
Minnehaha	3,902	6.5%	3,769	96.6%	3,348	88.8%	421	11.2%	133	3.4%	25,100
Moody	190	6.9%	171	90.0%	148	86.5%	23	13.5%	19	10.0%	13,200
Pennington	5,591	15.0%	5,058	90.5%	4,045	80.0%	1,013	20.0%	533	9.5%	24,200
Perkins	323	17.4%	267	82.7%	228	85.4%	39	14.6%	56	17.3%	14,700
Potter	444	25.2%	104	23.4%	96	92.3%	8	7.7%	340	76.6%	24,200
Roberts	550	11.6%	279	50.7%	220	78.9%	59	21.1%	271	49.3%	17,600
Sanborn	142	11.6%	104	73.2%	86	82.7%	18	17.3%	38	26.8%	21,900
Shannon	932	29.8%	762	81.8%	582	76.4%	180	23.6%	170	18.2%	13,000
Spink	300	8.9%	259	86.3%	227	87.6%	32	12.4%	41	13.7%	14,300
Stanley	336	26.3%	270	80.4%	215	79.6%	55	20.4%	66	19.6%	27,800
Sully	196	23.2%	107	54.6%	81	75.7%	26	24.3%	89	45.4%	25,400
Todd	414	15.0%	359	86.7%	260	72.4%	99	27.6%	55	13.3%	19,500
Tripp	510	16.8%	399	78.2%	343	86.0%	56	14.0%	111	21.8%	19,200
Turner	207	5.4%	181	87.4%	151	83.4%	30	16.6%	26	12.6%	29,400
Union	438	8.2%	417	95.2%	338	81.1%	79	18.9%	21	4.8%	18,800
Walworth	563	17.9%	305	54.2%	253	83.0%	52	17.0%	258	45.8%	27,700
Yankton	902	10.2%	791	87.7%	600	75.9%	191	24.1%	111	12.3%	18,600
Ziebach	166	18.9%	144	86.7%	103	71.5%	41	28.5%	22	13.3%	25,600

source: U.S. Bureau of the Census
Note: Values identified as "10,000-" mean that the value falls into an open-ended value category of "$10,000 or less" and cannot be specifically identified.

Table 5.63 South Dakota Manufactured Homes - 2000

	Total Manufactured Homes	% of Total Units	Occupied	% of Total Manufactured Units	Owner-Occupied	% of Occupied	Renter-Occupied	% of Occupied	Vacant	% Vacant	Median Value ($)
Aberdeen	525	4.7%	489	93.1%	406	83.0%	83	17.0%	36	6.9%	12,900
Belle Fourche	252	12.0%	211	83.7%	174	82.5%	37	17.5%	41	16.3%	12,900
Black Hawk	199	22.7%	191	96.0%	163	85.3%	28	14.7%	8	4.0%	34,700
Brookings	703	9.5%	645	91.7%	368	57.1%	277	42.9%	58	8.3%	16,500
Deadwood	46	5.7%	37	80.4%	30	81.1%	7	18.9%	9	19.6%	13,100
Ellsworth AFB	116	10.6%	109	94.0%	26	23.9%	83	76.1%	7	6.0%	10,000-
Huron	227	3.9%	176	77.5%	145	82.4%	31	17.6%	51	22.5%	10,000-
Lead	77	4.9%	77	100.0%	73	94.8%	4	5.2%	0	0.0%	26,300
Madison	164	6.0%	158	96.3%	132	83.5%	26	16.5%	6	3.7%	10,000-
Mitchell	413	6.3%	382	92.5%	265	69.4%	117	30.6%	31	7.5%	10,000-
Pierre	809	13.5%	749	92.6%	636	84.9%	113	15.1%	60	7.4%	29,800
Rapid City	1,875	7.5%	1,770	94.4%	1,417	80.1%	353	19.9%	105	5.6%	14,200
Rapid Valley	604	24.4%	585	96.9%	438	74.9%	147	25.1%	19	3.1%	30,900
Sioux Falls	3,292	6.4%	3,193	97.0%	2,848	89.2%	345	10.8%	99	3.0%	26,400
Spearfish	517	13.2%	486	94.0%	404	83.1%	82	16.9%	31	6.0%	26,000
Sturgis	480	16.0%	445	92.7%	360	80.9%	85	19.1%	35	7.3%	16,600
Vermillion	611	15.4%	527	86.3%	353	67.0%	174	33.0%	84	13.7%	10,000-
Watertown	911	9.9%	868	95.3%	644	74.2%	224	25.8%	43	4.7%	29,200
Yankton	346	6.1%	317	91.6%	249	78.5%	68	21.5%	29	8.4%	16,700

source: U.S. Bureau of the Census
Note: Values identified as "10,000-" mean that the value falls into an open-ended value category of "$10,000 or less" and cannot be specifically identified.

All manufactured homes in the state of South Dakota need a South Dakota title issued through the Department of Motor Vehicles. In addition, any mobile home with a model year of 1984 or older must be registered with each County Director of Equalization.

According to the Manufactured Housing Institute, a national trade organization, the passage of the Manufactured Housing Improvement Act of 2000 provides standards that are enforced by HUD. This organization reports that the Act has "improved the status of manufactured homes as a vital part of the nation's housing stock." The Manufactured Housing Improvement Act of 2000 ensures that the HUD Code for housing quality and safety is incorporated into state codes in a timely manner. While modern manufactured homes can be a quality, cost effective housing option, the manufactured homes built prior to enactment of the HUD mobile home code in 1976 are functionally obsolete, even if in good condition.

Mortgage lending for manufactured homes has changed. As of 2001, the Manufactured Housing Industry has voluntarily implemented the Lenders Best Practices Program, which establishes professional standards and practices for financial lenders involved in the manufactured housing industry. Lending for manufactured homes is increasingly being financed with traditional mortgage loans. Loan terms are conventional 5-10% down payments with 15 to 30 year terms. Freddie Mac and Fannie Mae will purchase mortgages for manufactured homes. Manufactured homes also qualify for VA, FHA, and USDA Rural Development loans. Minimum standards for qualification for VA, FHA and USDA Rural Development lending programs require a minimum

floor area of 400 square feet, construction in compliance with the HUD Code, and classification of and taxing of the manufactured homes as real estate. For existing manufactured homes it is required that the building be anchored to a permanent foundation, have permanently installed utilities protected from freezing, and that any crawl space beneath the home be enclosed.

At the national level, the buyers of manufactured homes have become more diversified. More affluent, better educated and older buyers constitute an increasingly significant portion of the marketplace. Retirees are the fastest growing segment of the market for manufactured housing.

5. Inventory of Housing for the Homeless

Housing for the homeless in South Dakota falls into three categories that define the use of the homeless shelters and services in the state. They include:

- **Emergency Shelter.** Emergency shelters are facilities where the primary purpose is to provide temporary or short-term shelter for the homeless. Emergency shelters can also provide shelter for specific portions of the homeless population.

- **Transitional Housing.** Transitional housing includes temporary housing and supportive services to enable homeless individuals and families to live as independently as possible. Transitional housing is used to facilitate movement of homeless individuals and families to permanent housing, usually within 24 months.

- **Permanent Supportive Housing.** Permanent supportive housing provides long term housing for persons with disabilities. Permanent supportive housing is designed to enable homeless persons with disabilities to live as independently as possible in a permanent setting.

These are standard definitions nationwide, developed by HUD. Although not all programs and services fit precisely into the HUD-defined service components, the definitions are general enough to encompass the broad spectrum of homeless assistance in South Dakota.

As of January 2003, the South Dakota Homeless Consortium reported that there were 1,071 beds serving the homeless. The housing for the homeless identified by the Homeless Consortium included 641 emergency shelter beds, 309 transitional housing beds, and 121 permanent supportive housing beds. Of the total beds for the homeless in South Dakota, 611 (57.0%) are for persons in families, while the remaining 460 (43.0%) beds are for individuals.

The Homeless Consortium also reported the number of beds provided for the sub-populations of victims of domestic violence, persons with chronic substance abuse, serious mental illness, dual diagnoses, veterans, and persons with HIV/AIDS. As of January 2003, there were a total of 754 beds designated for these sub-populations. Of these specific homeless populations, 29.4% (222) of the beds were for persons of chronic substance abuse and 20.7% (156) were for victims of

domestic violence. [27] Table 5.64 outlines the beds available for all types of homeless shelters and persons seeking assistance.

Table 5.64 Homeless Gaps Analysis

Beds	Current Inventory		Total	% of Total
	Individuals	Persons with Families		
Emergency Shelter	177	464	641	59.9%
Transitional Housing	220	89	309	28.8%
Permanent Supportive Housing	63	58	121	11.3%
Total	460	611	1,071	
SubPopulations				
Chronic Substance Abuse	222			29.4%
Seriously Mentally Ill	137			18.2%
Chronically Homeless	75			10.0%
Veterans	84			11.2%
Persons with HIV/AIDS	2			0.3%
Victims of Domestic Violence	156			20.7%
Youth	78			10.4%
Total	754			

source: South Dakota Homeless Consortium

Because of the transient nature of the homeless population, obtaining an accurate count of the number of homeless people is difficult, if not impossible. The South Dakota Homeless Consortium is continually working on ways to make improvements to this process.

B. Housing Demand

1. New Households that Will Need Housing or Housing Assistance

This section describes the relative demand for housing in South Dakota through 2007. Housing demand is based on household projections by age and income in the state from 2003 to 2007. Housing demand will be considered by the demand for both owner- and renter-occupied housing. Factors under consideration in determining housing demand and its impact on tenure include households (which are impacted by trends in their composition and size), race of the population, and household income.

The trends considered in determining housing demand in South Dakota through 2007 use projections developed by Easy Analytic, Inc. These projections distinguish households by age and by income, and were developed at the census tract level. Although every effort has been made to ensure that the projections developed are accurate, projections by their very nature can

[27] Please refer to Section VII, Special Needs Housing, for more information on the homeless and other population subgroups in South Dakota.

contain discrepancies. Generally, the larger the area, the more accurate the projection. In smaller geographic areas, there is a higher chance that the projection may be inaccurate when compared to hard data.

Additionally, boundary alignments between different data sets factor another variable into the projections. While the projection data was developed at the census tract level, several of the defined geographic area boundaries do not correlate with specific census tracts. As a result, those defined geographic areas have the possibility of being less accurate than the state or county level projections. A similar situation exists with the reservations whose boundaries do not directly correlate to tribal tract boundaries, or whose boundaries cross state lines.

In both cases, 2000 Census data was compared between the tract or tracts that make up a defined geographic area or reservation, and that place as defined by the census. The 2000 populations of each area (tract grouping and place) were compared with differences noted if the population of the two areas were not the same. Those differences were applied to the 2007 tract grouping to develop the projections. This method, however, assumes that the proportion of population between a given census tract (or tract grouping) and the place that is found within that grouping will remain the same in 2007. [28]

Two determinants of housing demand, household tenure, and its impact on housing on South Dakota through 2007 were considered:

[28] This method was applied to the following areas: Aberdeen, Belle Fourche, Black Hawk, Brookings, Deadwood, Ellsworth AFB, Huron, Lead, Madison, Mitchell, Pierre, Rapid City, Rapid Valley, Sioux Falls, Spearfish, Sturgis, Vermillion, Watertown, Yankton, Flandreau Santee, Pine Ridge, Rosebud, Sisseton/Wahpeton, and Standing Rock.

- **Households.** There were 290,336 households in South Dakota in 2000. Projections indicate that through 2007 there will be a greater percentage increase in households (5.0%, 14,404) than in population (4.5%, 33,861). This higher increase in households can be attributed to the continued trend toward smaller households. [29] Household composition, size and tenure will impact South Dakota because of the differing rates at which different household types own their own homes (married couple households tend to own their homes at a greater rate than do single-parent households, for example). The continued trend toward smaller households and a decreasing rate in two-parent households may lessen demand for homeowner housing.

- **Race and ethnicity.** The increase of the white population through 2007 in South Dakota is projected to be very small, while the African American, Hispanic and American Indian/Alaska Native populations will increase at greater rates (64.7%, 2,921; 14.7%, 1,598; and 37.8%, 23,312, respectively). In South Dakota, American Indian/Alaska Native, African American, and Hispanic households do not own their homes in the same proportion as white households. In 2000, 70.5% (189,536) of white households owned their homes. Among African American households in 2000, 33.5% (451) owned their homes; among Hispanic households, 42.6% (1,106) owned their homes; and among American Indian/Alaska Native households, 39.2% (6,045) owned their homes. Table 5.65 highlights the state's growth in households and in population through 2007.

Table 5.65 South Dakota Population and Household Growth, 2000-2007

	Total Population	Households	White Population	African-American Population	American Indian/Alaska Native* Population	Hispanic Population
2000	754,844	290,336	669,477	4,518	61,724	10,903
2007	788,705	304,740	693,004	7,439	85,036	12,501
% change	4.5%	5.0%	3.5%	64.7%	37.8%	14.7%

source: U.S. Bureau of the Census; Easy Analytic, Inc.
Note: The American Indian/Alaska Native population was included as part of the "other" race category in the Easy Analytic population projections and, therefore, may be higher than the true American Indian/ Alaska Native population. Please see Section IX for a fuller discussion of this population in South Dakota.

South Dakota's homeownership rate is higher than the nation as a whole. The continued high rate of homeownership in South Dakota is supported by favorable nationwide and statewide economic and market conditions. Interest rates for home mortgages are at an all-time low. Additionally, innovative financing alternatives have enabled many low-wealth and low-income households to become homeowners in recent years, supporting the continued increase in homeownership in the state. Because of strong employment and very low rates of unemployment, median household income is on the rise. Finally, income typically rises with age. Homeownership has risen as the population in South Dakota has aged and more persons have entered their peak earning years.

Using the household projections by age and household by income data developed by Easy Analytic, Inc., there will be 14,404 new households in South Dakota from 2001 to 2007, with

[29] Reasons for the trend toward smaller households are based on changing household composition: deferred age of first marriage, increased divorce rates, and long life expectancy.

11,445 new households between 2003 and 2007. In consideration of the above listed trends regarding households and their composition and size, age of the population, rate of the population, and income, it is anticipated that the rate of homeownership in South Dakota will continue to increase. In combination, however, with the already high rate of homeownership in the state, the rate of increase in homeownership in South Dakota over the next five years will not be as fast as in previous decades. For the purposes of this projection, an increase in homeownership rates of 0.3% per year from 2003 to 2007 is projected.

Tables 5.66 and 5.67 show the projected total new households in South Dakota from 2003 to 2007 representing new housing demand for counties and defined geographic areas. The total household growth in South Dakota represents gross demand. Sections VI and VII further define the potential needs of homeowners versus renters based on age and income characteristics.

Table 5.66 South Dakota Household Change, 2003-2007

County	Total Households 2000	Estimated * Households 2001-2002	Projected Annual Household Growth 2003-2007	Change in Households 2003-2007	Total Households 2007
South Dakota	290,336	2,959	2,289	11,445	304,740
Aurora	1,174	-16	-3	-15	1,143
Beadle	7,240	-164	-38	-192	6,884
Bennett	1,114	17	11	57	1,188
Bon Homme	2,639	-22	6	32	2,649
Brookings	10,664	187	115	577	11,428
Brown	14,695	-115	-2	-12	14,568
Brule	1,986	-2	-1	-6	1,978
Buffalo	520	16	6	29	565
Butte	3,526	41	43	216	3,783
Campbell	718	-11	-6	-29	678
Charles Mix	3,329	11	11	54	3,394
Clark	1,590	-19	-7	-37	1,534
Clay	4,872	46	31	156	5,074
Codington	10,360	171	118	590	11,121
Corson	1,280	-19	-2	-8	1,253
Custer	2,975	64	41	203	3,242
Davison	7,579	75	52	261	7,915
Day	2,606	-82	-25	-125	2,399
Deuel	1,857	-21	0	-1	1,835
Dewey	1,855	29	17	84	1,968
Douglas	1,314	-17	-9	-47	1,250
Edmunds	1,659	19	1	3	1,681
Fall River	3,109	38	7	34	3,181
Faulk	1,017	-17	-4	-22	978
Grant	3,107	-35	-20	-102	2,970
Gregory	2,017	-41	-20	-101	1,875
Haakon	866	-28	-14	-71	767
Hamlin	2,032	46	22	109	2,187
Hand	1,530	-19	-17	-85	1,426
Hanson	1,128	-6	3	17	1,139
Harding	522	-21	-11	-56	445
Hughes	6,522	60	59	294	6,876
Hutchinson	3,197	-21	-4	-19	3,157
Hyde	680	0	-2	-9	671
Jackson	944	1	14	68	1,013
Jerauld	986	-14	-4	-21	951
Jones	502	-2	-5	-26	474
Kingsbury	2,405	-15	-3	-13	2,377
Lake	4,369	29	26	129	4,527
Lawrence	8,871	19	48	239	9,129
Lincoln	8,817	527	270	1,351	10,695
Lyman	1,392	17	11	55	1,464
McCook	2,200	5	7	34	2,239
McPherson	1,239	-42	-14	-69	1,128
Marshall	1,833	-15	-9	-44	1,774
Meade	8,837	53	102	510	9,400
Mellette	685	3	-2	-9	679
Miner	1,220	-47	-16	-80	1,093

Table 5.66 South Dakota Household Change, 2003-2007 (continued)

County	Total Households 2000	Estimated * Households 2001-2002	Projected Annual Household Growth 2003-2007	Change in Households 2003-2007	Total Households 2007
Minnehaha	58,019	1,598	910	4,551	64,168
Moody	2,540	-25	3	17	2,532
Pennington	34,662	449	364	1,821	36,932
Perkins	1,434	-48	-22	-109	1,277
Potter	1,130	-22	-20	-98	1,010
Roberts	3,684	-8	6	30	3,706
Sanborn	1,035	-3	-6	-29	1,003
Shannon	2,769	112	78	389	3,270
Spink	2,847	-43	-16	-78	2,726
Stanley	1,124	3	17	87	1,214
Sully	622	7	-1	-7	622
Todd	2,474	20	23	114	2,608
Tripp	2,528	-20	-18	-89	2,419
Turner	3,524	-7	13	64	3,581
Union	4,948	136	88	438	5,522
Walworth	2,505	-7	-7	-34	2,464
Yankton	8,173	138	83	413	8,724
Ziebach	739	16	12	62	817

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

** Since the Easy Analytic projections begin with 2003, 2001-2002 household growth has been estimated based on the number of existing households in 2000 and the projected growth between 2003-2007.*

Table 5.67 South Dakota Household Change, 2003-2007

	Total Households 2000	Estimated Households 2001-2002	Projected Annual Household Growth 2003-2007	Change in Households 2003-2007	Total Households 2007
Aberdeen	10,514	-184	-2	-9	10,321
Belle Fourche	1,816	-4	22	110	1,922
Black Hawk	845	67	10	52	965
Brookings	6,968	107	75	377	7,452
Deadwood	651	-88	3	15	578
Ellsworth AFB	1,093	-14	12	60	1,139
Huron	5,273	-148	-28	-140	4,985
Lead	1,260	-51	7	34	1,242
Madison	2,619	-72	15	74	2,622
Mitchell	6,112	-59	41	206	6,259
Pierre	5,604	-20	50	249	5,834
Rapid City	24,054	-1,241	236	1,182	23,995
Rapid Valley	2,387	293	28	139	2,819
Sioux Falls	49,740	1,252	779	3,893	54,884
Spearfish	3,664	-102	19	95	3,657
Sturgis	2,752	-78	31	154	2,828
Vermillion	3,641	-131	22	111	3,621
Watertown	8,385	16	94	471	8,873
Yankton	5,343	-158	52	258	5,443

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

2. Growth Trends: Households by Income and Age

Changes in household composition by income and age have been evaluated.[30] As previously noted, income and age are factors in household formation and tenure. Homeownership rates increase with income, with the age of the householder, and for married couple households.

a. Households by Income

Households that are expected to increase in the greatest numbers by 2007 are the households with incomes under $15,000. New households in that income category are projected to number 13,221. Increases are also projected for the $15,000 - $24,999; $25,000-$34,999; $75,000-$99,999; and $100,000 and over households. Decreases in households will occur in the $35,000-$49,999 and $50,000-$74,999 categories.

Tables 5.68 and 5.69 show the change in number of households by income for counties and defined geographic areas in South Dakota.

[30] Although specific information regarding projection methods is proprietary to Easy Analytic, Inc., general information on the projection process is outlined here in more detail. The major steps include: (1) Incorporation of input files, which are primarily Census data to the block group level (decennial counts, yearly updates and estimates, the Current Population Survey (CPS) and Annual Housing Survey (AHS)) and United States Postal Service (USPS) mailable household data (ZIP+4, AMS files and Postal bulletins, City-State File and Delivery Statistics File). (2) Data preparation, which includes identifying current household numbers through data matching between Census and USPS data. Where data does not match, locating households occurs via latitude and longitude geocoding and centroids to develop data to the Block Group level. (3) Analysis, through a series of proprietary projection models which use trend data and the relationship between block groups and counties over time to develop five-year projections. Estimates are considered to be more accurate at higher levels of data (national or state vs. census tract or block group). The data follows standard demographic techniques developed with over 25 years of experience. Easy Analytic data has also been "field tested" via free web site use to ensure continued accuracy.

Table 5.68 South Dakota Change in Households by Household Income, 2000-2007

County	Projected net change in households	Annual Household Income ($)						
		Less than 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over
South Dakota	14,404	13,221	6,360	3,731	-7,533	-11,845	1,047	9,423
Aurora	-31	136	20	-18	-101	-79	-12	23
Beadle	-356	117	-95	58	-107	-346	-68	85
Bennett	74	-24	71	-15	8	-11	1	44
Bon Homme	10	224	95	-39	-169	-140	-4	43
Brookings	764	627	534	244	-261	-469	-118	207
Brown	-127	292	22	5	-467	-808	226	603
Brule	-8	98	54	-46	-102	-79	14	53
Buffalo	45	-105	57	37	9	13	17	17
Butte	257	111	-35	30	-138	53	50	186
Campbell	-40	13	39	8	-63	-47	-12	22
Charles Mix	65	101	126	-38	-33	-169	4	74
Clark	-56	67	74	-36	-58	-125	6	16
Clay	202	-54	77	188	-1	-185	69	108
Codington	761	565	159	200	-312	-502	260	391
Corson	-27	-13	5	27	-68	-19	9	32
Custer	267	214	153	60	-121	-163	21	103
Davison	336	236	241	200	-48	-383	-94	184
Day	-207	78	40	-7	-150	-205	0	37
Deuel	-22	157	22	-14	-143	-121	18	59
Dewey	113	64	79	-52	-42	0	14	50
Douglas	-64	53	27	-54	-68	-45	2	21
Edmunds	22	95	82	-5	-80	-63	-15	8
Fall River	72	67	20	8	-14	-113	22	82
Faulk	-39	65	9	-5	-27	-70	-14	3
Grant	-137	62	25	17	-150	-128	-11	48
Gregory	-142	-15	-25	-6	-66	-63	-13	46
Haakon	-99	-7	25	-39	-42	-44	0	8
Hamlin	155	271	89	-5	-79	-131	7	3
Hand	-104	107	55	-30	-103	-95	-18	-20
Hanson	11	44	14	3	-33	-54	25	12
Harding	-77	-52	17	-14	-18	-16	3	3
Hughes	354	421	133	53	-112	-338	7	190
Hutchinson	-40	212	30	4	-169	-159	-23	65
Hyde	-9	46	10	0	-34	-12	-27	8
Jackson	69	14	23	20	14	-21	3	16
Jerauld	-35	12	75	-24	-55	-57	9	5
Jones	-28	18	0	1	-19	-21	-7	0
Kingsbury	-28	210	-1	28	-131	-151	7	10
Lake	158	167	76	72	-134	-243	52	168
Lawrence	258	-119	11	62	-226	-57	250	337
Lincoln	1,878	605	392	323	-7	-403	142	826
Lyman	72	-108	13	33	-29	-43	50	156
McCook	39	193	85	39	-128	-170	4	16
McPherson	-111	14	13	-32	-70	-52	3	13
Marshall	-59	113	115	15	-72	-199	-21	-10
Meade	563	621	292	-6	-364	-186	15	191
Mellette	-6	4	-5	31	-19	-16	-14	13
Miner	-127	21	1	-32	-78	-98	7	52
Minnehaha	6,149	3,522	1,416	1,518	-347	-2,446	-1	2,487

Table 5.68 South Dakota Change in Households by Household Income, 2000-2007 (continued)

County	Projected net change in households	Annual Household Income ($)						
		Less than 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over
Moody	-8	137	43	-17	-148	-81	10	48
Pennington	2,270	1,610	447	234	-1,085	-866	197	1,733
Perkins	-157	16	13	-38	-113	-73	24	14
Potter	-120	10	-28	-5	-80	-39	-9	31
Roberts	22	304	101	11	-157	-176	-66	5
Sanborn	-32	91	15	33	-103	-42	-11	-15
Shannon	501	-109	210	246	96	5	31	22
Spink	-121	221	36	-53	-182	-111	-38	6
Stanley	90	109	88	34	-38	-107	-26	30
Sully	0	35	13	-25	-24	-32	5	28
Todd	134	-144	31	105	22	62	30	28
Tripp	-109	-70	53	22	-127	-108	25	96
Turner	57	392	183	30	-242	-243	-50	-13
Union	574	404	204	205	41	-251	-12	-17
Walworth	-41	111	-28	-36	-57	-127	8	88
Yankton	551	538	159	231	-285	-382	71	219
Ziebach	78	6	65	-13	-24	5	13	26

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

Table 5.69 South Dakota Change in Households by Household Income, 2000-2007

	Projected net change in households	Annual Household Income ($)						
		Less than 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over
Aberdeen	-193	-9	-67	-23	-328	-490	223	501
Belle Fourche	106	-18	-33	17	-79	91	41	87
Black Hawk	120	14	46	45	-2	-38	9	47
Brookings	484	271	292	99	-58	-173	-107	160
Deadwood	-73	3	-72	-40	-23	-5	20	45
Ellsworth AFB	46	112	-42	-59	-96	40	43	48
Huron	-288	-39	-91	-19	-8	-207	-18	94
Lead	-18	-8	-47	-13	-74	-2	60	66
Madison	3	20	-25	10	-106	-88	71	122
Mitchell	147	32	123	135	-13	-276	-9	155
Pierre	230	369	123	-7	-125	-286	0	157
Rapid City	-59	698	-78	-26	-688	-783	-7	824
Rapid Valley	432	278	215	98	-144	-105	27	62
Sioux Falls	5,144	2,869	1,010	1,210	-259	-1,371	156	1,528
Spearfish	-7	-373	37	111	-74	47	106	140
Sturgis	76	0	37	15	-115	-21	73	86
Vermillion	-20	-182	42	116	-14	-175	75	117
Watertown	488	376	27	144	-198	-379	195	322
Yankton	100	181	-76	125	-113	-235	54	164

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

b. Households by Age

Age relates directly to household formation and tenure. In general, most new household formations occur among persons 25 to 34 years of age. Homeownership rises most sharply for persons age 35 to 44.

Household formation in South Dakota is projected to be the strongest in the 45-54 years age group, with 12,218 new households through 2007. Increases in household formation also occur in the 15-24 years, 35-44 years, and 55-64 years households. Declines in numbers of households occur in the 25-34 years and 65 years and older age groups.

Tables 5.70 and 5.71 show the change in households by age of householder by county and defined geographic area.

Table 5.70 South Dakota Change in Households by Age of Head of Household, 2003-2007

County	Projected net change in households	Annual Household Income ($)					
		15-24	25-34	35-44	45-54	55-64	65 and over
South Dakota	14,404	926	-3,981	4,424	12,218	1,485	-668
Aurora	-31	0	-31	-4	34	-19	-11
Beadle	-356	-5	-87	-132	96	-50	-178
Bennett	74	10	-33	23	53	9	12
Bon Homme	10	9	-24	21	58	-10	-44
Brookings	764	159	-132	298	307	61	71
Brown	-127	-48	-460	109	317	72	-117
Brule	-8	8	-43	-27	58	2	-6
Buffalo	45	0	-3	0	35	2	11
Butte	257	-3	-12	35	231	-32	38
Campbell	-40	0	-7	-10	12	-6	-29
Charles Mix	65	3	-42	-22	138	12	-24
Clark	-56	-11	-23	-6	30	5	-51
Clay	202	48	-87	55	163	39	-16
Codington	761	141	-115	262	456	49	-32
Corson	-27	-2	-39	5	29	7	-27
Custer	267	13	-39	52	195	41	5
Davison	336	11	-118	63	375	25	-20
Day	-207	-24	-70	-16	42	-16	-123
Deuel	-22	-6	-41	6	34	18	-33
Dewey	113	-4	-12	7	125	-11	8
Douglas	-64	-10	-19	-12	16	-5	-34
Edmunds	22	2	-30	21	48	0	-19
Fall River	72	28	-63	3	121	-2	-15
Faulk	-39	-3	-19	-10	22	-3	-26
Grant	-137	-34	-54	-16	40	-16	-57
Gregory	-142	-14	-29	-24	17	-15	-77
Haakon	-99	-9	-11	-32	-4	-10	-33
Hamlin	155	3	-14	30	92	10	34
Hand	-104	-12	-35	-6	35	-19	-67
Hanson	11	-1	-18	-10	44	-2	-2
Harding	-77	1	-17	-19	6	-11	-37
Hughes	354	-1	-20	91	267	36	-19
Hutchinson	-40	-1	-70	-20	82	3	-34
Hyde	-9	-1	-8	-1	9	1	-9
Jackson	69	6	-14	26	49	12	-10
Jerauld	-35	8	-16	2	8	-1	-36
Jones	-28	-6	-9	0	-1	-4	-8
Kingsbury	-28	-7	-20	16	72	-5	-84
Lake	158	-42	-36	16	196	0	24
Lawrence	258	61	-115	59	381	-6	-122
Lincoln	1,878	65	42	585	703	220	263
Lyman	72	-1	-6	25	49	8	-3
McCook	39	16	-48	13	84	-18	-8
McPherson	-111	1	-32	-2	4	-11	-71
Marshall	-59	6	-64	-13	66	-14	-40
Meade	563	71	-76	105	444	35	-16

Table 5.70 South Dakota Change in Households by Age of Head of Household, 2003-2007 (continued)

County	Projected net change in households	Annual Household Income ($)					
		15-24	25-34	35-44	45-54	55-64	65 and over
Mellette	-6	12	-25	17	14	-20	-4
Miner	-127	-4	-34	-22	4	-10	-61
Minnehaha	6,149	501	-748	1,920	3,225	614	637
Moody	-8	4	-56	-27	73	24	-26
Pennington	2,270	40	-413	603	1,654	284	102
Perkins	-157	1	-48	-18	1	-28	-65
Potter	-120	5	-21	-28	3	-11	-68
Roberts	22	22	-58	-35	124	-4	-27
Sanborn	-32	13	-21	-16	18	-15	-11
Shannon	501	18	42	120	197	68	56
Spink	-121	-9	-56	8	59	-17	-106
Stanley	90	-1	-20	32	68	18	-7
Sully	0	0	-13	10	15	0	-12
Todd	134	13	-84	76	145	31	-47
Tripp	-109	-17	-26	-43	57	-31	-49
Turner	57	-10	-34	15	106	4	-24
Union	574	-1	-26	84	315	101	101
Walworth	-41	-33	11	-39	82	-27	-35
Yankton	551	-64	-134	206	387	107	49
Ziebach	78	11	2	15	33	16	1

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

Table 5.71 South Dakota Change in Households by Age of Head of Household, 2003-2007

	Projected net change in households	Annual Household Income ($)					
		15-24	25-34	35-44	45-54	55-64	65 and over
Aberdeen	-193	-109	-316	27	282	104	-181
Belle Fourche	106	0	15	30	116	-31	-24
Black Hawk	120	12	-29	-20	103	48	6
Brookings	484	59	-73	217	199	36	45
Deadwood	-73	-16	-37	-2	12	30	-60
Ellsworth AFB	46	33	-24	42	-4	-1	0
Huron	-288	-7	-105	-141	81	-8	-108
Lead	-18	-30	-33	9	62	5	-32
Madison	3	-32	-39	-30	97	-18	25
Mitchell	147	-30	-155	43	339	41	-91
Pierre	230	-5	-17	54	213	11	-26
Rapid City	-59	-32	-335	216	724	-59	-574
Rapid Valley	432	-36	4	47	163	96	158
Sioux Falls	5,144	492	-718	1534	2580	509	747
Spearfish	-7	-27	-59	94	181	-19	-176
Sturgis	76	-28	4	24	81	-8	2
Vermillion	-20	-14	-108	50	82	25	-55
Watertown	488	119	-113	274	279	9	-81
Yankton	100	-96	-92	130	219	99	-161

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

VI. HOMEOWNERSHIP NEEDS

This section provides a review of homeownership needs for South Dakota. This section includes:

- an evaluation of homeownership needs by various markets,
- the makeup of the sales housing market regarding stick-built new construction and manufactured housing,
- a discussion of the segments of the housing market that are inadequately served.

A. Homeownership Needs by Geographic Location

As previously shown in Tables 5.1 through 5.3, median family income, income levels by low-income category, monthly setaside for rent and/or mortgage payments, and housing costs affordable to the low-income categories were determined for each county. Table 5.3 specifically gives the values that households at 30% MFI, 50% MFI, 80% MFI, and 100% MFI could afford by county. The affordable housing values in Table 5.3 are based on just one set of assumptions. Because it is not possible within this document to account for all scenarios that impact a household's ability to purchase a home, the assumptions used are conservative, ensuring that housing affordability in South Dakota is not overstated.

Table 6.1 provides vacant for-sale units by prices asked for each county in 2000. Using the affordable housing values listed in Table 5.3, and applying them to the asking price for the vacant for-sale units, Table 6.2 demonstrates the number of affordable sales housing units available in South Dakota by county.

The 2000 Census reported on the asking price of a relatively small sampling of 2,985 vacant for-sale housing units statewide. This sampling represents just 0.9% of the 323,208 housing units in South Dakota, and 69.3% of the vacant for-sale units in the state. As such, the information regarding asking price offers a statistical sampling of the sales market in South Dakota in 2000.

Generally, the pattern of price asked for the vacant for-sale units shows that the units most potentially affordable by low-income households coincides with those counties with lower median sales price asked. Forty-five counties in South Dakota have lower median sales price asked than the state median, which indicates that housing in the bulk of South Dakota's counties are affordable to at least some of the four low-income categories.

Table 6.1 South Dakota Vacant For Sale Units by Prices Asked

County	Vacant For Sale Units	Median Price Asked	Price Asked ($000)								
			Less than 50	50-79	80-99	100-124	125-149	150-199	200-249	250-499	500 or more
South Dakota	2,985	37,300	1746	533	254	166	106	79	79	10	12
Aurora	15	10,000-	13	2	-	-	-	-	-	-	-
Beadle	120	39,700	61	25	16	4	4	3	7	-	-
Bennett	17	10,000-	17	-	-	-	-	-	-	-	-
Bon Homme	61	26,300	46	9	-	3	-	1	-	2	-
Brookings	59	97,900	18	6	7	-	14	-	14	-	-
Brown	127	23,800	75	27	11	-	5	-	-	-	9
Brule	21	33,800	16	-	2	-	2	-	-	1	-
Buffalo	6	37,500	6	-	-	-	-	-	-	-	-
Butte	43	47,200	24	19	-	-	-	-	-	-	-
Campbell	20	30,000	16	4	-	-	-	-	-	-	-
Charles Mix	45	10,000-	42	1	2	-	-	-	-	-	-
Clark	54	10,000-	52	2	-	-	-	-	-	-	-
Clay	44	38,700	28	11	2	3	-	-	-	-	-
Codington	116	55,700	37	37	11	20	11	-	-	-	-
Corson	4	10,000	4	-	-	-	-	-	-	-	-
Custer	46	50,000	23	18	-	-	1	4	-	-	-
Davison	73	82,200	16	13	34	10	-	-	-	-	-
Day	46	13,600	35	6	-	3	2	-	-	-	-
Deuel	26	10,000	25	-	-	-	-	-	-	1	-
Dewey	15	10,400	14	1	-	-	-	-	-	-	-
Douglas	15	16,300	14	1	-	-	-	-	-	-	-
Edmunds	29	16,300	24	2	-	2	-	1	-	-	-
Fall River	79	10,000-	67	3	8	1	-	-	-	-	-
Faulk	25	10,000-	23	2	-	-	-	-	-	-	-
Grant	44	52,000	20	17	7	-	-	-	-	-	-
Gregory	47	27,000	39	8	-	-	-	-	-	-	-
Haakon	8	10,000-	8	-	-	-	-	-	-	-	-
Hamlin	33	34,400	25	4	-	-	-	4	-	-	-
Hand	19	14,500	14	3	2	-	-	-	-	-	-
Hanson	19	10,000-	19	-	-	-	-	-	-	-	-
Harding	20	10,000-	20	-	-	-	-	-	-	-	-
Hughes	11	85,000	-	4	3	-	-	-	4	-	-
Hutchinson	46	23,300	39	4	3	-	-	-	-	-	-
Hyde	11	11,300	8	2	1	-	-	-	-	-	-
Jackson	10	11,300	10	-	-	-	-	-	-	-	-
Jerauld	30	10,000-	27	2	-	-	-	-	-	1	-
Jones	4	31,700	4	-	-	-	-	-	-	-	-
Kingsbury	45	22,200	40	3	2	-	-	-	-	-	-
Lake	43	32,200	34	7	-	-	1	1	-	-	-
Lawrence	63	81,300	16	13	29	4	-	-	1	-	-
Lincoln	76	75,000	27	11	7	8	9	14	-	-	-
Lyman	17	32,500	14	2	-	-	1	-	-	-	-
McCook	20	45,000	12	8	-	-	-	-	-	-	-
McPherson	26	10,000-	25	1	-	-	-	-	-	-	-
Marshall	29	14,200	22	5	2	-	-	-	-	-	-
Meade	53	49,500	27	12	5	9	-	-	-	-	-
Mellette	6	32,500	4	-	2	-	-	-	-	-	-
Miner	22	10,000-	20	2	-	-	-	-	-	-	-

Table 6.1 South Dakota Vacant For Sale Units by Prices Asked (continued)

County	Vacant For Sale Units	Median Price Asked	Price Asked ($000)								
			Less than 50	50-79	80-99	100-124	125-149	150-199	200-249	250-499	500 or more
Minnehaha	383	82,200	75	105	59	56	34	23	31	-	-
Moody	33	38,400	23	10	-	-	-	-	-	-	-
Pennington	209	73,800	59	53	16	33	12	23	13	-	-
Perkins	71	10,000-	65	3	1	1	-	-	-	1	-
Potter	13	10,000-	9	-	3	1	-	-	-	-	-
Roberts	42	11,700	36	1	2	-	-	-	-	-	3
Sanborn	24	10,000-	24	-	-	-	-	-	-	-	-
Shannon	21	20,200	21	-	-	-	-	-	-	-	-
Spink	89	17,500	88	-	-	1	-	-	-	-	-
Stanley	12	30,000	10	1	-	-	-	1	-	-	-
Sully	20	10,000-	17	1	2	-	-	-	-	-	-
Todd	3	13,800	3	-	-	-	-	-	-	-	-
Tripp	15	17,500	14	-	-	-	-	-	-	1	-
Turner	39	27,500	33	3	1	-	-	2	-	-	-
Union	92	68,500	25	26	14	7	6	2	9	3	-
Walworth	71	14,500	47	24	-	-	-	-	-	-	-
Yankton	32	37,800	22	6	-	-	4	-	-	-	-
Ziebach	8	45,000	5	3	-	-	-	-	-	-	-

source: US Bureau of the Census
note: Median values identified as "10,000-" indicate that the value falls into an open-ended value category of "$10,000 or less" and cannot be specifically identified.

Table 6.2 South Dakota Affordable Sales Housing

County	Vacant For Sale Units	Median Price Asked	Number Affordable to Households with Incomes:			
			30% of MFI	50% of MFI	80% of MFI	100% of MFI
South Dakota	2,985	37,300	1,473	2,086	2,590	2,786
Aurora	15	10,000-	12	13	15	15
Beadle	120	39,700	61	72	102	106
Bennett	17	10,000-	15	17	17	17
Bon Homme	61	26,300	35	46	55	55
Brookings	59	97,900	18	22	31	45
Brown	127	23,800	73	102	113	118
Brule	21	33,800	11	16	18	18
Buffalo	6	37,500	1	2	6	6
Butte	43	47,200	12	24	43	43
Campbell	20	30,000	10	16	20	20
Charles Mix	45	10,000-	32	42	43	45
Clark	54	10,000-	46	52	54	54
Clay	44	38,700	27	30	41	44
Codington	116	55,700	37	74	85	116
Corson	4	10,000	4	4	4	4
Custer	46	50,000	5	36	41	41
Davison	73	82,200	16	18	63	73
Day	46	13,600	28	35	41	41
Deuel	26	10,000	19	25	25	25
Dewey	15	10,400	13	14	15	15
Douglas	15	16,300	11	14	15	15
Edmunds	29	16,300	24	25	26	28
Fall River	79	10,000-	65	70	78	79
Faulk	25	10,000-	23	23	25	25
Grant	44	52,000	14	30	44	44
Gregory	47	27,000	30	39	47	47
Haakon	8	10,000-	6	8	8	8
Hamlin	33	34,400	17	27	29	29
Hand	19	14,500	14	14	17	19
Hanson	19	10,000-	16	19	19	19
Harding	20	10,000-	19	20	20	20
Hughes	11	85,000	0	4	7	7
Hutchinson	46	23,300	29	40	46	46
Hyde	11	11,300	8	8	11	11
Jackson	10	11,300	10	10	10	10
Jerauld	30	10,000-	26	29	29	29
Jones	4	31,700	1	4	4	4
Kingsbury	45	22,200	40	43	45	45
Lake	43	32,200	34	41	41	41
Lawrence	63	81,300	6	26	58	62
Lincoln	76	75,000	27	38	53	62
Lyman	17	32,500	12	14	16	16
McCook	20	45,000	8	20	20	20
McPherson	26	10,000-	25	25	26	26
Marshall	29	14,200	18	22	27	29
Meade	53	49,500	16	35	44	53
Mellette	6	32,500	1	4	4	4
Miner	22	10,000-	20	20	22	22

Table 6.2 South Dakota Affordable Sales Housing (continued)

County	Vacant For Sale Units	Median Price Asked	Number Affordable to Households with Incomes:			
			30% of MFI	50% of MFI	80% of MFI	100% of MFI
Minnehaha	383	82,200	75	180	295	329
Moody	33	38,400	19	29	33	33
Pennington	209	73,800	27	100	128	173
Perkins	71	10,000-	61	66	69	70
Potter	13	10,000-	9	9	10	13
Roberts	42	11,700	25	36	37	39
Sanborn	24	10,000-	24	24	24	24
Shannon	21	20,200	10	21	21	21
Spink	89	17,500	76	88	88	89
Stanley	12	30,000	9	11	11	11
Sully	20	10,000-	17	17	18	20
Todd	3	13,800	2	3	3	3
Tripp	15	17,500	8	14	14	14
Turner	39	27,500	26	33	37	37
Union	92	68,500	25	51	72	78
Walworth	71	14,500	42	47	71	71
Yankton	32	37,800	20	22	28	32
Ziebach	8	45,000	3	3	8	8

source: US Bureau of the Census; Mullin & Lonergan Associates, Inc.
note: Median values identified as "10,000-" indicate that the value falls into an open-ended value category of "$10,000 or less" and cannot be specifically identified.
note: The number of affordable sales housing units reported by income category is the number of units affordable to households with the maximum income level in each category.

B. Homeownership Needs by Type of Homebuyer

The need for homeowner units in South Dakota is a function of the growth in the number of households (due to both natural increase and in-migration). Homeownership need is also affected by the number of households moving between homes within the state during the year. Finally, homeownership demand includes replacement of units that are unfit for habitation.

Nationwide and in South Dakota, the rate of homeownership has been increasing over the past fifty years. The increase in homeownership is due, in part, to favorable interest rates, economic growth, more lenient lending criteria, and the multitude of programs that encourage homeownership and provide down payment and closing cost assistance. The rate of homeownership in South Dakota increased by 6.3% from 1950 to 1990, and by an additional 3.2% from 1990 to 2000. Based on factors that impact housing tenure, an increasing proportion of homeownership among the expected to reside households was used to project future demand. The rate of homeownership in South Dakota is projected to increase by 1.6% from 2003 to 2007, or 0.3% annually.

Homeownership demand was estimated by different household types based on past trends and projections. To project the types of households that will be prospective homebuyers in South Dakota as homebuyers, the following income categories were differentiated:

- **Low-income homebuyers** are householders with an annual household income of under $25,000.[31] Low-income homebuyers are seeking the lowest price homes and include all age groups up to age 65. In South Dakota, 48.2% (48,366) of low-income households are homeowners. The rate of homeownership varied by county. Unlike all the other groups for whom homeowner demand was evaluated, the rate of homeownership was not increased over time in the homeownership demand tables for Low-income homebuyers. Nationwide, 50% of households with annual incomes of less than $25,000 own their homes. It is unlikely that the homeownership rate could be expanded to a much higher level in South Dakota given the constraints of personal debt and the cost of housing.

- **First-time homebuyers** are generally younger householders, ages 25 to 44 years old. First-time homebuyers have annual household incomes that range from $25,000 to $75,000,[32] the majority of whom are eligible for the SDHDA First-time Homebuyer Program. The program limits housing values for single units to $149,103 in Lincoln and Minnehaha Counties, $140,121 in Pennington County, $138,367 in Shannon County, and $113,210 in the remaining counties in the state. The rate of homeownership for householders age 25 to 44 years old available from the 2000 Census was used to calculate the homeownership demand for first-time buyers by county. The homeownership rate in each county was escalated at a rate based upon the overall rate of homeownership growth in the county from 1990 to 2000.

- **Affordable homebuyers** are those who generally do not fit the profile of first-time homebuyers due to age. Affordable homebuyers are householders age 45 to 64 years old, seeking units in the same price range as the first-time homebuyers. The rate of homeownership for householders age 45 to 64 years old from the 2000 Census was used to calculate the homeownership demand by county. The homeownership rate in each county was escalated at a rate based upon the overall rate of homeownership growth in the county from 1990 to 2000.

- **Move-up homebuyers** are households relocating from existing homes and from out of state. Move-up homebuyers have annual incomes of over $75,000 and are looking to move into larger homes. Young professionals purchasing their first home may also be move-up homebuyers, but the housing is more expensive than a typical starter home. Move-up homebuyers were considered in all age brackets from 25 to 64 years old. The rate of homeownership based on the age cohort from the 2000 Census was used to calculate demand by county. The homeownership rate in each county was escalated at a rate based upon the overall rate of homeownership growth in the county from 1990 to 2000.

- **Elderly homebuyers** are households age 65 and over with annual incomes up to $100,000 seeking housing alternatives in order to reduce the size of their dwelling, reduce maintenance on a dwelling, or move into a multifamily unit. Homeownership rates for older households in South Dakota range from 80.6% (26,136) for householders

[31] Because HUD MFIs vary by county, the $25,000 figure is used because it closely correlates to 50% MFI for a family of four in the majority of the counties in South Dakota.
[32] This income range includes households at 50-80% of HUD MFI.

ages 65 to 74 years old to 53.7% (4,918) for householders age 85 years old and above. The homeownership rate in each county was escalated at a rate based upon the overall rate of homeownership growth in the county from 1990 to 2000.

- **In-migration homebuyers** to the state consists of new households relocating to South Dakota who are expected to either be low-income persons who may be seeking affordable housing, or more experienced professional workers who would be included in the move-up homebuyers. In-migration homebuyers were not identified separately due to the constraints of available data.

- **High-income homebuyers** include households with annual incomes in excess of $100,000, and include households at any age that may be seeking the most expensive homes. In South Dakota, 91.4% (15,721) of high-income households own their home. The rate of homeownership was based on the income cohorts from the 2000 Census and was used to calculate demand by county. The homeownership rate in each county was escalated at a rate based upon the overall rate of homeownership growth in the county from 1990 to 2000.

C. Make-up of Sales Housing

Demand for homeownership was determined in the following manner:

- The overall demand by household type was calculated based on the projected increases or decreases in household age and income. If the number of households in the county was projected to decrease from 2003 to 2007, and the number of housing units needed in 2003 was smaller than the current number of owner-occupied housing units and manufactured units, then no further calculations were made.
- If the number of households was projected to increase from 2003 to 2007, the number of existing units was subtracted from the overall annual demand by household type.
- The number of units left remaining, if a positive number, was listed as the number of new units to be constructed. The units to be constructed were then added to the number of existing units for the following year to reflect their presence in the county market.
- If the number of units remaining was a negative number, the negative number was replaced with a zero, and the current units were carried forward to the next year.
- Transfers of existing units were assumed to be in the number of existing units.

Tables 6.3-6.5 show the homeownership demand from 2003 to 2007 in South Dakota statewide, by county and defined geographic area. The numbers for the counties include the numbers from the respective municipalities and reservations. The tables quantify the demand for homeowner housing by housing type – existing homes and new construction – and by household type – low-income, first-time, affordable, move-up, high-income, and elderly. The totals for housing type and household type equal each other.

Table 6.3 South Dakota Homeownership Demand (statewide total) 2003-2007

Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	1,522	1,583	1,644	1,707	1,770	8,226
First Time	1,835	1,785	1,735	1,686	1,637	8,679
Affordable	1,986	2,017	2,050	2,084	2,119	10,256
Move Up	616	610	604	599	593	3,023
Higher Income	757	803	850	898	947	4,256
Elderly	2,393	2,394	2,397	2,400	2,404	11,988
Total Household Type	9,109	9,192	9,280	9,375	9,470	46,427
Demand By Housing Type:	**2003**	**2004**	**2005**	**2006**	**2007**	**Totals**
Existing Homes	6,804	6,674	6,671	6,627	6,658	33,434
New Construction	2,305	2,518	2,608	2,749	2,812	12,992
Total Housing Type	9,109	9,192	9,280	9,375	9,470	46,427

source: Mullin & Lonergan Associates, Inc.

Table 6.4 South Dakota Homeownership Demand 2003-2007 (County)

Aurora						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	9	10	10	10	11	50
First Time	6	6	6	5	5	28
Affordable	8	8	7	7	7	37
Move Up	1	1	1	1	1	7
Higher Income	1	1	1	1	1	6
Elderly	16	17	18	18	19	88
Total Household Type	42	42	43	44	44	215
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	24	25	25	29	27	129
New Construction	17	17	18	15	17	84
Total Housing Type	41	42	43	44	44	214
Beadle						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	38	39	39	40	40	197
First Time	37	36	35	34	32	174
Affordable	46	48	49	50	52	246
Move Up	11	10	9	8	7	45
Higher Income	8	8	8	8	9	42
Elderly	67	66	66	65	64	328
Total Household Type	208	207	206	206	205	1,032
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	196	195	195	194	193	973
New Construction	12	12	12	12	11	59
Total Housing Type	208	207	206	206	205	1,032
Bennett						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	8	8	8	8	8	40
First Time	5	5	4	4	4	22
Affordable	5	5	5	6	6	27
Move Up	2	2	2	2	2	8
Higher Income	1	1	1	1	1	5
Elderly	8	8	8	8	8	42
Total Household Type	29	29	29	29	29	144
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	22	22	23	23	23	113
New Construction	6	6	6	6	6	30
Total Housing Type	29	29	29	29	29	144
Bon Homme						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	18	19	20	21	22	100
First Time	15	14	13	13	12	66
Affordable	17	17	16	16	16	82
Move Up	3	3	3	3	3	16
Higher Income	2	2	2	2	2	11
Elderly	33	33	33	33	32	165
Total Household Type	88	88	88	88	88	440
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	83	83	83	83	83	414
New Construction	5	5	5	5	5	25
Total Housing Type	88	88	88	88	88	440

Brookings						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	39	41	42	44	46	211
First Time	53	51	50	48	46	248
Affordable	65	66	67	68	69	336
Move Up	21	20	20	19	18	99
Higher Income	24	26	27	28	29	135
Elderly	62	62	63	63	63	314
Total Household Type	265	267	269	271	272	1,344
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	226	227	228	228	229	1,139
New Construction	39	40	41	42	43	205
Total Housing Type	265	267	269	271	272	1,344
Brown						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	65	66	68	69	70	338
First Time	84	81	79	77	74	395
Affordable	99	98	98	97	96	488
Move Up	28	28	29	30	30	145
Higher Income	37	40	43	46	50	216
Elderly	156	155	155	155	155	776
Total Household Type	467	469	472	474	476	2,358
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	418	401	404	407	407	2,037
New Construction	49	68	67	67	69	320
Total Housing Type	467	469	472	474	476	2,358
Brule						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	11	12	13	13	14	63
First Time	12	11	10	10	9	52
Affordable	14	14	14	14	13	69
Move Up	3	3	3	3	3	16
Higher Income	3	3	4	4	4	18
Elderly	18	18	18	18	18	92
Total Household Type	62	62	62	62	62	309
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	53	53	53	53	52	263
New Construction	9	9	9	9	9	45
Total Housing Type	62	62	62	62	62	309
Buffalo						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	5	5	5	5	5	24
First Time	1	1	1	1	2	7
Affordable	2	2	2	2	2	8
Move Up	0	0	0	0	0	1
Higher Income	0	0	0	0	0	2
Elderly	3	3	3	3	3	14
Total Household Type	11	11	11	11	12	56
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	9	10	10	10	10	48
New Construction	1	2	2	2	2	9
Total Housing Type	11	11	11	11	12	56

Butte						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	28	29	30	30	31	148
First Time	20	19	18	17	16	90
Affordable	30	32	33	35	37	167
Move Up	5	5	5	4	4	22
Higher Income	7	8	9	10	12	47
Elderly	31	32	32	32	33	160
Total Household Type	121	124	127	130	132	634
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	78	76	76	79	81	390
New Construction	43	48	51	51	51	244
Total Housing Type	121	124	127	130	132	635
Campbell						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	6	6	7	7	7	33
First Time	4	4	4	3	3	18
Affordable	4	4	4	3	3	18
Move Up	1	1	1	0	0	3
Higher Income	1	1	1	1	2	6
Elderly	10	10	9	9	9	47
Total Household Type	26	25	25	25	25	125
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	20	20	20	19	19	98
New Construction	6	6	6	5	5	28
Total Housing Type	26	25	25	25	25	125
Charles Mix						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	26	27	27	28	29	137
First Time	15	14	14	13	13	69
Affordable	18	19	19	19	19	93
Move Up	4	4	4	4	4	19
Higher Income	3	3	3	3	3	15
Elderly	35	35	35	35	35	175
Total Household Type	101	101	102	102	102	508
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	92	93	93	93	94	465
New Construction	9	9	9	9	9	45
Total Housing Type	101	101	102	102	102	508
Clark						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	11	12	13	14	15	65
First Time	8	8	7	7	7	37
Affordable	13	12	12	12	11	60
Move Up	1	1	1	1	1	5
Higher Income	2	2	2	2	2	8
Elderly	20	20	20	20	19	100
Total Household Type	56	55	55	55	55	276
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	53	53	52	52	52	262
New Construction	3	3	3	3	3	15
Total Housing Type	56	55	55	55	55	276

Clay						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	26	27	27	27	27	135
First Time	17	16	16	16	16	81
Affordable	26	27	28	29	30	139
Move Up	8	8	9	9	9	43
Higher Income	10	11	11	11	12	55
Elderly	29	29	29	29	29	145
Total Household Type	117	118	120	121	123	598
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	96	97	98	92	80	462
New Construction	21	21	22	29	43	136
Total Housing Type	117	118	120	121	123	598
Codington						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	52	54	56	58	60	279
First Time	76	74	72	70	68	362
Affordable	71	72	72	73	73	361
Move Up	22	23	24	25	26	119
Higher Income	28	30	32	34	36	160
Elderly	80	80	80	79	79	398
Total Household Type	330	332	336	339	343	1,679
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	280	280	280	280	272	1,394
New Construction	49	52	55	58	71	285
Total Housing Type	330	332	336	339	343	1,680
Corson						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	13	13	13	13	14	67
First Time	4	4	4	4	4	21
Affordable	5	5	5	4	4	22
Move Up	1	1	1	1	1	6
Higher Income	1	1	1	1	1	5
Elderly	9	9	9	9	9	46
Total Household Type	33	33	33	33	33	167
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	27	28	28	28	29	139
New Construction	6	6	6	6	6	30
Total Housing Type	33	33	33	33	34	168
Custer						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	19	21	22	23	25	110
First Time	15	15	15	15	14	74
Affordable	30	30	30	30	30	150
Move Up	6	7	7	7	7	34
Higher Income	6	6	6	7	7	32
Elderly	31	31	32	32	32	158
Total Household Type	108	110	112	113	115	558
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	61	60	62	62	63	308
New Construction	47	49	50	50	52	248
Total Housing Type	108	110	112	113	115	557

Davison						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	31	32	33	34	35	165
First Time	46	45	45	44	43	223
Affordable	44	44	44	45	45	222
Move Up	16	15	14	14	13	72
Higher Income	15	15	15	15	16	77
Elderly	56	55	55	55	55	276
Total Household Type	207	207	207	207	207	1,034
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	190	190	190	190	190	948
New Construction	17	17	17	17	17	85
Total Housing Type	207	207	207	207	207	1,034
Day						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	18	19	19	20	20	96
First Time	14	13	12	11	10	59
Affordable	17	17	17	17	17	84
Move Up	3	3	2	2	2	12
Higher Income	3	3	3	4	4	16
Elderly	34	34	33	32	32	165
Total Household Type	88	87	86	86	85	432
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	82	81	80	79	79	401
New Construction	6	6	6	6	6	30
Total Housing Type	88	87	86	86	85	432
Deuel						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	13	14	15	16	17	75
First Time	12	12	11	11	11	57
Affordable	13	13	12	11	11	60
Move Up	2	2	2	2	2	11
Higher Income	3	3	3	4	4	16
Elderly	22	22	21	21	21	107
Total Household Type	65	65	65	65	65	325
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	60	60	60	60	59	299
New Construction	5	5	5	5	5	25
Total Housing Type	65	65	65	65	65	325
Douglas						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	9	10	10	10	11	51
First Time	8	8	8	8	8	40
Affordable	9	9	8	8	7	40
Move Up	2	2	2	2	2	10
Higher Income	2	2	2	2	2	10
Elderly	17	17	16	16	16	82
Total Household Type	47	47	46	46	46	232
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	44	44	44	44	43	218
New Construction	3	3	3	3	3	15
Total Housing Type	47	47	46	46	46	232

Dewey						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	16	17	17	18	18	87
First Time	7	7	7	6	6	34
Affordable	8	8	8	8	8	40
Move Up	2	2	2	2	2	9
Higher Income	2	2	3	3	3	13
Elderly	12	12	12	12	12	61
Total Household Type	47	48	49	49	50	243
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	19	23	23	22	24	111
New Construction	28	25	26	26	26	131
Total Housing Type	47	48	49	49	50	244
Edmunds						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	13	14	14	15	16	72
First Time	11	11	11	11	11	54
Affordable	12	11	11	11	11	55
Move Up	3	2	2	2	2	12
Higher Income	2	2	2	2	2	11
Elderly	21	21	21	21	21	103
Total Household Type	61	61	61	62	62	307
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	55	55	55	55	55	274
New Construction	6	7	7	7	7	34
Total Housing Type	61	61	61	62	62	307
Fall River						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	21	21	22	22	22	108
First Time	10	10	10	10	9	49
Affordable	23	23	24	25	25	120
Move Up	5	4	4	4	3	20
Higher Income	5	6	6	7	8	32
Elderly	34	35	35	35	35	173
Total Household Type	99	100	101	102	103	503
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	69	70	71	72	72	355
New Construction	30	30	30	30	31	151
Total Housing Type	99	100	101	102	103	506
Faulk						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	9	9	9	9	10	46
First Time	5	5	4	4	4	21
Affordable	6	6	6	6	6	32
Move Up	1	1	1	1	1	6
Higher Income	1	1	1	1	1	6
Elderly	14	14	14	14	14	70
Total Household Type	37	36	36	36	36	182
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	32	32	32	32	31	159
New Construction	4	4	5	5	5	23
Total Housing Type	37	36	36	36	36	182

Grant						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	19	19	20	21	21	100
First Time	22	21	21	20	20	104
Affordable	23	23	23	23	23	115
Move Up	6	6	5	5	5	26
Higher Income	5	5	5	6	6	28
Elderly	28	28	28	28	28	142
Total Household Type	103	103	103	103	102	514
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	92	92	91	91	90	456
New Construction	11	11	12	12	12	58
Total Housing Type	103	103	103	103	102	514
Gregory						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	17	17	17	17	17	85
First Time	8	7	7	7	7	36
Affordable	11	11	10	10	10	52
Move Up	2	2	1	1	1	7
Higher Income	2	2	3	3	3	14
Elderly	26	26	26	25	25	128
Total Household Type	65	65	64	64	63	321
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	57	56	55	55	54	277
New Construction	9	9	9	9	9	45
Total Housing Type	65	65	64	64	63	321
Haakon						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	6	6	6	6	6	30
First Time	5	5	5	5	4	24
Affordable	6	6	6	5	5	28
Move Up	1	1	1	1	1	5
Higher Income	2	2	2	2	2	11
Elderly	8	8	7	7	7	37
Total Household Type	28	27	27	27	26	136
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	22	22	22	21	21	108
New Construction	6	6	6	5	5	28
Total Housing Type	28	27	27	27	26	136
Hamlin						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	15	16	18	19	20	88
First Time	15	15	15	14	14	73
Affordable	17	17	17	17	17	84
Move Up	2	2	2	2	2	10
Higher Income	3	3	3	3	3	16
Elderly	24	24	24	24	25	121
Total Household Type	76	77	78	79	80	391
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	57	57	58	58	60	289
New Construction	19	20	20	21	20	100
Total Housing Type	76	77	78	79	80	389

Hand						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	9	9	10	10	11	49
First Time	7	7	7	7	6	34
Affordable	10	9	9	9	8	45
Move Up	2	2	2	1	1	8
Higher Income	2	2	2	1	1	8
Elderly	19	18	18	18	18	90
Total Household Type	48	47	47	46	46	234
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	43	42	42	41	41	208
New Construction	5	5	5	5	5	25
Total Housing Type	48	47	47	46	46	234
Hanson						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	8	8	8	9	9	42
First Time	8	7	7	6	6	34
Affordable	9	10	10	10	11	50
Move Up	2	2	2	2	2	9
Higher Income	2	3	3	3	3	14
Elderly	11	11	11	11	11	57
Total Household Type	40	41	41	42	42	206
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	33	31	30	34	32	160
New Construction	8	10	11	9	10	48
Total Housing Type	40	41	41	42	42	206
Harding						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	5	5	5	5	5	26
First Time	2	2	2	2	2	10
Affordable	3	3	3	3	3	14
Move Up	0	1	1	1	1	3
Higher Income	1	1	1	1	1	4
Elderly	5	5	5	4	4	23
Total Household Type	17	16	16	16	15	80
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	14	14	13	13	13	67
New Construction	3	2	2	2	2	11
Total Housing Type	17	16	16	16	15	80
Hughes						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	20	21	22	23	24	109
First Time	40	38	37	35	33	183
Affordable	50	52	53	55	56	267
Move Up	19	19	20	20	20	98
Higher Income	17	18	18	19	20	92
Elderly	40	40	40	40	41	202
Total Household Type	186	188	190	192	194	952
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	146	147	148	149	150	738
New Construction	41	42	43	44	45	215
Total Housing Type	186	188	190	192	194	952

Hutchinson						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	20	21	22	23	24	111
First Time	19	18	17	16	16	87
Affordable	21	21	21	21	21	105
Move Up	4	3	3	3	2	15
Higher Income	3	3	3	3	3	16
Elderly	43	43	43	43	43	216
Total Household Type	110	110	110	109	109	548
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	106	106	106	105	105	528
Manufactured Housing	4	4	4	4	4	20
Total Housing Type	110	110	110	109	109	548
Hyde						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	4	5	5	5	5	24
First Time	3	3	3	3	3	14
Affordable	4	4	4	4	4	19
Move Up	1	1	1	1	1	5
Higher Income	1	1	1	1	1	4
Elderly	9	8	8	8	8	42
Total Household Type	22	22	22	22	22	109
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	20	20	20	20	20	100
New Construction	2	2	2	2	2	10
Total Housing Type	22	22	22	22	22	109
Jackson						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	9	10	10	10	10	49
First Time	4	3	3	3	3	16
Affordable	5	6	6	6	7	30
Move Up	1	1	1	1	1	3
Higher Income	1	1	1	1	1	6
Elderly	8	8	8	8	8	40
Total Household Type	28	28	28	29	29	143
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	18	19	18	18	19	91
New Construction	10	10	11	12	10	53
Total Housing Type	28	28	28	29	29	142
Jerauld						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	6	7	7	7	7	34
First Time	4	4	4	3	3	18
Affordable	6	5	5	5	4	25
Move Up	1	1	1	1	1	6
Higher Income	1	1	1	1	1	6
Elderly	13	13	12	12	12	62
Total Household Type	31	30	30	30	30	150
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	27	26	26	25	25	129
New Construction	4	4	4	5	5	22
Total Housing Type	31	30	30	30	30	150

Jones						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	3	4	4	4	4	18
First Time	2	2	2	2	2	10
Affordable	4	4	4	4	4	19
Move Up	1	1	0	0	0	2
Higher Income	0	0	0	0	0	2
Elderly	5	5	5	5	5	24
Total Household Type	15	15	15	15	15	75
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	13	12	12	12	12	61
New Construction	3	3	3	3	3	15
Total Housing Type	15	15	15	15	15	75
Kingsbury						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	13	14	15	16	17	77
First Time	13	13	12	12	11	60
Affordable	17	17	16	16	16	82
Move Up	4	4	4	4	4	18
Higher Income	3	3	3	3	3	14
Elderly	29	29	28	28	28	142
Total Household Type	79	79	79	79	78	394
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	72	71	71	71	70	355
New Construction	7	7	8	8	8	38
Total Housing Type	79	79	79	79	78	394
Lake						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	27	28	28	29	30	142
First Time	25	24	23	22	22	116
Affordable	32	33	33	34	34	167
Move Up	6	6	6	5	5	28
Higher Income	10	11	12	14	15	62
Elderly	42	42	43	43	43	213
Total Household Type	142	144	146	147	149	728
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	133	99	105	102	106	543
New Construction	10	46	42	46	43	187
Total Housing Type	142	144	146	147	149	728
Lawrence						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	45	44	44	44	43	220
First Time	42	41	41	40	40	204
Affordable	62	63	64	65	65	319
Move Up	17	18	19	20	21	96
Higher Income	23	25	27	29	31	135
Elderly	66	66	65	65	64	327
Total Household Type	255	258	260	262	265	1,300
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	183	171	170	174	173	871
New Construction	73	87	90	87	91	428
Total Housing Type	255	258	260	262	265	1,300

Lincoln						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	34	36	38	41	44	193
First Time	102	98	96	95	94	486
Affordable	71	71	72	74	76	363
Move Up	34	33	32	32	31	161
Higher Income	56	59	63	67	72	318
Elderly	59	59	59	60	62	299
Total Household Type	356	356	360	369	379	1,820
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	299	299	234	134	144	1,109
New Construction	57	57	126	236	235	711
Total Housing Type	356	356	360	369	379	1,820
Lyman						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	10	10	10	10	9	49
First Time	6	6	6	6	6	31
Affordable	8	8	8	8	7	38
Move Up	3	3	3	3	4	16
Higher Income	2	3	3	4	4	16
Elderly	13	13	13	13	13	65
Total Household Type	43	43	43	43	43	215
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	32	34	34	34	34	167
New Construction	11	9	9	9	9	47
Total Housing Type	43	43	43	43	43	215
McCook						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	14	15	16	18	19	82
First Time	18	17	16	15	15	80
Affordable	16	16	16	16	16	80
Move Up	3	3	2	2	2	12
Higher Income	3	3	3	3	3	13
Elderly	23	23	23	23	23	115
Total Household Type	76	76	77	77	77	383
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	68	70	70	70	70	349
New Construction	8	6	6	7	7	34
Total Housing Type	76	76	77	77	77	383
McPherson						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	11	11	11	11	11	54
First Time	5	5	5	4	4	23
Affordable	7	7	7	7	7	35
Move Up	1	1	1	1	1	5
Higher Income	1	1	1	1	2	7
Elderly	19	18	18	18	17	90
Total Household Type	44	43	43	42	42	214
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	38	39	38	38	37	189
New Construction	6	4	5	5	5	25
Total Housing Type	44	43	43	42	42	214

Marshall						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	15	16	17	18	19	84
First Time	9	9	8	8	7	41
Affordable	13	13	13	13	13	64
Move Up	2	2	1	1	1	7
Higher Income	1	1	1	1	1	7
Elderly	22	22	22	22	22	109
Total Household Type	63	62	63	63	63	313
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	55	57	57	57	57	282
New Construction	8	6	6	6	6	32
Total Housing Type	63	62	63	63	63	313
Meade						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	51	54	57	59	62	283
First Time	65	64	62	60	59	310
Affordable	67	69	70	71	72	349
Move Up	20	20	20	20	20	102
Higher Income	17	18	19	20	21	95
Elderly	56	57	57	57	57	283
Total Household Type	278	281	284	288	292	1,422
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	205	205	205	205	205	1,023
New Construction	73	76	80	83	87	399
Total Housing Type	278	281	284	288	292	1,422
Mellette						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	7	7	7	7	7	34
First Time	2	2	2	2	2	10
Affordable	3	3	3	3	3	17
Move Up	1	1	1	1	1	3
Higher Income	0	0	0	0	0	2
Elderly	6	6	6	6	6	30
Total Household Type	19	19	19	19	19	96
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	13	14	14	14	14	70
New Construction	6	5	5	5	5	26
Total Housing Type	19	19	19	19	19	96
Miner						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	8	8	8	8	8	41
First Time	6	6	5	5	5	26
Affordable	8	8	8	8	7	38
Move Up	1	1	1	1	1	7
Higher Income	2	2	2	2	2	10
Elderly	15	15	14	14	14	72
Total Household Type	40	39	39	38	38	195
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	36	37	37	36	36	181
New Construction	4	2	2	2	2	12
Total Housing Type	40	39	39	38	38	195

Minnehaha						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	188	199	209	219	230	1,045
First Time	442	433	423	414	404	2,116
Affordable	372	388	404	421	437	2,022
Move Up	166	164	163	161	159	813
Higher Income	220	234	248	262	276	1,239
Elderly	340	344	348	352	356	1,739
Total Household Type	1,728	1,761	1,795	1,828	1,862	8,974
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	1,058	1,009	1,038	1,067	1,094	5,266
New Construction	669	751	758	760	768	3,706
Total Housing Type	1,728	1,761	1,795	1,828	1,862	8,973
Moody						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	14	14	15	15	16	74
First Time	18	17	16	16	15	82
Affordable	18	18	18	18	18	90
Move Up	5	5	5	5	5	23
Higher Income	5	5	6	6	6	28
Elderly	22	22	22	22	22	110
Total Household Type	81	81	81	82	82	407
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	72	74	74	74	74	370
New Construction	9	7	7	7	7	37
Total Housing Type	81	81	81	82	82	407
Pennington						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	156	162	168	174	180	841
First Time	215	211	208	204	200	1,038
Affordable	237	242	247	252	257	1,236
Move Up	83	82	82	82	81	409
Higher Income	117	127	137	148	159	688
Elderly	232	234	236	238	240	1,179
Total Household Type	1,039	1,059	1,078	1,098	1,118	5,391
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	549	533	548	563	578	2,772
New Construction	485	526	523	529	539	2,602
Total Housing Type	1,039	1,059	1,078	1,098	1,118	5,393
Perkins						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	12	12	13	13	13	63
First Time	6	6	5	5	5	27
Affordable	8	8	7	7	6	35
Move Up	1	1	1	1	1	6
Higher Income	1	1	1	1	1	6
Elderly	17	17	16	16	16	82
Total Household Type	46	45	44	43	42	220
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	34	35	34	34	33	170
New Construction	11	10	10	9	9	49
Total Housing Type	46	45	44	43	42	220

Potter						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	8	9	9	9	9	44
First Time	5	5	5	5	5	24
Affordable	8	8	7	7	7	37
Move Up	2	2	2	2	2	10
Higher Income	1	1	1	1	1	5
Elderly	14	14	14	13	13	68
Total Household Type	39	38	38	37	37	188
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	32	34	33	33	32	163
New Construction	6	5	5	5	5	26
Total Housing Type	39	38	38	37	37	188
Roberts						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	29	30	32	33	35	160
First Time	15	14	14	13	12	68
Affordable	23	23	22	22	22	112
Move Up	5	4	4	3	3	19
Higher Income	4	5	5	5	5	23
Elderly	36	36	36	36	36	182
Total Household Type	112	112	113	113	113	563
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	100	102	102	102	103	510
New Construction	12	10	10	10	11	53
Total Housing Type	112	112	113	113	113	563
Sanborn						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	8	8	9	9	9	43
First Time	5	5	5	5	5	25
Affordable	8	8	7	7	7	37
Move Up	1	1	1	1	1	6
Higher Income	2	2	2	1	1	8
Elderly	11	11	11	11	11	55
Total Household Type	35	35	35	35	34	174
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	29	30	30	29	29	146
New Construction	6	5	5	5	6	27
Total Housing Type	35	35	35	35	34	174
Shannon						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	27	28	28	29	29	142
First Time	10	11	11	12	12	56
Affordable	13	13	14	15	16	71
Move Up	3	3	3	3	3	15
Higher Income	2	2	2	2	3	11
Elderly	12	12	13	13	13	64
Total Household Type	67	69	72	74	77	359
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	26	27	30	30	33	146
New Construction	40	42	42	43	44	211
Total Housing Type	67	69	72	74	77	358

Spink						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	19	20	21	22	23	105
First Time	15	14	14	13	12	67
Affordable	19	19	19	19	18	94
Move Up	3	3	2	2	2	12
Higher Income	5	5	5	5	5	24
Elderly	29	28	28	28	27	141
Total Household Type	89	89	89	88	88	443
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	78	80	79	79	79	395
New Construction	11	9	9	9	9	47
Total Housing Type	89	89	89	88	88	443
Stanley						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	8	8	9	10	11	46
First Time	8	8	7	7	6	36
Affordable	10	10	11	11	12	54
Move Up	2	2	2	2	1	9
Higher Income	3	3	3	3	3	14
Elderly	9	9	9	9	9	45
Total Household Type	40	40	41	41	42	204
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	25	23	24	26	25	124
New Construction	16	17	17	14	17	81
Total Housing Type	40	40	41	41	42	204
Sully						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	4	5	5	5	6	25
First Time	4	4	4	3	3	18
Affordable	3	3	3	3	3	13
Move Up	1	1	1	1	1	3
Higher Income	1	1	1	2	2	8
Elderly	6	6	6	6	6	32
Total Household Type	19	20	20	20	20	99
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	15	15	15	15	15	76
New Construction	4	4	4	5	5	22
Total Housing Type	19	20	20	20	20	99
Todd						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	20	20	20	19	19	98
First Time	6	6	6	6	6	30
Affordable	9	9	10	10	11	49
Move Up	2	2	2	2	2	11
Higher Income	2	2	2	2	2	9
Elderly	13	13	13	13	12	64
Total Household Type	52	52	52	53	53	261
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	37	39	39	38	40	194
New Construction	14	13	13	16	13	69
Total Housing Type	52	52	52	53	53	262

Tripp						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	18	19	19	19	20	95
First Time	14	13	12	11	10	59
Affordable	15	15	15	15	15	77
Move Up	4	4	4	4	5	21
Higher Income	3	3	3	4	4	17
Elderly	27	27	27	27	26	134
Total Household Type	81	81	81	80	80	403
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	64	63	63	62	61	313
New Construction	17	17	18	19	19	90
Total Housing Type	81	81	81	80	80	403
Turner						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	22	24	27	29	31	133
First Time	23	21	20	18	17	99
Affordable	27	27	28	28	28	139
Move Up	5	5	4	4	3	20
Higher Income	5	4	4	4	4	21
Elderly	40	40	40	40	40	199
Total Household Type	122	122	122	123	123	612
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	114	108	111	109	109	551
New Construction	8	14	11	14	14	61
Total Housing Type	122	122	122	123	123	612
Union						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	25	27	29	31	34	145
First Time	36	35	35	35	34	175
Affordable	39	40	41	41	42	203
Move Up	15	14	14	14	14	72
Higher Income	20	20	20	19	19	98
Elderly	41	41	42	43	43	210
Total Household Type	175	178	181	183	186	903
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	97	99	100	103	106	505
New Construction	79	78	80	79	81	397
Total Housing Type	175	178	181	183	186	902
Walworth						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	17	17	17	17	17	86
First Time	9	9	9	9	8	44
Affordable	15	15	15	14	14	73
Move Up	3	3	3	3	3	14
Higher Income	4	5	5	6	7	27
Elderly	30	29	29	29	29	146
Total Household Type	78	78	78	78	78	390
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	64	63	62	61	60	311
New Construction	14	15	16	17	18	80
Total Housing Type	78	78	78	78	78	390

Yankton						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	44	46	48	50	52	239
First Time	54	52	51	49	48	253
Affordable	59	60	62	63	65	310
Move Up	16	16	16	16	16	79
Higher Income	18	19	20	21	23	102
Elderly	66	67	68	68	69	337
Total Household Type	257	260	264	268	271	1,320
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	201	186	190	195	196	968
New Construction	56	73	74	74	75	352
Total Housing Type	257	260	264	268	271	1,320
Ziebach						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	9	9	10	10	10	49
First Time	2	2	2	2	2	9
Affordable	3	3	3	3	3	16
Move Up	0	0	1	1	1	3
Higher Income	1	1	1	1	2	6
Elderly	5	5	5	5	5	25
Total Household Type	21	21	22	22	22	108
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	10	10	12	13	11	56
New Construction	10	11	10	9	11	51
Total Housing Type	21	21	22	22	22	108

source: Mullin & Lonergan Associates, Inc.

Table 6.5 South Dakota Homeownership Demand 2003-2007
(Defined Geographic Areas)

Aberdeen						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	39	39	39	40	40	196
First Time	53	51	50	48	47	249
Affordable	62	62	62	62	63	311
Move Up	18	18	19	19	20	94
Higher Income	27	30	32	35	38	162
Elderly	74	74	73	73	72	366
Total Household Type	272	274	276	278	280	1,378
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	252	254	223	222	226	1,176
New Construction	19	20	53	56	55	203
Total Housing Type	272	274	276	278	280	1,380
Belle Fourche						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	11	12	12	12	12	58
First Time	8	8	7	7	7	37
Affordable	14	15	16	17	18	81
Move Up	2	2	2	2	1	8
Higher Income	3	4	4	5	5	21
Elderly	15	15	15	15	15	75
Total Household Type	54	55	56	57	58	281
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	26	28	27	28	28	136
New Construction	28	27	29	28	30	142
Total Housing Type	54	55	56	57	58	280
Black Hawk						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	7	7	7	7	7	35
First Time	12	12	12	12	12	62
Affordable	9	9	9	10	10	47
Move Up	3	3	3	3	3	16
Higher Income	2	2	3	3	3	13
Elderly	5	5	5	5	5	24
Total Household Type	38	38	39	40	41	197
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	18	1	30	23	18	91
New Construction	21	37	8	17	22	105
Total Housing Type	38	38	39	40	41	196
Brookings						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	16	16	17	17	17	83
First Time	25	24	23	22	21	115
Affordable	33	34	35	35	36	172
Move Up	13	12	12	12	12	61
Higher Income	16	17	18	19	20	89
Elderly	30	31	31	31	31	153
Total Household Type	133	134	135	136	136	673
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	115	116	116	117	117	582
New Construction	18	18	18	19	19	92
Total Housing Type	133	134	135	136	136	673

Deadwood						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	2	2	2	2	1	8
First Time	2	1	1	1	1	6
Affordable	3	3	3	3	3	16
Move Up	1	1	1	1	1	4
Higher Income	1	1	2	2	2	8
Elderly	5	4	4	4	3	19
Total Household Type	13	13	12	12	12	61
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	12	11	11	10	10	54
New Construction	1	1	1	1	1	5
Total Housing Type	13	13	12	12	12	61
Ellsworth AFB						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	1	1	1	1	1	4
First Time	20	20	19	19	19	97
Affordable	0	0	0	0	0	2
Move Up	0	0	0	0	0	0
Higher Income	-	-	-	-	0	0
Elderly	0	0	0	0	0	1
Total Household Type	22	21	21	21	20	105
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	21	20	21	19	19	100
New Construction	1	1	1	1	1	5
Total Housing Type	22	21	21	21	20	105
Huron						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	24	24	24	25	25	122
First Time	26	25	24	23	23	121
Affordable	30	31	32	33	34	160
Move Up	7	7	6	5	5	31
Higher Income	5	5	6	6	6	28
Elderly	46	45	45	45	44	224
Total Household Type	139	138	137	137	136	686
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	133	132	132	131	131	658
New Construction	6	6	6	5	5	28
Total Housing Type	139	138	137	137	136	686
Lead						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	7	7	7	7	7	35
First Time	7	7	7	7	7	35
Affordable	9	9	9	10	10	47
Move Up	2	2	2	2	2	10
Higher Income	1	1	1	2	2	7
Elderly	10	10	10	10	9	49
Total Household Type	36	36	37	37	37	183
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	32	32	32	32	32	160
New Construction	4	4	5	5	5	23
Total Housing Type	36	36	37	37	37	183

Madison						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	12	12	12	12	12	62
First Time	12	12	11	10	10	56
Affordable	15	15	15	15	16	76
Move Up	2	2	2	2	1	8
Higher Income	5	6	7	8	9	36
Elderly	25	25	25	25	25	126
Total Household Type	72	72	73	73	74	363
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	65	65	66	66	66	328
New Construction	7	7	7	7	7	35
Total Housing Type	72	72	73	73	74	363
Mitchell						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	20	21	21	22	22	107
First Time	32	31	31	30	30	154
Affordable	34	34	35	36	37	175
Move Up	10	10	10	10	10	48
Higher Income	3	3	3	3	3	16
Elderly	41	41	41	40	40	204
Total Household Type	140	141	141	141	142	705
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	128	129	129	130	130	646
New Construction	12	12	12	12	12	60
Total Housing Type	140	141	141	141	142	705
Pierre						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	13	14	15	16	17	75
First Time	31	30	28	27	25	141
Affordable	42	43	44	46	47	222
Move Up	16	16	16	17	17	82
Higer Income	15	16	16	17	17	82
Elderly	33	33	33	33	33	164
Total Household Type	151	152	153	155	156	766
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	121	122	123	124	125	616
New Construction	29	30	30	30	31	150
Total Housing Type	151	152	153	155	156	766
Rapid City						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	85	87	89	90	92	443
First Time	114	112	109	107	104	546
Affordable	141	143	146	148	151	729
Move Up	47	45	44	42	41	219
Higher Income	75	80	86	92	97	430
Elderly	157	155	153	151	149	765
Total Household Type	619	623	626	630	633	3,131
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	555	559	562	566	569	2,811
New Construction	64	64	64	64	64	320
Total Housing Type	619	623	626	630	633	3,131

Rapid Valley						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	19	21	23	24	26	114
First Time	34	32	31	30	28	156
Affordable	21	22	23	24	25	116
Move Up	6	6	6	6	6	32
Higher Income	5	5	6	6	7	29
Elderly	12	13	14	15	16	68
Total Household Type	97	100	103	106	109	514
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	29	31	32	34	38	165
New Construction	68	69	71	72	71	351
Total Housing Type	97	100	103	106	109	514
Sioux Falls						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	154	161	168	176	183	842
First Time	347	340	333	326	319	1,665
Affordable	296	310	325	340	356	1,627
Move Up	127	127	126	126	125	631
Higer Income	189	197	205	213	221	1,025
Elderly	282	286	291	295	299	1,453
Total Household Type	1,395	1,422	1,449	1,476	1,503	7,244
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	837	834	858	880	902	4,311
New Construction	558	588	592	596	601	2,935
Total Housing Type	1,395	1,422	1,449	1,476	1,503	7,246
Spearfish						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	13	13	13	13	12	64
First Time	12	12	12	12	12	59
Affordable	19	19	20	20	21	99
Move Up	6	7	8	9	9	39
Higher Income	9	10	11	12	13	55
Elderly	22	22	22	21	21	108
Total Household Type	81	83	85	86	88	423
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	53	51	47	43	38	233
New Construction	28	32	37	43	49	189
Total Housing Type	81	83	85	86	88	423
Sturgis						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	14	14	14	14	14	70
First Time	14	14	13	12	12	65
Affordable	19	20	21	21	22	103
Move Up	4	5	5	5	6	25
Higher Income	3	4	4	5	5	21
Elderly	22	22	22	22	23	110
Total Household Type	76	78	79	80	81	394
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	53	51	49	47	44	245
New Construction	23	26	30	33	38	150
Total Housing Type	76	78	79	80	81	394

Vermillion						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	16	16	16	16	16	81
First Time	10	9	9	9	9	47
Affordable	15	16	16	16	17	81
Move Up	5	5	5	6	6	27
Higher Income	7	7	8	8	9	38
Elderly	18	18	18	18	17	89
Total Household Type	71	72	72	73	74	362
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	55	55	55	56	56	276
New Construction	17	17	17	17	18	86
Total Housing Type	71	72	72	73	74	362
Watertown						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	38	40	41	42	43	204
First Time	54	53	52	51	50	260
Affordable	52	53	54	55	55	269
Move Up	16	17	18	18	19	88
Higher Income	21	23	25	27	29	126
Elderly	62	62	62	62	62	310
Total Household Type	245	248	251	255	258	1,257
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	210	212	213	214	214	1,063
New Construction	34	36	39	41	43	193
Total Housing Type	245	248	251	255	258	1,257
Yankton						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	24	24	25	25	26	123
First Time	28	27	26	25	24	130
Affordable	32	33	34	35	36	170
Move Up	10	10	10	10	10	50
Higher Income	12	13	14	14	15	68
Elderly	42	42	41	40	40	205
Total Household Type	147	148	149	150	151	747
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	135	122	121	119	123	620
New Construction	12	26	28	31	28	125
Total Housing Type	147	148	149	150	151	744

1. Benchmarks for Program Accomplishments

The forecast for homeownership demand in South Dakota is for approximately 46,427 homes through 2007. **The homeownership demand will primarily be met through the sale of existing homes. New housing units to accommodate the demands of the increased population will be needed for about 12,992 households**. The annual average homeownership demand (existing and new construction) in South Dakota is predicted to be about 9,300 units. New construction demand is predicted to be approximately 2,600 units per year. The homeowner housing demand in South Dakota will be generated by buyers at all income levels.

- Low-income homebuyers, those with annual incomes under $25,000, are projected to be about 1,500 to 1,750 homebuyers on average per year. South Dakota's existing housing units will provide the most access to affordable housing for low-income homebuyers. Deep subsidies for rehabilitation and down payment and closing cost assistance will be needed for low-income households to achieve homeownership. In 2000 and 2001, 18% and 14.5%, respectively, of the First-time Homebuyer participants had incomes under $25,000. For the fiscal year ending June 30, 2002, approximately 14.4% of the First-time Homebuyer participants had incomes under $25,000.

- Approximately 1,600 to 1,800 first-time homebuyer households are expected to enter the market through 2007. Affordable homebuyer households with annual incomes between $25,000 and $75,000 are projected to account for 1,900 to 2,000 households per year from 2003 through 2007. The affordable homebuyers will have a wider range of housing available to them than low-income homebuyers, including existing and newly constructed homes. In 2000, 73.8%, and in 2001, 71.8%, of SDHDA's First-time Homebuyer participants had annual incomes between $25,000 and $50,000. For the year-to-date ending June 30, 2002, 70.6% of SDHDA's First-time Homebuyer participants had annual incomes between $25,000 and $50,000. For the years 2000 and 2001, 71.3% and 71.6%, respectively, of all households participating in the First-time Homebuyer program were under age 35. First-time homebuyers will continue to need the below-market interest rates offered by SDHDA as well as closing cost and down payment assistance.

2. Projected Demand for SDHDA Homeowner Programs

From the data collected by SDHDA on participants in its First-time Homebuyer Program, Down Payment Assistance Loan Program, and MLS sales data for the comparable period, SDHDA programs assisted about 33% of all home sales in the state in 2001, and 39% in 2002. Since the assistance is concentrated among low-income households, SDHDA assistance can be determined by comparing projected affordable homebuyers, low-income homebuyers, and first-time homebuyers to SDHDA program performance. Low-income homebuyers and first-time homebuyers make up 36.4% of the projected demand for sales housing. Low-income, first-time, and affordable homebuyers comprise 58.5% of the overall homeownership market. Based on interviews conducted in the summer and fall of 2002, as well as SDHDA First-time Homebuyer data, SDHDA is serving 43.3% of the low-income, affordable, and first-time homebuyer markets. SDHDA's programs service approximately 35% of the entire sales housing market in South Dakota.

Benchmarking homeownership goals for the SDHDA programs for low-income homebuyers, first-time homebuyers and affordable homebuyers, assistance will be needed by 43.3% of these households. Table 6.6 demonstrates the potential demand for SDHDA programs. To increase participation by more low-income households, deeper subsidies may be required.

Table 6.6 South Dakota Projected Homebuyers Receiving SDHDA Assistance, 2003-2007

	2003	2004	2005	2006	2007	Total
Low Income	1,508	1,566	1,626	1,687	1,749	8,136
First Time	1,808	1,760	1,711	1,664	1,616	8,559
Affordable	1,949	1,979	2,010	2,043	2,076	10,057
Estimated SDHDA Assistance Rate	43.3%	43.3%	43.3%	43.3%	43.3%	43.3%
Total Projected SDHDA Demand	2,280	2,297	2,315	2,336	2,356	11,584

source: Mullin & Lonergan Associates, Inc.

Increased homebuyer education will help to increase homeownership among low- and moderate-income homebuyers. To support education needs, the Homeownership Education Resource Organization (HERO) was created by SDHDA and participating service providers – consumer credit counseling agencies, private housing organizations, community action agencies, and others – to aid in the implementation, frequency, and efficiency of providing homebuyer education throughout South Dakota.

D. Segments of the Housing Market that are Inadequately Served

Tables 6.7 and 6.8 compare the supply and demand characteristics of sales housing in the state by county and defined geographic area. The tables focus on the three classifications of homebuyers most likely to be served by SDHDA's First-time Homebuyer program. These include low-income buyers (annual household incomes up to $25,000) and affordable/first time homebuyer households (annual incomes from $25,000 to $75,000).

Table 6.7 Comparison of Vacant For-Sale Units to Market Demand

County	Low-income Households (up to $25,000 annual income)		Affordable and First-time Homebuyer Households (up to $75,000 annual income)			
	purchase price under $80,000		purchase price $80,000-$124,999	purchase price $125,000-$149,999	purchase price $150,000-$250,000	demand 2003
	vacant for sale	demand 2003	vacant for sale	vacant for sale	vacant for sale	
South Dakota	2,279	1,522	420	106	158	3,821
Aurora	15	9	-	-	-	14
Beadle	86	38	20	4	10	84
Bennett	17	8	-	-	-	10
Bon Homme	55	18	3	-	1	32
Brookings	24	39	7	14	14	118
Brown	102	65	11	5	-	183
Brule	16	11	2	2	-	26
Buffalo	6	5	-	-	-	3
Butte	43	28	-	-	-	50
Campbell	20	6	-	-	-	8
Charles Mix	43	26	2	-	-	33
Clark	54	11	-	-	-	21
Clay	39	26	5	-	-	43
Codington	74	52	31	11	-	148
Corson	4	13	-	-	-	9
Custer	41	19	-	1	4	45
Davison	29	31	44	-	-	90
Day	41	18	3	2	-	30
Deuel	25	13	-	-	-	25
Dewey	15	16	-	-	-	15
Douglas	15	9	-	-	-	17
Edmunds	26	13	2	-	1	23
Fall River	70	21	9	-	-	33
Faulk	25	9	-	-	-	11
Grant	37	19	7	-	-	45
Gregory	47	17	-	-	-	19
Haakon	8	6	-	-	-	11
Hamlin	29	15	-	-	4	32
Hand	17	9	2	-	-	17
Hanson	19	8	-	-	-	17
Harding	20	5	-	-	-	5
Hughes	4	20	3	-	4	90
Hutchinson	43	20	3	-	-	40
Hyde	10	4	1	-	-	7
Jackson	10	9	-	-	-	9
Jerauld	29	6	-	-	-	10
Jones	4	3	-	-	-	6
Kingsbury	43	13	2	-	-	30
Lake	41	27	-	1	1	57
Lawrence	29	45	33	-	1	104
Lincoln	38	34	15	9	14	173
Lyman	16	10	-	1	-	14

Table 6.7 Comparison of Vacant For-Sale Units to Market Demand (continued)

County	Low-income Households (up to $25,000 annual income)		Affordable and First-time Homebuyer Households (up to $75,000 annual income)			
	purchase price under $80,000		purchase price $80,000-$124,999	purchase price $125,000-$149,999	purchase price $150,000-$250,000	demand 2003
	vacant for sale	demand 2003	vacant for sale	vacant for sale	vacant for sale	
McCook	20	14	-	-	-	34
McPherson	26	11	-	-	-	12
Marshall	27	15	2	-	-	22
Meade	39	51	14	-	-	132
Mellette	4	7	2	-	-	5
Miner	22	8	-	-	-	14
Minnehaha	180	188	115	34	54	814
Moody	33	14	-	-	-	36
Pennington	112	156	49	12	36	452
Perkins	68	12	2	-	-	14
Potter	9	8	4	-	-	13
Roberts	37	29	2	-	-	38
Sanborn	24	8	-	-	-	13
Shannon	21	27	-	-	-	23
Spink	88	19	1	-	-	34
Stanley	11	8	-	-	1	18
Sully	18	4	2	-	-	7
Todd	3	20	-	-	-	15
Tripp	14	18	-	-	-	29
Turner	36	22	1	-	2	50
Union	51	25	21	6	11	75
Walworth	71	17	-	-	-	24
Yankton	28	44	-	4	-	113
Ziebach	8	9	-	-	-	5

source: U.S. Bureau of the Census; Mullin & Lonergan Associates, Inc.

Table 6.8 Comparison of Vacant For-Sale Units to Market Demand

	Low-income Households (up to $25,000 annual income)		Affordable and First-time Homebuyer Households (up to $75,000 annual income)			
	purchase price under $80,000		purchase price $80,000-$124,999	purchase price $125,000-$149,999	purchase price $150,000-$250,000	demand 2003
	vacant for sale	demand 2003	vacant for sale	vacant for sale	vacant for sale	
Aberdeen	39	39	11	4	-	115
Belle Fourche	24	11	-	-	-	22
Black Hawk	-	7	-	-	-	21
Brookings	-	16	7	14	14	58
Deadwood	3	2	-	-	-	5
Ellsworth AFB	-	1	-	-	-	20
Huron	69	24	16	4	10	56
Lead	11	7	-	-	-	16
Madison	29	12	-	-	-	27
Mitchell	17	20	44	-	-	66
Pierre	4	13	3	-	4	73
Rapid City	46	85	40	10	31	255
Rapid Valley	27	19	-	-	-	55
Sioux Falls	160	154	80	18	35	643
Spearfish	-	13	14	-	-	31
Sturgis	19	14	9	-	-	33
Vermillion	23	16	5	-	-	25
Watertown	61	38	28	11	-	106
Yankton	20	24	-	-	-	60

source: U.S. Bureau of the Census; Mullin & Lonergan Associates, Inc.

For low-income buyers, demand for housing for sale is slightly greater than the supply in all major markets[33] with the exception of Lincoln, Brown and Codington counties. On a statewide basis, there is a 771-unit surplus of housing for sale at this income range.

For affordable and first time homebuyers, the unmet need is more significant. The 2000 census reports only a small number of homes available for sale over $80,000. All of the major market areas are underserved with housing for sale within this price range. On a statewide basis, demand for housing for sale in this price range exceeds supply by 3,073 units.

[33] Major markets identified here include the ten counties with the largest housing demand (Brookings, Brown, Codington, Davison, Lawrence, Lincoln, Meade, Minnehaha, Pennington, and Yankton counties), as well as Rapid City and Sioux Falls.

VII. RENTAL HOUSING NEEDS

This section addresses current and projected rental housing needs in South Dakota, including:

- discussion of cost burdened renter households by annual income
- a forecast of total demand for affordable rental housing according to the type of housing, the geographic location, and the specific need (income-restricted, subsidized rent)
- an analysis of supply and demand characteristics that are used to quantify the unmet rental housing needs of existing renters
- an overview of potential barriers that limit the production of affordable rental housing

A. Cost burdened Renter Households by Household Income

In 2000, there were 25,472 renter households in South Dakota paying more than 30% of their annual household income for rent. Despite the availability of 27,986 affordable rental housing units and 4,295 Section 8 Housing Choice vouchers, 29.0% of the 87,887 renter households in the state are cost burdened.[34]

The bulk of the cost burdened renter households in South Dakota are lower income households. While cost burdened households with a household income of $35,000 or more make up only 1.1% (257) of the total number of renter households in that income category, the cost burdened rate among renter households with incomes under $35,000 is 38.8% (25,215). The cost burdened rate is highest in the under $10,000 household income category, where 61.0% (11,241) households are cost burdened. On the reservations, 1,633 renter households (22.3% of total renter households) are cost burdened.

B. Forecast for New Rental Housing Units

Forecasted demand for new affordable rental units in South Dakota is based on new renter household formation. These forecasts stem from the age and income growth projections in Section V (Tables 5.71 – 5.76). Because property owners are permitted to age-restrict a rental property to persons age 55 and over, or age 62 and over, renter demand has been segmented into two categories:

- general occupancy, which consists of persons age 15 to 54, and
- elderly, which consists of persons age 55 and over.

To determine renter demand, the rate of renters within each age by county was first applied to projected 2003-2007 new household growth in order to arrive at Agross demand.@ The gross demand of new renters was then categorized according to the income groupings identified in Table 5.1 and defined below. However, there are other influences in the market that also impact demand for new units, including:

[34] Please refer to Tables 5.52 and 5.53 for cost burdened rental data by county and defined geographic area.

- Existing vacancy rates in the marketplace
- Units in production and/or approved for funding
- Units potentially lost due to conversion
- Available supply of affordable units by type
- Current lease-up rates of new developments

Potential conversion of units should be considered as market conditions change and could impact the need for new units; however, no downward or upward adjustments were made due to the speculative nature of projected conversions.

Evaluating demand is complex and is impacted by both qualitative and quantitative factors. Furthermore, existing market and economic conditions play a major role in household growth and formation. The following forecast of demand has been based on available information and existing economic conditions and could be significantly impacted should a substantive change occur within the state's economic and real estate environment.

1. Rental Housing Demand by Income Type

Demand for new rental housing in South Dakota is quantified for low-income households (those at or below 80 % MFI). The 2003 HUD median income for each county or MSA in South Dakota was applied to each income classification below when determining the future demand for new rental housing. HUD-determined 2003 median income for a family of four fluctuates considerably by county. Table 7.1 illustrates the diversity in median income levels in South Dakota.

Table 7.1 South Dakota Median Family Income, 2003

	MFI
Aurora County	$ 42,900
Beadle County	$ 45,600
Bennett County	$ 33,900
Bon Homme County	$ 41,700
Brookings County	$ 55,100
Brown County	$ 49,700
Brule County	$ 43,700
Buffalo County	$ 15,700
Butte County	$ 40,200
Campbell County	$ 38,000
Charles Mix County	$ 35,100
Clark County	$ 41,000
Clay County	$ 44,300
Codington County	$ 50,600
Corson County	$ 27,200
Custer County	$ 50,500
Davison County	$ 49,800
Day County	$ 40,600
Deuel County	$ 45,100
Dewey County	$ 28,900
Douglas County	$ 39,600
Edmunds County	$ 41,900
Fall River County	$ 42,100
Faulk County	$ 38,300
Grant County	$ 46,000
Gregory County	$ 34,400
Haakon County	$ 41,100
Hamlin County	$ 46,400
Hand County	$ 43,300
Hanson County	$ 46,400
Harding County	$ 36,000
Hughes County	$ 57,400
Hutchinson County	$ 43,100
Hyde County	$ 46,500
Jackson County	$ 30,500
Jerauld County	$ 42,600
Jones County	$ 43,100
Kingsbury County	$ 46,800
Lake County	$ 50,000
Lawrence County	$ 45,000
Lyman County	$ 37,100
McCook County	$ 49,100
McPherson County	$ 31,900
Marshall County	$ 39,500
Meade County	$ 46,700
Mellette County	$ 28,400
Miner County	$ 42,200
Moody County	$ 46,400
Perkins County	$ 37,500
Potter County	$ 42,300
Roberts County	$ 37,300

Table 7.1 South Dakota Median Family Income, 2003 (continued)

	MFI
Sanborn County	$ 41,500
Shannon County	$ 24,700
Spink County	$ 42,900
Stanley County	$ 52,800
Sully County	$ 42,200
Todd County	$ 22,100
Tripp County	$ 40,500
Turner County	$ 49,600
Union County	$ 61,600
Walworth County	$ 37,900
Yankton County	$ 49,200
Ziebach County	$ 21,100
Rapid City MSA*	$ 50,300
Sioux Falls MSA‡	$ 59,100

source: U.S. Department of Housing and Urban Development
* includes Pennington County
‡ includes Lincoln and Minnehaha counties

Low-income rental categories are further distinguished below:

$ **Extremely low-income households** are those from 0-30% MFI. Extremely low-income households are primarily in need of a rent subsidized unit or a rent restricted unit, with rents underwritten at or near the fair market rent.

$ **Very low-income households** include those between 31-50% MFI. Very low-income households would also be served by housing tax credit units targeted to persons below 50% of the area median income. The Tax Credit program limits the income households can earn based on the number of persons in a household and assumes households pay no more than 30% of income towards rent. The Tax Credit program is not a rent subsidy program, but does restrict income and rents in a development. Persons with a Section 8 Housing Choice Voucher are eligible to reside in a low-income housing tax credit unit, therefore this category of demand for new rental units may include overlap between the two programs.

$ **Housing tax credit** households are households with income between 51-60% MFI. Eligible households residing in a housing tax credit unit must have income at or below 60% of the area median income based on household size. The income limit for a family of four at 60% of the area median income by county in South Dakota was used in determining need for the category.

$ **Low-income other households** are households with income between 61-80% MFI. Low-income other households are unlikely to qualify for a rent restricted or rent subsidy type program.

Table 7.2 identifies the demand for new rental housing units by household income in South Dakota by county from 2003 to 2007. The demand for new rental housing is shown in Table 7.3 by defined geographic areas. All defined geographic area totals are sub-sets of the county totals for each respective area location. Tables 7.4 and 7.5 provide the renter housing needs of low-income elderly households by age groupings of 55 to 61, 62 to 74, and 75 and over.

In reviewing these tables it is important to stress that the stated demand of 4,015 new affordable rental units is only for new low-income renter households based on projected growth, if any, according to the total number of new renter households by age and income. If a zero is reflected, it means that there is limited, or no, new growth projected from 2003 to 2007 in households within the specific income range. Areas exhibiting a demand of ten units or less have been reflected as zero due to the margin of error associated with making said projections. Also, demand was based on aggregated totals across household age groups from 15 to 54 and the 55 and over population according to income. Furthermore, the demand table serves only as a projection of need. Therefore, a larger relative need reflects continued growth through 2007 within the low-income segments of the population defined above. In general, larger cities and college towns have higher demand numbers than do less populous areas of the state.

Table 7.2 Renter Demand Based on New Household Formation, 2003-2007

County	Extremely Low		Very Low		HTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Aurora	-	-	-	-	-	-	-	-	-
Beadle	15	-	-	-	15	-	15	-	45
Bennett	-	-	-	-	20	-	20	-	40
Bon Homme	20	-	-	-	10	-	10	-	40
Brookings	85	40	40	20	-	20	-	10	215
Brown	20	-	-	-	-	20	-	20	60
Brule	15	-	20	-	-	-	-	-	35
Buffalo	-	-	-	-	-	-	-	-	-
Butte	40	-	10	-	-	-	-	-	50
Campbell	-	-	-	-	-	-	-	-	-
Charles Mix	-	-	-	-	10	-	10	-	20
Clark	-	-	-	-	-	-	-	-	-
Clay	-	-	-	-	10	-	-	10	20
Codington	80	20	-	-	-	-	-	-	100
Corson	-	-	-	-	-	-	-	-	-
Custer	35	-	10	-	10	-	15	-	70
Davison	40	-	50	10	20	10	20	10	160
Day	-	-	-	-	-	-	-	-	-
Deuel	-	-	-	-	-	-	-	-	-
Dewey	-	-	-	-	-	-	-	-	-
Douglas	-	-	-	-	-	-	-	-	-
Edmunds	-	-	-	-	-	-	-	-	-
Fall River	20	-	-	-	-	-	-	-	20
Faulk	-	-	-	-	-	-	-	-	-
Grant	-	-	-	-	-	-	-	-	-
Gregory	-	-	-	-	-	-	-	-	-
Haakon	-	-	-	-	-	-	-	-	-
Hamlin	30	-	-	-	10	-	10	-	50
Hand	-	-	-	-	-	-	-	-	-
Hanson	-	-	-	-	-	-	-	-	-
Harding	-	-	-	-	-	-	-	-	-
Hughes	55	20	-	-	-	10	-	-	85
Hutchinson	10	-	10	-	10	-	-	-	30
Hyde	10	-	10	-	-	-	-	-	20
Jackson	-	-	-	-	-	-	-	-	-
Jerauld	-	-	-	-	-	-	-	-	-
Jones	-	-	-	-	-	-	-	-	-
Kingsbury	20	-	-	-	10	-	10	-	40
Lake	-	-	-	-	10	-	10	-	20
Lawrence	25	-	-	-	-	-	25	-	50
Lincoln	125	10	30	10	20	20	-	-	215
Lyman	-	-	-	-	-	-	-	-	-
McCook	20	-	15	-	10	-	10	-	55
McPherson	-	-	-	-	-	-	-	-	-
Marshall	10	-	-	-	10	-	-	-	20
Meade	130	-	25	-	25	-	30	-	210
Mellette	-	-	-	-	-	-	-	-	-
Miner	-	-	-	-	-	-	-	-	-
Minnehaha	840	95	250	30	100	30	-	55	1,400

Table 7.2 Renter Demand Based on New Household Formation, 2003-2007 (continued)

County	Extremely Low		Very Low		HTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Moody	20	-	-	-	-	-	-	-	20
Pennington	285	20	-	-	-	30	-	30	365
Perkins	10	-	10	-	-	-	-	-	20
Potter	-	-	-	-	-	-	-	-	-
Roberts	30	-	15	-	-	-	-	10	55
Sanborn	10	-	10	-	-	-	-	-	20
Shannon	-	20	-	10	-	10	25	10	75
Spink	-	-	-	-	-	-	-	-	-
Stanley	10	-	10	-	10	-	-	-	30
Sully	-	-	-	-	-	-	-	-	-
Todd	-	-	-	-	-	-	-	-	-
Tripp	-	-	-	-	-	-	-	-	-
Turner	35	-	35	-	20	-	10	-	100
Union	30	-	45	-	20	-	-	-	95
Walworth	-	-	-	-	-	-	-	-	-
Yankton	45	20	40	20	10	10	10	10	165
Ziebach	-	-	-	-	-	-	-	-	-
TOTAL	2,120	245	635	100	360	160	230	165	4,015

source: Mullin & Lonergan Associates, Inc.

Note: If total for County is 10 or less a zero was reflected

Table 7.3 Renter Demand Based on New Household Formation, 2003-2007

	Extremely Low		Very Low		HTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Aberdeen	-	-	-	-	-	20	-	20	40
Belle Fourche	10	-	10	-	-	-	-	-	20
Black Hawk	-	-	15	-	15	-	10	-	40
Brookings	85	20	40	-	-	-	-	-	145
Deadwood	-	-	-	-	-	-	-	-	-
Ellsworth AFB	40	-	-	-	-	-	-	-	40
Huron	-	-	-	-	10	-	10	-	20
Lead	-	-	-	-	-	-	-	-	-
Madison	-	-	-	-	-	-	-	-	-
Mitchell	-	-	50	10	10	10	10	20	110
Pierre	55	20	-	-	-	10	-	-	85
Rapid City	140	-	-	-	-	20	-	20	180
Rapid Valley	30	-	30	10	-	-	-	-	70
Sioux Falls	775	85	190	30	100	30	-	45	1,255
Spearfish	-	-	-	-	-	-	20	-	20
Sturgis	-	-	-	-	-	-	-	-	-
Vermillion	-	-	-	-	-	-	-	-	-
Watertown	65	-	-	-	-	-	-	-	65
Yankton	-	-	-	-	-	-	-	-	-

source: Mullin & Lonergan Associates, Inc.
Note: If total is 10 or less a zero was reflected

Table 7.4 Elderly Renter Demand Based on New Household Formation, 2003-2007

County	Extremely Low			Very Low			LIHTC			LI-Other		
	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+
Aurora	-	-	10	-	-	-	-	-	-	-	-	-
Beadle	-	-	-	-	-	-	-	-	-	-	-	-
Bennett	-	-	-	-	-	-	-	-	-	-	-	-
Bon Homme	-	-	-	-	-	-	-	-	-	-	-	-
Brookings	20	20	-	10	10	-	10	10	-	-	10	-
Brown	-	-	-	-	-	-	10	10	-	10	10	-
Brule	-	-	-	-	-	-	-	-	-	-	-	-
Buffalo	-	-	-	-	-	-	-	-	-	-	-	-
Butte	-	-	-	-	-	-	-	-	-	-	-	-
Campbell	-	-	-	-	-	-	-	-	-	-	-	-
Charles Mix	-	-	-	-	-	-	-	-	-	-	-	-
Clark	-	-	-	-	-	-	-	-	-	-	-	-
Clay	-	-	-	-	-	-	-	-	-	-	10	-
Codington	10	10	-	-	-	-	-	-	-	-	-	-
Corson	-	-	-	-	-	-	-	-	-	-	-	-
Custer	-	-	-	-	-	-	-	-	-	-	-	-
Davison	-	-	-	10	-	-	-	10	-	-	10	-
Day	-	-	-	-	-	-	-	-	-	-	-	-
Deuel	-	-	-	-	-	-	-	-	-	-	-	-
Dewey	-	-	-	-	-	-	-	-	-	-	-	-
Douglas	-	-	-	-	-	-	-	-	-	-	-	-
Edmunds	-	-	-	-	-	-	-	-	-	-	-	-
Fall River	-	-	-	-	-	-	-	-	-	-	-	-
Faulk	-	-	-	-	-	-	-	-	-	-	-	-
Grant	-	-	-	-	-	-	-	-	-	-	-	-
Gregory	-	-	-	-	-	-	-	-	-	-	-	-
Haakon	-	-	-	-	-	-	-	-	-	-	-	-
Hamlin	-	-	-	-	-	-	-	-	-	-	-	-
Hand	-	-	-	-	-	-	-	-	-	-	-	-
Hanson	-	-	-	-	-	-	-	-	-	-	-	-
Harding	-	-	-	-	-	-	-	-	-	-	-	-
Hughes	10	10	-	-	-	-	-	10	-	-	-	-
Hutchinson	-	-	-	-	-	-	-	-	-	-	-	-
Hyde	-	-	-	-	-	-	-	-	-	-	-	-
Jackson	-	-	-	-	-	-	-	-	-	-	-	-
Jerauld	-	-	-	-	-	-	-	-	-	-	-	-
Jones	-	-	-	-	-	-	-	-	-	-	-	-
Kingsbury	-	-	-	-	-	-	-	-	-	-	-	-
Lake	-	-	-	-	-	-	-	-	-	-	-	-
Lawrence	-	-	-	-	-	-	-	-	-	-	-	-
Lincoln	-	-	10	-	-	10	10	10	-	-	-	-
Lyman	-	-	-	-	-	-	-	-	-	-	-	-
McCook	-	-	-	-	-	-	-	-	-	-	-	-
McPherson	-	-	-	-	-	-	-	-	-	-	-	-
Marshall	-	-	-	-	-	-	-	-	-	-	-	-
Meade	-	-	-	-	-	-	-	-	-	-	-	-
Mellette	-	-	-	-	-	-	-	-	-	-	-	-
Miner	-	-	-	-	-	-	-	-	-	-	-	-
Minnehaha	30	35	30	-	10	20	10	20	-	20	25	10

Table 7.4 Elderly Renter Demand Based on New Household Formation, 2003-2007 (continued)

County	Extremely Low			Very Low			LIHTC			LI-Other		
	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+
Moody	-	-	-	-	-	-	-	-	-	-	-	-
Pennington	20	-	-	-	-	-	10	20	-	10	20	-
Perkins	-	-	-	-	-	-	-	-	-	-	-	-
Potter	-	-	-	-	-	-	-	-	-	-	-	-
Roberts	-	-	-	-	-	-	-	-	-	10	-	-
Sanborn	-	-	-	-	-	-	-	-	-	-	-	-
Shannon	10	10	-	10	-	-	-	10	-	10	-	-
Spink	-	-	-	-	-	-	-	-	-	-	-	-
Stanley	-	-	-	-	-	-	-	-	-	-	-	-
Sully	-	-	-	-	-	-	-	-	-	-	-	-
Todd	-	-	-	-	-	-	-	-	-	-	-	-
Tripp	-	-	-	-	-	-	-	-	-	-	-	-
Turner	-	-	-	-	-	-	-	-	-	-	-	-
Union	-	-	-	-	-	-	-	-	-	-	-	-
Walworth	-	-	-	-	-	-	-	-	-	-	-	-
Yankton	10	10	-	10	10	-	-	10	-	-	10	-
Ziebach	-	-	-	-	-	-	-	-	-	-	-	-

source: Mullin & Lonergan Associates, Inc.

Table 7.5 Elderly Renter Demand Based on New Household Formation, 2003-2007

	Extremely Low			Very Low			HTC			LI-Other		
	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+
Aberdeen	-	-	-	-	-	-	10	10	-	10	10	-
Belle Fourche	-	-	-	-	-	-	-	-	-	-	-	-
Black Hawk	-	-	-	-	-	-	-	-	-	-	-	-
Brookings	10	10	-	-	-	-	-	-	-	-	-	-
Deadwood	-	-	-	-	-	-	-	-	-	-	-	-
Ellsworth AFB	-	-	-	-	-	-	-	-	-	-	-	-
Huron	-	-	-	-	-	-	-	-	-	-	-	-
Lead	-	-	-	-	-	-	-	-	-	-	-	-
Madison	-	-	-	-	-	-	-	-	-	-	-	-
Mitchell	-	-	-	10	-	-	10	-	-	10	10	-
Pierre	10	10	-	-	-	-	-	10	-	-	-	-
Rapid City	-	-	-	-	-	-	10	10	-	10	10	-
Rapid Valley	-	-	-	-	10	-	-	-	-	-	-	-
Sioux Falls	20	25	40	10	-	30	20	25	20	15	20	10
Spearfish	-	-	-	-	-	-	-	-	-	-	-	-
Sturgis	-	-	-	-	-	-	-	-	-	-	-	-
Vermillion	-	-	-	-	-	-	-	-	-	-	-	-
Watertown	-	-	-	-	-	-	-	-	-	-	-	-
Yankton	-	-	-	-	-	-	-	-	-	-	-	-

source: Mullin & Lonergan Associates, Inc.

It is assumed that the demand for 4,015 new rental housing units will be served by way of new construction. For the purposes of this analysis, new construction includes both newly constructed units and the substantial rehabilitation of vacant dilapidated buildings. Additionally, it should be pointed out that of the 4,015 new rental housing units needed, 2,365 (58.9%) fall within the extremely low-income category. Therefore most, if not all, of the households will need rental assistance in addition to any development subsidy provided to construct said units. An additional 1,255 (31.3%) units fall within the very low to HTC range of 31-60% MFI and could be served via the Housing Tax Credit, HOME, and other HUD programs.

Based upon Table 7.2, the counties projected to have the greatest demand for new units (using a threshold of 50 units or more) are Brookings, Brown, Butte, Codington, Davison, Lawrence, Lincoln, McCook, Meade, Minnehaha, Pennington, Roberts, Shannon, Turner, Union, and Yankton. Of the counties above, those that project the greatest need for very low and HTC units are Brookings, Davison, Lincoln, McCook, Meade, Minnehaha, Pennington, Turner, Union, and Yankton.

As noted, Tables 7.2 through 7.5 reflect new low-income renter demand based on new household formations through 2007. The renter market is, however, fluid and the need for decent, safe, affordable housing for the existing low-income renter population should not be overlooked. According to the 2000 Census, 8.0% (8,000) of the total rental units in South Dakota were vacant. Furthermore, data provided by SDHDA and property management professionals helps to support the fact that South Dakota is experiencing higher than normal vacancy rates, especially in rural areas. Current vacancy rates and the existing Apool@ of renter households will continue to turn over within the market for many reasons, including but not limited to change in

employment location, marriage, death, newer unit, more affordable unit, or purchase of a first home. The existing "pool" of renters plus the new renter households as described above comprises the available supply of renter households.

Tables 7.6 and 7.7 provide a Asnap shot@ of the existing pool of low-income renters based on the projected number of low-income renters in 2003. The existing low-income renters presented in the table follows the same format as Tables 7.2 and 7.3, outlining demand based on new growth. The existing renter projections were determined by calculating the number of existing low-income renter households in 2003 based on the previously stated income classifications. A 15% turnover rate of existing low-income renters was utilized when accounting for the available Apool@ of low-income renters in each category. Therefore, a new affordable housing development would need to effectively Acapture@ a portion of the existing renters within the market, as well as those new to the market (new renter demand), in order to achieve full occupancy. The supply for total demand will be satisfied by normal turnover and vacancy of units, as well as the creation of new units via new construction and substantial rehabilitation activities.

It is necessary to emphasize that the "snap shot" applies to existing renters who are currently residing in a housing unit. Therefore, the stated "pool" of renters does not indicate a need for new construction. The demand for new construction units is accounted for in the Renter Housing Demand table above. However, as previously stated, the "pool" of renters plus the new renter demand based on projected new household formations does comprise the potential market to be considered when developing new units and estimated occupancy and rent-up goals.

Table 7.6 Existing Pool of Low Income Renters

County	Extremely Low		Very Low		HTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Aurora	10	20	-	10	10	-	10	-	60
Beadle	100	90	80	75	40	40	40	40	505
Bennett	15	10	10	-	10	-	10	-	55
Bon Homme	20	40	10	20	15	20	15	20	160
Brookings	220	75	155	70	80	40	165	90	895
Brown	190	165	190	110	90	80	90	80	995
Brule	20	25	25	20	25	25	30	30	200
Buffalo	10	10	10	-	-	-	-	-	30
Butte	40	-	20	-	-	-	-	-	60
Campbell	-	-	-	-	-	-	-	-	-
Charles Mix	30	50	15	25	20	20	20	30	210
Clark	10	20	-	-	-	-	-	-	30
Clay	150	45	90	30	30	10	70	40	465
Codington	120	105	130	80	60	40	60	40	635
Corson	15	10	10	10	-	10	10	-	65
Custer	20	25	20	20	20	20	20	20	165
Davison	100	90	90	60	50	40	50	40	520
Day	15	20	10	20	10	20	10	10	115
Deuel	10	20	-	10	10	10	10	-	70
Dewey	20	10	10	10	10	10	10	-	80
Douglas	10	20	-	10	-	10	10	-	60
Edmunds	10	20	10	-	10	10	10	-	70
Fall River	20	40	10	20	30	40	10	20	190
Faulk	10	-	-	-	10	-	10	-	30
Grant	20	30	20	20	30	20	30	-	170
Gregory	10	30	10	20	10	10	10	10	110
Haakon	-	-	-	-	10	-	-	-	10
Hamlin	10	10	10	-	10	10	20	-	70
Hand	10	20	-	10	10	10	10	10	80
Hanson	10	10	10	-	10	-	10	10	60
Harding	-	-	-	-	-	-	-	-	-
Hughes	60	55	80	35	40	25	70	40	405
Hutchinson	15	30	10	20	30	45	15	10	175
Hyde	-	-	10	-	10	-	10	-	30
Jackson	10	10	10	-	10	-	10	-	50
Jerauld	10	20	-	-	10	10	-	-	50
Jones	-	-	-	-	10	-	-	-	10
Kingsbury	20	30	30	35	30	35	25	30	235
Lake	60	40	60	30	30	15	30	15	280
Lawrence	140	110	115	60	115	90	115	75	820
Lincoln	50	40	55	40	40	45	90	25	385
Lyman	15	20	10	-	20	10	10	-	85
McCook	15	25	20	20	20	20	20	-	140
McPherson	10	25	-	20	10	10	10	10	95
Marshall	10	10	-	-	10	-	10	-	40
Meade	90	65	120	60	140	65	150	35	725
Mellette	10	-	10	-	-	-	10	-	30
Miner	10	10	10	10	10	10	10	-	70
Minnehaha	565	395	700	320	400	215	700	360	3,655
Moody	20	20	25	10	10	-	10	-	95

Table 7.6 Existing Pool of Low Income Renters (continued)

County	Extremely Low		Very Low		HTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Pennington	420	225	430	210	230	135	230	145	2,025
Perkins	20	10	20	10	15	10	10	-	95
Potter	10	20	-	10	15	20	10	-	85
Roberts	35	50	20	25	20	30	20	30	230
Sanborn	10	-	-	-	-	-	-	-	10
Shannon	40	25	25	10	10	10	20	-	140
Spink	20	20	10	20	30	35	10	10	155
Stanley	10	-	-	-	10	-	10	-	30
Sully	-	-	-	-	-	-	-	-	-
Todd	35	30	25	15	10	15	25	-	155
Tripp	20	30	10	20	10	10	10	-	110
Turner	25	40	35	20	35	40	40	20	255
Union	30	50	50	30	30	20	50	20	280
Walworth	20	25	10	10	20	35	10	10	140
Yankton	95	85	110	75	60	30	60	40	555
Ziebach	15	-	10	-	-	-	10	-	35
TOTALS	3,140	2,525	2,965	1,765	2,050	1,480	2,550	1,365	17,840

source: Mullin & Lonergan Associates, Inc.

Table 7.7 Existing Pool of Low Income Renters

	Extremely Low		Very Low		HTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Aberdeen	155	120	135	70	60	50	60	50	700
Belle Fourche	15	-	10	-	-	-	-	-	25
Black Hawk	10	-	10	-	10	-	15	-	45
Brookings	180	40	110	40	50	20	100	45	585
Deadwood	10	-	10	-	10	-	10	-	40
Ellsworth AFB	10	-	30	-	30	-	30	-	100
Huron	75	75	60	60	30	30	30	30	390
Lead	20	10	20	-	20	10	20	-	100
Madison	40	35	40	25	20	10	20	10	200
Mitchell	90	85	70	55	40	30	40	30	440
Pierre	55	45	70	35	35	20	60	30	350
Rapid City	305	165	300	145	150	105	150	150	1470
Rapid Valley	30	-	35	-	20	-	20	-	105
Sioux Falls	530	330	630	275	350	185	600	305	3205
Spearfish	75	60	40	20	40	30	40	30	335
Sturgis	35	40	35	20	35	20	35	20	240
Vermillion	130	30	70	20	25	-	50	10	335
Watertown	110	90	110	65	50	40	50	30	545
Yankton	65	65	75	60	35	10	35	10	355

source: Mullin & Lonergan Associates, Inc.

C. Unmet Rental Housing Needs

The following provides a review of current low-income renter households in South Dakota in need of housing assistance, either through a rental unit or a rent subsidy. The households are considered "at-risk" and represent unmet rental housing need in the state.

Through interviews and surveys conducted with the 37 public housing authorities in South Dakota during the summer and fall of 2002, information was collected regarding the number of income eligible households on their waiting lists for either a public housing unit or a Section 8 Housing Choice Voucher.

Only 8 of the 28 public housing authorities in South Dakota that operate public housing units have applicants on a waiting list for public housing. There are a total of 645 households on public housing waiting lists in the entire state. Twenty of the 37 public housing authorities in South Dakota operate a Section 8 Housing Choice Voucher Program. Only 14 of the 20 public housing authorities have applicants on Section 8 waiting lists. There are a total of 2,415 households waiting for Section 8 vouchers in the entire state. Seventy-eight percent of these households are classified as extremely low income (less than 30% MFI). While there may be double counting of households who are on more than one waiting list, the households are an indicator of unmet need for rental housing assistance.

To ensure that the number of at-risk households is inclusive of all households and not only those who have applied to a public housing authority for public housing and/or Section 8 assistance, an additional indicator of need considered was cost burdened renter households. As shown in the

discussion of housing supply, there are market rate renter housing units affordable to low-income households in South Dakota. The market rate affordable renter housing units are more readily affordable to households above 30% MFI. For households with annual income below 30% MFI, the availability of affordable renter housing is very limited. The incidence of cost burden among renter households in South Dakota is greatest among extremely low-income households. Renter households at greatest risk are those that are extremely low-income and cost burdened.

Table 7.8 shows 22,070 renter households considered to be "at-risk." The "at-risk" households are based on those that are cost burdened (paying more than 30% of income towards rent) and having an income of less than $20,000 annually.

Table 7.8 South Dakota At-Risk Households, 2000

	No. of households	% of renter households
Cost burdened renter-occupied households	25,472	29.0%
Renter-occupied households with under $20,000 household income	40,189	45.7%
Cost burdened renter-occupied households with under $20,000 household income	22,070	25.1%

source: US Bureau of the Census

D. Potential Barriers that Limit Production of Affordable Rental Housing

There are several factors that could impact or limit the production of affordable rental housing in South Dakota. The following list is not all-inclusive, but was based on interviews with for-profit and non-profit developers, public and private agencies, and various reports and documents gathered:

$ **Income and rent levels:** the median income for a family of four varies substantially across the state. For example, the HUD median income for a family of four in Hughes County is $57,400 whereas the median income in the counties contiguous to Hughes County have median income levels as follows: Stanley $52,800, Sully $42,200, Hyde $46,500, Lyman $37,100. The disparity of income levels hinders the financial viability of developing affordable housing in counties with low median income levels due to more restrictive rent levels (which would therefore require deep development and rental subsidies).

$ **Land costs and availability:** land costs have increased substantially over the past several years in South Dakota, making it difficult to maintain affordability. Minnehaha County, Pennington County, and surrounding areas are experiencing the largest increases in land costs.

$ **Pre-development funds:** Lack of sufficient Aseed@ money for non-profit developers to cover the up-front costs is a hindrance to development in South Dakota.

- **Limited Resources:** Increasing development costs require deeper development subsidies. Resources such as Federal HOME funds and tax credits are limited and often not sufficient to fund needed units.

- **Mixed-income resources:** There is a lack of resources to create a mixed-income environment.

- **Demographics:** available demographics do not support large-scale development in rural areas, therefore limiting economy of scale and financial viability of creating new units. Rural areas also often lack adequate infrastructure to service higher density multifamily housing. Development of the infrastructure adds substantially to the cost of the housing.

VIII. HOUSING NEEDS OF SPECIAL POPULATIONS

Within the population of South Dakota are subsets of special needs populations that require emergency housing, supportive housing, transitional housing, group homes and other alternative housing provisions. The special needs populations included in this housing needs analysis are Hispanic persons, migrant workers, persons with HIV/AIDS, persons with alcohol/drug addiction, victims of domestic violence, persons with physical, psychiatric and developmental disabilities, veterans, homeless, youths, families with children, and elderly.

A. Homeless

There are numerous agencies in South Dakota that provide services to individuals and families who are either currently homeless or at risk of becoming homeless. The Statewide Housing Needs Analysis incorporated homeless housing needs data from four sources, including:

1. South Dakota Department of Education,
2. South Dakota Homeless Consortium,
3. Sioux Empire Homeless Coalition, and
4. Black Hills Region Homeless Coalition.

The results of the homeless needs analysis of each of the above groups are summarized below.

1. South Dakota Department of Education

The South Dakota Department of Education completed a state homeless study in 2000, wherein homelessness was defined as individuals:

- who lack a fixed, regular and adequate nighttime residence
- who have a primary nighttime residence, that is:
  - (a) supervised publicly or privately operated shelter designed to provide temporary living accommodations (i.e., welfare hotels, domestic violence shelters, homeless shelters, runaway youth shelters, halfway houses, transitional housing for the mentally ill)
  - (b) an institution that provides a temporary residence for individuals intended to be institutionalized
  - (c) a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings (i.e., cars, campers, abandoned buildings, parks, streets, bridges)
- who live with other people because they lack adequate resources to maintain a fixed, regular and adequate nighttime residence on their own.

According to the Department of Education's *The 1999 Quantitative Assessment of Estimated Number of Homeless Adults, Children and Youth in South Dakota* there are an estimated 8,476 homeless individuals in the state. This analysis surveyed 454 people who are likely to have some knowledge of the number of homeless persons in the community. The two hundred and eleven service agencies that responded estimated that 3,503 of these homeless individuals are

over 18 years of age. The largest number of homeless individuals was believed to be in Sioux Falls, Rapid City, Pierre, Eagle Butte, and Mitchell.[35]

The study was also able to describe the "typical" homeless person and their needs. This analysis reported that an "average" homeless person in South Dakota in 1999 was likely to be a single adult between the ages of 25-44, possibly living in a domestic abuse shelter or with others due to the lack of a stable residence. The analysis reported that 40% of the identified homeless population is composed of single women with children. Also, 47% were identified as Indian and 44 % were identified as white. The analysis reported that 50% of the homeless adults were between the ages of 25 and 44 and 21% were between the ages of 21 and 24.

The average homeless child in 1999 was reported as most likely living in a domestic violence shelter or living with friends or relatives. The analysis estimated that in 1999 there were 4,973 homeless children. They are most likely to be attending an elementary or middle school. The survey was completed by 243 schools statewide, in which they reported that 16% of the schools indicated homeless students were enrolled. In 1999, the survey reported that 2260 students were enrolled in elementary school and 1656 students were enrolled in preschool. The respondents indicated that 89% of the homeless children population was attending school. Approximately 62% of the homeless children and youth were reported to be Indian and 29% were reported to be white. The communities with the largest number of homeless children include Sioux Falls, Rapid City, Eagle Butte, Pierre, and Lemmon.

The survey reported that respondents indicated their greatest need as permanent housing, followed by employment, shelter, transportation and food. The greatest need reported by homeless children was permanent housing, followed by clothing, medical care, food and transportation.

2. South Dakota Homeless Consortium

The South Dakota Homeless Consortium, through the Continuum of Care (COC) application Exhibit 1, has identified gaps and resources in the state. The COC has attempted to identify which organizations provide which services as well as identify the populations and geographic regions each organization serves.

The analysis identifies many sources of housing for homeless persons, including domestic violence and emergency shelters, transitional housing and permanent supportive housing. The COC report included a point-in-time inventory in January 2003 of these homeless housing options. Emergency shelters provide temporary or short-term shelter for homeless persons. The reported inventory concluded that that there were 177 beds for individuals and 464 beds for persons in families with children in emergency shelters. Transitional housing provides temporary housing in combination with supportive services. The inventory reported 198 beds for homeless individuals and 159 beds for persons in families with children. Finally, permanent supportive housing provides long-term housing for persons with disabilities. The inventory reported 63

[35] These estimates of the homeless population were not conducted as a "point-in-time" count and are not as accurate as a point-in-time survey can be. It is likely that these estimates might double count some homeless persons and may have missed others.

individual beds and 58 beds for persons in families with children. Table 8.1 depicts the Continuum of Care Gaps Analysis point-in-time inventory presented in their Exhibit 1.

Table 8.1 Continuum of Care: Housing Gaps Analysis Chart - 2003

		Current Inventory in 2003	Under Development in 2003	Unmet Need/ Gap
Individuals				
Example	**Emergency Shelter**			
	Emergency Shelter	177	0	20
Beds	Transitional Housing	220	0	59
	Permanent Supportive Housing	63	20	74
	Total	460	20	153
Persons in Families With Children				
	Emergency Shelter	464	68	35
Beds	Transitional Housing	89	44	275
	Permanent Supportive Housing	58	0	38
	Total	611	112	236

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Example:				
1. Homeless Individuals	449 (S)	277 (S)	98 (S)	825 (S)
2. Homeless Families with Children	47 (E)	25 (E)	39 (E)	110 (E)
2a. Persons in Homeless Families with Children	142 (S)	74 (S)	113 (S)	329 (S)
Total (lines 1 + 2a)	591 (S)	351 (S)	211 (S)	1,154 (S)
Part 2: Homeless Subpopulations	**Sheltered**		**Unsheltered**	**Total**
1. Chronically Homeless	75 (E)		100 (E)	175 (E)
2. Seriously Mentally Ill	137 (S)			
3. Chronic Substance Abuse	222 (S)			
4. Veterans	84 (S)			
5. Persons with HIV/AIDS	2 (S)			
6. Victims of Domestic Violence	156 (S)			
7. Youth	78 (S)			

S – Information gathered from a Point in Time Survey
E – Estimated Number

3. Sioux Empire Homeless Coalition

The Sioux Empire Homeless Coalition is an affiliation of social service agencies, homeless advocates, and governmental agencies that are addressing homeless needs in the Sioux Falls area. The Sioux Empire Homeless Coalition conducted a one-day homeless count on September 25, 2002, in Sioux Falls, South Dakota. This survey was conducted by staff and volunteers at 24 different agencies within Sioux Falls that serve homeless persons. Each of the agencies received the 2002 survey form, along with a sheet of definitions and instructions. Each of the 24 agencies conducted face-to-face interviews on the day of the survey. In many agencies, the director or the homeless person's caseworker conducted the interview. In some cases, the homeless person was asked to fill out the survey directly by a staff person, but then completed it on their own. The surveys had minimal refusals, and answers were thought to be largely quite candid and honest. The homeless outreach workers at Southeastern Behavioral Health Center, accompanied by the coordinator of the Homeless Coalition, did a street count/survey as well as a shelter count.

Overall, the number of agencies participating increased over the previous year because of extensive recruitment at Homeless Forum and personal recruitment by the coordinator. The basic survey form was derived from a Housing and Urban Development (HUD) national publication.

The survey results reflected a homeless population of 799 persons in 2002. This is an increase from the 601 homeless persons that were counted in the previous year. The increase for adults was a change of 157, from 357 adults in 2001 to 514 adults in 2002. The increase for children was a change of 41, from 244 children in 2001 to 285 children in 2002.

The number of adults responding to the survey was 514 persons, 59% male, 39% female, 2% not identified. Of these adults, 24% reported having children in their care. The total amount of children accounted for in this survey was 285 children being cared for by 122 adults. There were 45 children under 18 years of age reported in treatment facilities.

Eighty-one percent of the homeless adults reported being sheltered, while 19% of the homeless adults reported being unsheltered. Ninety-four percent of the children were sheltered, while 6% were reported as unsheltered.

Of those responding to the survey:

- 103 adults and 31 children were in shelters
- 101 adults and 83 children were in transitional housing
- 81 adults and 68 children were "doubled up"
- 32 adults and 11 children were in hotel/motel
- 41 adults and 5 children were in treatment facilities
- 58 adults and 12 children had nothing checked or a comment
- 98 adults and 15 children were unsheltered as indicated on the survey

Forty-nine percent of all respondents indicated that they had received medical care within the last year. Fifty-one percent answered "no" or did not answer.

Major needs reported by the respondents were as follows:

- 40% were unable to find affordable housing
- 35% had mental health issues
- 32% had alcohol/drug abuse (recovery/treatment) issues
- 29% reported working, but wages are not high enough to support housing and other necessities
- 25% reported inability to find employment
- 21% lack job skills in order to obtain employment

4. Black Hills Region Homeless Coalition

The Black Hills Region Homeless Coalition is an affiliation of social service agencies and homeless providers in western South Dakota. The Coalition conducted a homeless point-in-time survey on November 7, 2002. The results of the survey reflected that there were a total of 899 homeless men, women, and children in the Black Hills area as follows:

	Men	Women	Children	Total
Institutions and shelters	268	101	60	429
Motels	154	115	99	368
Public school	- 0 -	- 0 -	102	102
Total	422	216	261	899

In Rapid City, the survey results showed 368 men, women, and children living in temporary housing in motels. Most of these individuals are displaced when tourist season begins in the spring. In addition to those reflected in the above chart, there were 55 men and 7 women in jail on November 7, 2002, that were at risk of becoming homeless. Several homeless people in Rapid City live in the city park along the creek. There is a general absence of homeless housing for fathers, mothers and children living as a family unit. The former Tip Top Motel was formerly operated by Tiospaye as a shelter. This facility has since been closed.

Coalition members emphasize that homelessness cannot be viewed as a Rapid City issue. Rapid City attracts homeless people from all of western South Dakota who are seeking employment. Homeless shelters in Sturgis and Hot Springs serve the Rapid City homeless population. The highest priority homeless need in the Rapid City area is to create a separate shelter for women and women with children.

B. Persons with Alcohol/Drug Addiction

Substance abuse treatment services for the State of South Dakota Human Services Department are contracted out to private, non-profit service agencies. These core service agencies provide the up-front, basic services including early intervention, outpatient services and prevention. However, some agencies go beyond the basic services. Currently, these agencies provide private in-patient treatment to 177 people per year and public in-patient treatment to 420 people per year.

There are four clinically managed detoxification programs located in the state of South Dakota. These are short-term residential programs that provide supervised services, including temporary care, information, motivational counseling, evaluation, and referral. These programs provide for the entry into the continuum of treatment services.

Post-treatment, persons recovering from substance abuse may require an independent living situation that assists their transition into the community. The State has contracted with 10 low-intensity residential programs that are peer-oriented and will help ease the clients back into society by providing housing, counseling, and employment assistance. These halfway houses are constantly occupied and currently serve 890 persons per year. Seven of the ten post-treatment programs are located in Sioux Falls and Rapid City. These low-intensity residential programs are highly structured. There is a need for less structured residential programs after this step. Currently, it is estimated that these alcohol and substance abuse treatment programs are only meeting the needs of 25% of the population.

The Indian population constitutes 8% of South Dakota's population; however, they compose 23% of the male clients and 29% of the female clients. The programs are only able to meet the needs of 44% of the Indian population, despite their consumption of a larger percentage of the treatment services. Currently, there are no treatment programs on the reservations. Transportation and a lack of safe housing and services are important issues. Although the treatment programs are better able to meet the needs of this population, there are cultural needs that are not effectively being met.

In June 2003, the South Dakota Homeless Consortium conducted a gaps analysis as part of the State's Continuum of Care. Through a point-in-time inventory it identified that there are 222 beds for individuals with chronic substance abuse.

C. Persons with Disabilities

The 2000 Census classifies disabilities as sensory, physical, mental, self-care, go-outside the home, [36] and employment. Go-outside the home is not reported for persons under age 16; however, the following tables only describe the types of disabilities for adults age 16 and older. Since the 2000 Census allowed individuals to select disabilities in two questions and for multiple types of disabilities, the numbers are not additive.

In 2000, the poverty rate for adults between the ages of 16 to 64 with a disability in South Dakota was 19.6%. For persons with a disability age 65 and above, the rate of poverty was 15.8%. However, the poverty rate was highest for persons with a disability who resided on a reservation (37.6%). For persons with a disability and living in a city, the poverty rate was 18.9%. Over 36% of persons age 16 to 64 with a disability in South Dakota reported not working. Tables 8.2 and 8.3 outline characteristics of South Dakota persons with disabilities.

[36] "Go outside the home" disabilities, according to the Census Bureau, include conditions that "can. . .impede a person from being able to go outside the home alone."

Table 8.2 Adults with Disabilities - 2000

County	Disability						Percent Poverty (Ages 16 to 64)
	Sensory	Physical	Mental	Self-care	Go-outside the Home	Employment	
South Dakota	25,212	51,269	21,643	12,464	34,864	43,232	19.6%
Aurora	99	187	66	52	142	138	16.5%
Beadle	812	1,553	497	355	1,019	1,221	13.8%
Bennett	179	276	151	82	171	229	42.5%
Bon Homme	282	513	106	136	404	281	19.8%
Brookings	911	1,417	691	378	934	1,381	22.6%
Brown	1,132	2,355	973	607	1,701	2,300	18.1%
Brule	195	396	252	130	314	289	22.8%
Buffalo	61	142	43	203	373	165	65.9%
Butte	407	926	381	179	378	844	15.0%
Campbell	67	139	65	20	122	70	11.5%
Charles Mix	383	760	199	121	324	428	25.1%
Clark	203	334	116	84	265	241	20.1%
Clay	268	678	281	140	441	587	26.7%
Codington	869	1,807	835	472	1,313	1,297	12.8%
Corson	229	346	119	85	127	279	39.3%
Custer	248	750	272	147	354	501	12.9%
Davison	564	1,302	615	332	846	1,132	16.9%
Day	280	582	193	125	345	429	24.5%
Deuel	224	353	146	126	312	280	12.5%
Dewey	353	523	211	115	324	306	35.8%
Douglas	96	226	78	49	185	126	14.7%
Edmunds	160	308	74	75	309	252	17.6%
Fall River	432	944	478	209	420	758	20.1%
Faulk	81	189	65	36	151	152	18.4%
Grant	278	682	286	148	455	337	21.3%
Gregory	252	490	155	145	289	299	20.4%
Haakon	78	157	36	34	98	114	14.0%
Hamlin	162	438	221	165	384	266	11.9%
Hand	157	328	102	77	187	126	12.7%
Hanson	91	154	34	47	128	143	12.8%
Harding	40	97	27	19	51	45	20.2%
Hughes	579	1,004	438	166	725	911	17.8%
Hutchinson	319	567	238	187	615	403	19.2%
Hyde	70	113	44	28	65	122	10.6%
Jackson	102	231	105	50	147	224	42.4%
Jerauld	92	188	45	51	154	98	23.5%
Jones	39	73	19	20	55	52	7.7%
Kingsbury	234	467	113	95	278	219	19.1%
Lake	392	634	275	178	440	541	15.5%
Lawrence	762	1,748	770	410	876	1,188	21.7%
Lincoln	516	1,004	391	216	726	1,078	8.5%
Lyman	175	217	79	46	124	264	21.8%
McCook	193	348	142	80	322	287	13.2%
McPherson	132	311	97	58	386	198	40.6%
Marshall	197	373	103	87	224	289	20.9%
Meade	704	1,616	813	358	878	1,106	19.4%
Mellette	80	160	39	40	71	184	34.1%
Miner	124	245	80	54	168	194	12.4%

Table 8.2 Adults with Disabilities – 2000 (continued)

County	Disability						Percent Poverty (Ages 16 to 64)
	Sensory	Physical	Mental	Self-care	Go-outside the Home	Employment	
Minnehaha	4,246	8,247	3,846	2,044	6,120	9,193	15.1%
Moody	212	420	159	68	243	311	14.9%
Pennington	2,734	6,072	3,179	1,548	4,122	5,526	19.9%
Perkins	164	299	142	68	189	135	29.7%
Potter	142	239	65	65	146	174	12.2%
Roberts	330	816	331	184	382	614	18.6%
Sanborn	84	182	81	41	145	149	18.6%
Shannon	437	864	343	130	694	798	40.0%
Spink	336	607	217	161	488	413	17.7%
Stanley	63	162	70	50	71	221	11.6%
Sully	48	108	43	46	84	66	5.1%
Todd	273	610	153	108	185	309	49.9%
Tripp	284	534	185	100	319	359	36.3%
Turner	237	619	183	141	487	465	11.2%
Union	304	688	189	158	493	583	7.2%
Walworth	238	505	174	126	357	361	18.6%
Yankton	674	1,411	601	354	951	1,013	16.3%
Ziebach	103	235	123	55	268	168	51.9%

source: US Bureau of the Census

Table 8.3 Adults with Disabilities - 2000

	Disability						Percent Poverty (Ages 16 to 64)
	Sensory	Physical	Mental	Self-care	Go-outside the Home	Employment	
Aberdeen	831	1,758	719	479	1,346	1,736	17.1%
Belle Fourche	165	439	160	74	211	257	16.4%
Black Hawk	35	118	75	32	51	69	17.7%
Brookings	606	918	491	253	606	902	27.0%
Deadwood	54	142	31	20	55	87	11.8%
Ellsworth AFB	21	86	34	24	18	72	9.0%
Huron	655	1,177	443	286	692	903	15.5%
Lead	116	269	130	78	104	174	18.7%
Madison	243	397	175	127	301	314	18.9%
Mitchell	475	1,080	566	292	699	931	19.5%
Pierre	527	856	383	113	598	794	17.4%
Rapid City	1,927	4,210	2,325	1,142	3,086	3,692	22.9%
Rapid Valley	148	353	212	110	214	555	13.2%
Sioux Falls	3,584	7,080	3,315	1,656	5,241	7,946	16.6%
Spearfish	276	722	302	119	356	398	26.3%
Sturgis	324	708	465	146	411	419	27.9%
Vermillion	176	486	235	111	251	430	32.0%
Watertown	728	1,545	731	396	1,099	1,061	13.7%
Yankton	474	914	424	247	705	730	17.6%

source: US Bureau of the Census

The South Dakota Department of Human Services conducted a needs analysis for persons with disabilities in the year 2000. The "2000 Statewide Survey of South Dakotans with Disabilities" study interviewed 671 South Dakota residents with disabilities who were over the age of 16. A previous study completed in 1996 served as a comparison.

The study reported that 63% of those surveyed classified their disability as somewhat or very severe. Over 78% of those interviewed stated that they had a physical disability. The median household income reported was between $15,000 and $25,000 in 1999. Eighty percent stated that they were somewhat or very satisfied with the health care services they receive. Special disability services were not used by 52% of the respondents.

The study also addressed many specific issues including housing, employment and transportation. The analysis reported that 83% of the respondents agree or strongly agree that their housing or apartment meets their essential needs, and 17% disagreed or strongly disagreed with that statement. The 1996 study reported that 86% of the respondents agreed that their housing met their needs. Dissatisfaction increased by 3.5% between 1996 and 2000. The study also reported that 68.4% of the respondents owned their own home.

The 2000 study identified that 31% of the respondents were unable to work due to their disability. However, the largest segment of the disabled population identified themselves as

retired (37%). The survey also identified that 41.6% agree or strongly agree that transportation is a significant problem for them as a result of their disability.

D. Persons with Mental Disabilities

The Division of Mental Health administers the comprehensive, community-based mental health delivery system through contracts with eleven accredited private, non-profit community mental health centers. The community mental health centers are responsible for distributing services to persons with severe and persistent mental illnesses in all 66 counties. The services and resources include medical, social, educational, vocational and other support services necessary to meet basic human needs.

In FY 2002, the Division of Mental Health, through the community mental health center system, served 3,169 adults with severe and persistent mental illnesses (SPMI) and 3,358 children who have serious emotional disturbances (SED). There are 11 community mental health centers that operate in South Dakota. They are located in Aberdeen, Brookings, Huron , Lemmon, Mitchell, Pierre, Rapid City, Sioux Falls, Watertown, Winner, and Yankton. These centers combine to provide a total of 32 group home beds and 61 transitional housing beds.

Despite the services provided, persons with mental disabilities continue to have unmet needs. The South Dakota Department of Human Services, Division of Mental Health includes a service that funds community-based outreach, mental health, substance abuse, case management, and other support services, as well as a limited set of housing needs known as Projects for Assistance in Transition from Homelessness (PATH). PATH funds are made available through 10 of the 11 community mental health centers. To receive funds, all health centers evaluated the program and identified unmet needs. The Division of Mental Health has identified the numerous gaps of service related to homeless individuals with SPMI and SED. These unmet needs include affordable and appropriate housing, services for those who are dually-diagnosed, culturally sensitive services to diverse populations, adequate psychiatric services in rural and frontier areas[37] of the state, outreach to individuals who resist or cannot access the traditional mental health service system, and assistance with one-time rental assistance and security deposits.

The South Dakota Department of Education and Cultural Affairs conducted a statewide assessment of the homeless population in 1999. The Department identified 8,476 individuals as homeless. PATH has projected that 2,543 individuals are homeless and have a mental illness in South Dakota. These figures are derived from a formula which estimates that 30% of the homeless population is mentally disabled. Based upon this projection, there are 1,500 homeless persons with SPMI/SED in Sioux Falls and Rapid City. The South Dakota PATH project will provide services to 553 individuals who are homeless and have severe and persistent mental illness and /or dual diagnosis, or children with serious emotional disturbance.

[37] Rural areas in this context are defined as areas with 6-99 persons per square mile, and frontier areas are defined as areas with less than 6 persons per square mile.

Based upon PACT, the Division of Mental Health has instituted programs of Continuous Assistance, Rehabilitation and Education (CARE). CARE services are provided in the community by a continuous treatment team. Although the program has provided individuals with increased assistance in identifying, accessing and maintaining suitable housing, there continues to be a shortage of housing.

The Division of Mental Health and the state's Division of Alcohol and Drug Abuse provide a residential program that treats individuals with co-occurring disorders. This facility currently operates ten beds; however, there is a need for expanding service. The state's inpatient psychiatric hospital has found that approximately 50-60% of the individuals screened for mental health issues also have alcohol and drug abuse issues.

The Division of Mental Health has reported that interim housing while waiting for a subsidized housing unit is limited for individuals with SPMI and families of children with SED.

In June 2003, the South Dakota Homeless Consortium conducted a gaps analysis as part of the State's Continuum of Care. Through a point-in-time inventory it identified that there are 137 beds for individuals with serious mental illness.

E. Developmental Disabilities

The Department of Human Services through the Division of Developmental Disabilities contracts with nineteen private, non-profit community agencies to serve individuals with developmental disabilities. These community based providers are known as Adjustment Training Centers (ATCs) and serve 2,000 individuals. In addition, the Developmental Disabilities service system includes the South Dakota Developmental Center (SDDC). The SDDC provides services to 196 individuals in a residential setting when community based services are not available.

ATCS provide vocational, residential and community living training services. The residential options include group homes, supervised apartments and supported apartments. Each of the nineteen agencies has at least 2 group homes and own 2 apartment buildings. Of the 2,000 people being served, an estimated 900 reside in group homes and 1,100 reside in supervised or supported apartments. The majority of clients who reside in apartments live in the supervised apartments. There is a need for more housing units, particularly units that are accessible to persons with disabilities. Currently, there is a waiting list of approximately 35 people for housing statewide.

More disability accessible housing units across the state were cited as an immediate need. For example, the City of Huron was cited as a specific example where disability housing is needed. In Huron, persons with disabilities are often unable to find housing due to the large percentage of college students. There are few available units and even fewer accessible units.

F. Persons with HIV/AIDS

As of June 30, 2002, the cumulative number of persons with HIV/AIDS reported to the Department of Health in South Dakota is 412. Of the total 412 cases, 194 have been diagnosed

with AIDS, 218 have not been diagnosed with AIDS, and 99 of those diagnosed with AIDS are no longer living.

The number of reported HIV/AIDS cases in South Dakota is increasing. There have been 15 new cases reported between January 1 and June 30, 2002. There were a total of 22 new cases reported in 2000.

The highest demographic of South Dakota residents infected with HIV is reported as white males between the ages of 30 and 39. Minnehaha and Pennington counties reported the largest number of cases, with over 51 infected. Yankton County reported between 11 and 50 cases.

In 2002, AIDS Housing of Washington conducted a housing analysis of people living with HIV/AIDS in Montana, North Dakota, and South Dakota. The analysis involved a survey of 94 residents within the three states, of which 32 were from South Dakota, as well as key informant interviews with community members, service providers, housing providers, and other community members. The South Dakota survey respondents were analogous to the actual population of state persons infected with HIV, except that the proportion of survey respondents was older than the actual population.

The following is a summary of responses from South Dakota persons infected with HIV/AIDS:

- The survey reported that half of the South Dakota respondents rent an apartment, house, condominium, or mobile home. Only 3% live in HIV/AID housing.
- One quarter of all survey respondents spent over half of their income on housing. South Dakota respondents reported an average median income of $736, and an average median housing cost, including utilities and rent, of $400. Over half of the South Dakota respondents allocated more than 30% of their income to housing.
- State respondents were also asked how many were receiving government or other housing assistance. Six percent responded they were receiving assistance, and 3% were on waiting lists.
- State residents reported that dental care was the support service that was most needed, but to which respondents were unable to gain access.
- Half of the state respondents stated that they would use a listing of affordable housing if it were available, 41% reported that they would use ongoing assistance if it were available, and 25% asserted that they could use assistance with housing forms.
- Twenty-five percent of all survey respondents stated that they had trouble securing housing. The most common reason was bad credit. However, only 19% of South Dakota respondents reported trouble securing housing. Unlike the Montana and North Dakota residents, South Dakota respondents stated a very small percentage had been homeless at some point in the past.
- The survey questioned how many respondents had moved in the last three years. South Dakota respondents reported that 44% had moved recently, most commonly to be closer to family.
- The study asked the respondents to rate housing preferences given current health conditions. South Dakota respondents indicated that living only with their partner and children would be most favored, and living in a shared apartment or housing with no on-

site services would be the least preferable. Finally, the analysis rated housing preferences given worsening health conditions and again, the least favorable housing would be shared housing with no on-site services, followed by living alone.

The AIDS Housing of Washington analysis also included statements by community members. Decent, affordable housing was a key concern, particularly in Rapid City and Sioux Falls. Respondents in these communities reported that there is a need for affordable housing to be located near support and services. Transitional housing and emergency housing assistance were also identified as needs for persons with HIV/AIDS. In addition, better education, communication, and coordination are needed between the community and service providers.

People diagnosed with HIV/AIDS in South Dakota access treatment through either their primary physician or they go to Sioux Falls where doctors specializing in HIV/AIDS care can be found. If they are residents of South Dakota, are income qualified, and are not being compensated for treatment elsewhere, they may be eligible for services under the South Dakota Ryan White CARE Program. Under this program, they are eligible for reimbursement for AIDS drugs (up to $7,000 per fiscal year), home and community based patient care (up to $1,500 per fiscal year), and continuation of health insurance. They are also eligible for case management services while they are on the waiting list and ongoing while they are clients. Case managers can help recipients access the Ryan White CARE Program, Medicaid, Medicare, insurance benefits, social security benefits, drug manufacturer patient assistance programs, employment, unemployment, food stamps, food banks, housing, medical, dental, and mental health care, transportation, etc. [38]

The South Dakota Department of Health administers HUD's Housing Opportunities for Persons with AIDS (HOPWA) funds. The South Dakota HOPWA program is in its first year of implementation. Currently the program only provides funds for rental assistance. There are presently 22 recipients of HOPWA funds. However any additional clients will have to be added to a waiting list. The largest percentage of clients is located in the Sioux Falls area, which parallels the statewide statistics for persons with HIV/AIDS.

G. Victims of Domestic Violence

The Department of Social Services Domestic Abuse Program helps to fund shelter programs for women and children who have been abused. The services provided by the shelter programs include a 24-hour crisis line, transportation, immediate safe shelter, food, clothing, counseling and information, and referrals to other services. The program provides counseling and housing services to approximately 9,000 victims per year, which includes both adults and children. There are 29 actual shelters that are dispersed across the state. For safety precautions, limited location information is released.

[38] South Dakota Homeless Coalition Continuum of Care Application, June 2002.

South Dakota has two statewide organizations of programs and shelters which offer safety, assistance, information and protection: the South Dakota Network Against Family Violence and Sexual Assault (SD Network) and the South Dakota Coalition Against Domestic Violence and Sexual Assault (SD Coalition). The SD Network has 21 members, 17 of which receive funding from a Stop Violence Against Women grant. The agencies in the SD Network reported that over 8,100 persons receive services through their agencies. The clientele includes approximately 41% between the ages of 18 and 44; 30% are aged 12 or under; 77% are female; 46% are white; and 23% are Indian. The SD Coalition has 22 members. Specific statistics relating to clients served by Coalition members are not currently available.

In June 2003, the South Dakota Homeless Consortium conducted a gaps analysis as part of the State's Continuum of Care. It identified through a point-in-time inventory that there are 177 emergency beds for individual victims of domestic violence and a need for 20 beds. The gaps analysis for domestic violence victims in families with children revealed that there is an inventory of 464 emergency beds and an estimated need for 35 beds. While there are 89 transitional beds for families with children, the survey shows a need for 275 beds.

H. Veterans

There are more than 77,000 veterans that live in the state of South Dakota. In 2000, more than 36,351 veterans received health care from Veterans Administration health facilities. In South Dakota, there are two Veterans Administration Medical Centers, located in the Black Hills and Sioux Falls. There are also services provided in 8 community based outpatient clinics in Aberdeen, Eagle Butte, McLaughlin, Pierre, Rapid City, Rosebud and Winner. The Rapid City and Sioux Falls Vets Centers perform outreach within their service areas and assist homeless veterans with appropriate services.

The Sioux Falls Medical Center operates 45 general medical, surgical and psychiatric beds with a 59-bed transitional care unit. The Black Hills Health Care System in Fort Meade operates 56 hospital beds, 104 nursing home care unit beds and 162 domiciliary beds.

Independent living and long term care is available for veterans and their spouses, widows, or widowers at the Michael J. Fitzmaurice Veterans Home in Hot Springs. The Veterans Home offers a retirement community along with providing administration, maintenance, management, medical care and other services. The State Veteran's Home has a capacity of 180 persons, including 100 domiciliary beds and 50 nursing care beds. This facility is composed of three residential buildings, two domiciliaries and a nursing home, and is located on 193 acres.

In June 2003, the South Dakota Homeless Consortium conducted a gaps analysis as part of the State's Continuum of Care. Through a point-in-time inventory, it identified that there are 84 individual beds for veterans.

I. Elderly

The 2000 Census reported that 170,480 persons in South Dakota are age 55 years and older. This population constitutes 22.6% of the statewide population. The 1990 Census reported 162,131

persons age 55 years and older, representing 23.2% of the state's population, a 4.9% increase between 1990 and 2000.

Within the state's population of persons aged 55 and older, 26.6% are between the ages 55 and 61, 41.1% are between the ages of 62 and 74, and 32.3% are ages 75 and older. The counties with the largest number of elderly persons are Minnehaha with 27,027 persons age 55 and older and Pennington with 17,703 persons aged 55 and older. Although McPherson has a relatively small population of 2,904, the population age 55 and older in this county makes up 41.4% of the county population, the largest percentage statewide. Tables 8.4 and 8.5 depict characteristics of South Dakota's elderly residents.

Table 8.4 Persons Age 55 and Over - 2000

County	Total Population	Persons 55 and Over		Age 55-61		Age 62-74		Age 75+	
		Total over Age 55	% of Total Population	Total	% of Persons 55+	Total	% of Persons 55+	Total	% of Persons 55+
South Dakota	754,844	170,480	22.6%	45,391	26.6%	70,087	41.1%	55,002	32.3%
Aurora	3,058	956	31.3%	194	20.3%	408	42.7%	354	37.0%
Beadle	17,023	4,858	28.5%	1,123	23.1%	1,995	41.1%	1,740	35.8%
Bennett	3,574	669	18.7%	175	26.2%	311	46.5%	183	27.4%
Bon Homme	7,260	2,167	29.8%	469	21.6%	866	40.0%	832	38.4%
Brookings	28,220	4,924	17.4%	1,377	28.0%	1,876	38.1%	1,671	33.9%
Brown	35,460	8,829	24.9%	2,243	25.4%	3,534	40.0%	3,052	34.6%
Brule	5,364	1,377	25.7%	339	24.6%	539	39.1%	499	36.2%
Buffalo	2,032	278	13.7%	99	35.6%	118	42.4%	61	21.9%
Butte	9,094	2,195	24.1%	563	25.6%	971	44.2%	661	30.1%
Campbell	1,782	603	33.8%	142	23.5%	267	44.3%	194	32.2%
Charles Mix	9,350	2,496	26.7%	642	25.7%	1,014	40.6%	840	33.7%
Clark	4,143	1,323	31.9%	272	20.6%	565	42.7%	486	36.7%
Clay	13,537	2,163	16.0%	608	28.1%	828	38.3%	727	33.6%
Codington	25,897	5,699	22.0%	1,437	25.2%	2,342	41.1%	1,920	33.7%
Corson	4,181	763	18.2%	231	30.3%	361	47.3%	171	22.4%
Custer	7,275	2,162	29.7%	695	32.1%	951	44.0%	516	23.9%
Davison	18,741	4,536	24.2%	1,075	23.7%	1,823	40.2%	1,638	36.1%
Day	6,267	2,077	33.1%	430	20.7%	850	40.9%	797	38.4%
Deuel	4,498	1,386	30.8%	320	23.1%	610	44.0%	456	32.9%
Dewey	5,972	907	15.2%	291	32.1%	435	48.0%	181	20.0%
Douglas	3,458	1,101	31.8%	226	20.5%	439	39.9%	436	39.6%
Edmunds	4,367	1,434	32.8%	343	23.9%	583	40.7%	508	35.4%
Fall River	7,453	2,578	34.6%	639	24.8%	1,119	43.4%	820	31.8%
Faulk	2,640	869	32.9%	190	21.9%	390	44.9%	289	33.3%
Grant	7,847	2,246	28.6%	525	23.4%	892	39.7%	829	36.9%
Gregory	4,792	1,693	35.3%	355	21.0%	643	38.0%	695	41.1%
Haakon	2,196	607	27.6%	148	24.4%	228	37.6%	231	38.1%
Hamlin	5,540	1,555	28.1%	368	23.7%	587	37.7%	600	38.6%
Hand	3,741	1,296	34.6%	260	20.1%	587	45.3%	449	34.6%
Hanson	3,139	776	24.7%	231	29.8%	342	44.1%	203	26.2%
Harding	1,353	300	22.2%	86	28.7%	121	40.3%	93	31.0%
Hughes	16,481	3,701	22.5%	1,101	29.7%	1,447	39.1%	1,153	31.2%
Hutchinson	8,075	2,857	35.4%	517	18.1%	1,115	39.0%	1,225	42.9%
Hyde	1,671	558	33.4%	127	22.8%	232	41.6%	199	35.7%
Jackson	2,930	580	19.8%	170	29.3%	247	42.6%	163	28.1%
Jerauld	2,295	843	36.7%	178	21.1%	329	39.0%	336	39.9%
Jones	1,193	338	28.3%	87	25.7%	154	45.6%	97	28.7%
Kingsbury	5,815	1,941	33.4%	378	19.5%	798	41.1%	765	39.4%
Lake	11,276	2,783	24.7%	669	24.0%	1,141	41.0%	973	35.0%
Lawrence	21,802	5,100	23.4%	1,425	27.9%	2,094	41.1%	1,581	31.0%
Lincoln	24,131	4,182	17.3%	1,250	29.9%	1,620	38.7%	1,312	31.4%
Lyman	3,895	873	22.4%	249	28.5%	388	44.4%	236	27.0%
McCook	5,832	1,646	28.2%	381	23.1%	637	38.7%	628	38.2%
McPherson	2,904	1,203	41.4%	230	19.1%	522	43.4%	451	37.5%
Marshall	4,576	1,451	31.7%	352	24.3%	567	39.1%	532	36.7%
Meade	24,253	4,361	18.0%	1,345	30.8%	1,853	42.5%	1,163	26.7%
Mellette	2,083	430	20.6%	107	24.9%	198	46.0%	125	29.1%

Table 8.4 Persons Age 55 and Over – 2000 (continued)

County	Total Population	Persons 55 and Over		Age 55-61		Age 62-74		Age 75+	
		Total over Age 55	% of Total Population	Total	% of Persons 55+	Total	% of Persons 55+	Total	% of Persons 55+
Miner	2,884	954	33.1%	185	19.4%	379	39.7%	390	40.9%
Minnehaha	148,281	27,027	18.2%	8,018	29.7%	10,929	40.4%	8,080	29.9%
Moody	6,595	1,561	23.7%	431	27.6%	556	35.6%	574	36.8%
Pennington	88,565	17,703	20.0%	5,326	30.1%	7,592	42.9%	4,785	27.0%
Perkins	3,363	1,118	33.2%	236	21.1%	459	41.1%	423	37.8%
Potter	2,693	983	36.5%	208	21.2%	413	42.0%	362	36.8%
Roberts	10,016	2,656	26.5%	700	26.4%	1,104	41.6%	852	32.1%
Sanborn	2,675	774	28.9%	182	23.5%	351	45.3%	241	31.1%
Shannon	12,466	1,255	10.1%	498	39.7%	556	44.3%	201	16.0%
Spink	7,454	2,091	28.1%	461	22.0%	923	44.1%	707	33.8%
Stanley	2,772	616	22.2%	235	38.1%	257	41.7%	124	20.1%
Sully	1,556	450	28.9%	121	26.9%	210	46.7%	119	26.4%
Todd	9,050	1,000	11.0%	353	35.3%	467	46.7%	180	18.0%
Tripp	6,430	1,870	29.1%	432	23.1%	763	40.8%	675	36.1%
Turner	8,849	2,623	29.6%	595	22.7%	1,021	38.9%	1,007	38.4%
Union	12,584	2,799	22.2%	822	29.4%	1,131	40.4%	846	30.2%
Walworth	5,974	1,995	33.4%	475	23.8%	870	43.6%	650	32.6%
Yankton	21,652	4,972	23.0%	1,322	26.6%	2,004	40.3%	1,646	33.1%
Ziebach	2,519	363	14.4%	129	35.5%	165	45.5%	69	19.0%

source: US Bureau of the Census

Table 8.5 Persons Age 55 and Over - 2000

	Total Population	Persons 55 and Over		Age					
				55-61		62-74		75+	
		Total over Age 55	% of Total Population	Total	% of Persons 55+	Total	% of Persons 55+	Total	% of Persons 55+
Aberdeen	24,658	6,238	25.3%	1,442	23.1%	2,404	38.5%	2,392	38.3%
Belle Fourche	4,565	1,175	25.7%	265	22.6%	498	42.4%	412	35.1%
Black Hawk	2,432	280	11.5%	116	41.4%	113	40.4%	51	18.2%
Brookings	18,504	2,809	15.2%	737	26.2%	986	35.1%	1,086	38.7%
Deadwood	1,380	374	27.1%	113	30.2%	161	43.1%	100	26.7%
Ellsworth AFB	4,165	32	0.8%	17	53.1%	14	43.8%	1	3.1%
Huron	11,893	3,552	29.9%	772	21.7%	1,368	38.5%	1,412	39.8%
Lead	3,027	627	20.7%	176	28.1%	284	45.3%	167	26.6%
Madison	6,540	1,646	25.2%	315	19.1%	614	37.3%	717	43.6%
Mitchell	14,558	3,684	25.3%	792	21.5%	1,464	39.7%	1,428	38.8%
Pierre	13,876	3,159	22.8%	916	29.0%	1,201	38.0%	1,042	33.0%
Rapid City	59,607	12,600	21.1%	3,433	27.3%	5,296	42.0%	3,871	30.7%
Rapid Valley	7,043	824	11.7%	334	40.5%	369	44.8%	121	14.7%
Sioux Falls	123,975	22,526	18.2%	6,552	29.1%	9,150	40.6%	6,824	30.3%
Spearfish	8,606	2,054	23.9%	413	20.1%	760	37.0%	881	42.9%
Sturgis	6,442	1,799	27.9%	402	22.4%	740	41.1%	657	36.5%
Vermillion	9,765	1,295	13.3%	368	28.4%	494	38.2%	433	33.4%
Watertown	20,237	4,546	22.5%	1,059	23.3%	1,827	40.2%	1,660	36.5%
Yankton	13,528	3,446	25.5%	799	23.2%	1,332	38.7%	1,315	38.2%

source: US Bureau of the Census

The South Dakota Department of Social Services administers programs for adult services and aging. Adult Services and Aging (ASA) provide programs that assist elderly and disabled persons to remain in their homes. The services include basic household assistance and personal care. ASA services may include a combination of in-home assistance with housekeeping, personal hygiene, rental of an emergency response system, accessing meals and other assistive devices. Assistance may range from one to seven hours per week of care. The majority of clients utilize services while still living in their own homes. There are approximately 25,000 elderly persons that participate in at least one program. Although the majority of funding is allocated to institutional care, there is only an estimated 4,000 clients that require these services.

The Department of Health requires that all nursing facilities, assisted living centers and residential living centers be registered with the state. The current inventory reports that there are a total of 154 licensed nursing facilities in the state. These nursing facilities provide 7,463 beds, of which 6,198 are Medicare beds. Currently, there is an 87% occupancy rate for nursing home beds. There are also 154 licensed Assisted Living Centers in South Dakota. There are 3,108 beds for seniors provided by assisted living centers, of which approximately 85% are occupied. The state pays for assisted living for qualified individuals in those licensed facilities that agree to accept payment. Finally, the inventory reports that 67 residential living centers are registered with the state. They provide over 1,500 beds. Residential living centers are not required to be

licensed. These living centers may admit and retain persons who do not require more than meals, room, and daily living services.

Home health care agencies, hospitals and facilities refer individuals to Adult Services and Aging for information or possible placement options upon discharge from their current health facility. Possible scenarios include extended supportive care following surgery or the general need for increased supervision and assistance with activities of daily living. This may include the need for an assisted living setting for their living arrangement.

ASA has reported a decrease in the number of cases over recent years, which may be due to the elderly population living longer, higher quality health care, a more affluent elderly population, or many other factors. However, the lack of available services in rural communities across the state, coupled with unwillingness on the part of some elderly to move to areas that are more adequately served, may also explain the decrease in demand. Due to the decreased demand, there is currently no waiting list to receive services. ASA is aware of a few individuals that are planning to sell their house and move into an apartment. Although these persons are currently not ready to leave their own homes, they are preparing for long term senior housing.

1. Homeowners Age 55 and Over

The 2000 Census reported that 76.3% (80,356) of householders age 55 and over in South Dakota were homeowners. Among persons age 55 and over, the highest rate of homeownership was among persons age 55 to 64 at 81.6% (29,587). The high rate of homeownership by the older population in South Dakota indicates the potential need for assistance to maintain their units and to allow them to continue living independently. This is particularly the case for households who are cost burdened. The 2000 Census reported that 8.1% (6,501) of owner households age 55 and over in South Dakota were cost burdened, paying 30 percent or more of their gross income on housing. Among all homeowners in South Dakota in 2000, 6.9% were cost burdened. Ellsworth Air Force Base had the lowest percentage of homeowners over age 55 with 47.1% (8). Buffalo and Shannon counties also had lower rates of homeownership for persons over age 55. The Crow Creek reservation had the highest percentage of homeowners age 55 and over that were cost burdened at 52.7% (48), followed by Buffalo County at 40.8% (42). The highest rate of cost burdened homeowners in South Dakota was persons age 75 and older at 10.6% (2,545).

Older homeowners, as with all homeowners, need to be able to ensure the long-term preservation of their housing unit in addition to having funds available for emergency repairs. Elderly homeowners occupying older housing units require weatherization to improve energy efficiency and reduce overhead costs. As persons age, adaptive modifications become necessary to allow the homeowner to continue residing in their unit. Low income aging homeowners may need funding assistance for housing rehabilitation and completion of adaptive modifications. Similarly, older owners on limited and fixed incomes need assistance with unexpected emergency repairs. Older homeowners are often eventually in need of services that allow them to age in place and remain living independently. Support services include, but are not limited to, home health care and personal care, meals, and transportation. Reverse mortgages may provide funds to assist homeowners with maintenance and support services. These mortgages allow the homeowner to access their equity while remaining in the unit. These age-restricted communities

usually provide recreation and maintenance services. However, these communities do not include support services that are associated with assisted living. Tables 8.6 and 8.7 highlight characteristics of elderly homeowners in South Dakota.

Table 8.6 South Dakota Owners Age 55 and Over - 2000

	Households 55+		Owners						Cost Burdened Owners						
			Age 55-64		Age 65-74		Age 75+		% of Owners 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Owners	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
South Dakota	105,380	76.3%	29,587	81.6%	26,786	80.9%	23,983	66.6%	8.1%	2,242	7.6%	1,714	6.4%	2,545	10.6%
Aurora	555	83.4%	156	89.1%	156	86.7%	151	75.5%	14.9%	30	19.2%	14	9.0%	25	16.6%
Beadle	3,087	74.0%	749	81.2%	780	79.7%	755	63.7%	7.7%	33	4.4%	60	7.7%	83	11.0%
Bennett	427	72.1%	113	67.3%	115	79.9%	80	69.6%	16.9%	19	16.8%	13	11.3%	20	25.0%
Bon Homme	1,293	81.1%	306	86.4%	346	85.9%	396	73.9%	9.6%	25	8.2%	25	7.2%	51	12.9%
Brookings	3,033	74.9%	908	84.6%	697	79.5%	667	61.6%	4.7%	30	3.3%	29	4.2%	48	7.2%
Brown	5,471	72.8%	1,497	81.1%	1,288	78.2%	1,198	60.6%	7.5%	134	9.0%	83	6.4%	82	6.8%
Brule	842	78.9%	218	83.2%	205	82.3%	241	72.8%	10.4%	13	6.0%	20	9.8%	36	14.9%
Buffalo	178	57.9%	46	52.9%	26	54.2%	31	72.1%	40.8%	19	41.3%	12	46.2%	11	35.5%
Butte	1,366	78.2%	388	82.0%	366	80.6%	314	71.5%	9.2%	44	11.3%	18	4.9%	36	11.5%
Campbell	386	86.3%	112	91.1%	108	90.8%	113	78.5%	21.0%	16	14.3%	21	19.4%	33	29.2%
Charles Mix	1,558	75.6%	395	77.6%	407	81.6%	376	68.4%	18.9%	67	17.0%	60	14.7%	96	25.5%
Clark	802	81.7%	197	88.3%	225	84.6%	233	74.4%	10.5%	15	7.6%	19	8.4%	35	15.0%
Clay	1,288	78.3%	383	84.0%	326	81.7%	300	69.3%	5.1%	13	3.4%	20	6.1%	18	6.0%
Codington	3,538	76.0%	1,004	84.1%	860	80.8%	825	64.5%	5.2%	60	6.0%	14	1.6%	65	7.9%
Corson	512	68.8%	134	67.7%	132	71.4%	86	66.7%	24.4%	24	17.9%	39	29.5%	23	26.7%
Custer	1,317	84.7%	490	89.1%	378	87.7%	247	73.5%	6.3%	30	6.1%	12	3.2%	28	11.3%
Davison	2,837	66.5%	670	78.0%	641	71.8%	577	53.2%	4.8%	44	6.6%	12	1.9%	35	6.1%
Day	1,304	78.5%	304	85.2%	344	84.1%	376	69.9%	9.9%	36	11.8%	16	4.7%	49	13.0%
Deuel	857	82.4%	231	89.9%	254	87.0%	221	71.8%	9.2%	21	9.1%	15	5.9%	29	13.1%
Dewey	641	66.9%	162	62.5%	152	64.7%	115	78.2%	21.9%	36	22.2%	40	26.3%	18	15.7%
Douglas	637	83.8%	158	88.8%	179	90.9%	197	75.2%	14.4%	19	12.0%	22	12.3%	36	18.3%
Edmunds	830	83.5%	241	92.0%	239	86.0%	213	73.4%	13.0%	33	13.7%	25	10.5%	32	15.0%
Fall River	1,528	73.8%	397	74.1%	389	76.0%	341	71.0%	10.0%	43	10.8%	12	3.1%	58	17.0%
Faulk	527	86.3%	128	84.8%	158	88.8%	169	85.4%	9.9%	15	11.7%	18	11.4%	12	7.1%
Grant	1,365	76.8%	380	88.2%	333	81.4%	335	63.8%	9.7%	37	9.7%	28	8.4%	37	11.0%
Gregory	1,078	79.5%	239	85.1%	275	85.4%	343	72.2%	16.2%	31	13.0%	38	13.8%	70	20.4%
Haakon	359	83.8%	104	88.1%	84	89.4%	113	76.9%	17.3%	13	12.5%	7	8.3%	32	28.3%
Hamlin	899	87.0%	252	90.3%	241	90.9%	289	81.4%	8.2%	17	6.7%	11	4.6%	36	12.5%
Hand	799	77.7%	178	84.4%	244	85.6%	199	65.7%	10.0%	18	10.1%	20	8.2%	24	12.1%
Hanson	475	85.1%	149	90.3%	135	88.2%	120	76.4%	10.6%	12	8.1%	11	8.1%	20	16.7%
Harding	207	84.1%	57	80.3%	55	90.2%	62	82.7%	23.6%	12	21.1%	20	36.4%	9	14.5%
Hughes	2,247	70.0%	681	78.7%	536	76.5%	356	52.3%	5.4%	50	7.3%	13	2.4%	22	6.2%
Hutchinson	1,669	81.2%	359	88.9%	469	88.5%	527	71.7%	10.1%	44	12.3%	30	6.4%	63	12.0%
Hyde	342	82.2%	80	78.4%	99	88.4%	102	79.7%	14.2%	15	18.8%	13	13.1%	12	11.8%
Jackson	377	71.9%	92	64.8%	94	79.0%	85	73.3%	16.2%	18	19.6%	18	19.1%	8	9.4%
Jerauld	511	77.3%	117	88.6%	128	85.3%	150	65.5%	9.9%	19	16.2%	16	12.5%	4	2.7%
Jones	224	81.3%	59	89.4%	68	86.1%	55	69.6%	4.9%	2	3.4%	0	0.0%	7	12.7%
Kingsbury	1,187	76.5%	272	86.9%	321	84.0%	315	64.0%	8.9%	25	9.2%	27	8.4%	29	9.2%
Lake	1,734	79.0%	451	84.8%	456	85.2%	463	69.4%	6.0%	19	4.2%	20	4.4%	43	9.3%
Lawrence	3,228	72.2%	917	80.6%	808	78.9%	605	56.8%	10.4%	114	12.4%	69	8.5%	59	9.8%
Lincoln	2,533	79.7%	861	89.0%	594	84.3%	565	65.6%	5.0%	23	2.7%	32	5.4%	45	8.0%
Lyman	564	83.9%	169	82.0%	163	88.1%	141	81.5%	14.8%	27	16.0%	19	11.7%	24	17.0%
McCook	966	79.8%	245	90.4%	264	83.0%	262	69.5%	7.8%	24	9.8%	10	3.8%	26	9.9%
McPherson	731	83.6%	180	93.3%	222	91.4%	209	70.8%	20.5%	38	21.1%	28	12.6%	59	28.2%
Marshall	898	79.8%	238	87.2%	231	84.0%	248	70.9%	14.1%	31	13.0%	19	8.2%	51	20.6%
Meade	2,635	81.0%	917	86.3%	686	81.6%	532	72.7%	4.3%	51	5.6%	21	3.1%	19	3.6%
Mellette	261	77.8%	62	72.1%	72	78.3%	69	83.1%	20.7%	18	29.0%	8	11.1%	16	23.2%
Miner	591	81.9%	128	87.7%	154	87.0%	202	75.4%	8.9%	14	10.9%	8	5.2%	21	10.4%
Minnehaha	16,862	73.0%	5,015	79.0%	4,057	77.4%	3,237	61.4%	4.0%	163	3.3%	152	3.7%	180	5.6%
Moody	979	79.0%	284	85.3%	217	84.1%	272	70.1%	7.8%	18	6.3%	10	4.6%	32	11.8%

Table 8.6 South Dakota Owners Age 55 and Over – 2000 (continued)

County	Households 55+		Owners						Cost Burdened Owners						
			Age 55-64		Age 65-74		Age 75+		% of Owners 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Owners	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
Pennington	11,028	77.3%	3,458	80.6%	2,942	81.3%	2,122	68.0%	3.5%	124	3.6%	74	2.5%	97	4.6%
Perkins	708	80.1%	156	82.1%	177	81.9%	234	77.5%	10.8%	15	9.6%	16	9.0%	30	12.8%
Potter	605	82.3%	166	89.7%	159	86.4%	173	73.3%	7.6%	8	4.8%	11	6.9%	19	11.0%
Roberts	1,626	76.1%	428	75.9%	436	83.4%	373	69.2%	12.3%	50	11.7%	52	11.9%	50	13.4%
Sanborn	464	81.0%	115	86.5%	143	83.6%	118	73.8%	12.5%	6	5.2%	18	12.6%	23	19.5%
Shannon	800	58.1%	237	59.1%	145	55.6%	83	60.1%	35.7%	72	30.4%	28	19.3%	66	79.5%
Spink	1,298	76.7%	316	85.9%	356	83.6%	324	64.3%	6.6%	21	6.6%	22	6.2%	23	7.1%
Stanley	390	81.5%	141	78.8%	108	88.5%	69	77.5%	10.7%	18	12.8%	7	6.5%	9	13.0%
Sully	284	84.5%	91	85.8%	76	88.4%	73	79.3%	11.7%	15	16.5%	5	6.6%	8	11.0%
Todd	671	63.0%	179	58.5%	146	64.3%	98	71.0%	27.9%	46	25.7%	29	19.9%	43	43.9%
Tripp	1,185	80.1%	300	85.7%	308	84.4%	341	72.6%	18.2%	64	21.3%	29	9.4%	80	23.5%
Turner	1,557	81.6%	376	87.0%	433	88.0%	461	72.8%	9.0%	25	6.6%	37	8.5%	52	11.3%
Union	1,750	79.8%	523	82.6%	436	83.5%	438	73.6%	7.9%	22	4.2%	25	5.7%	64	14.6%
Walworth	1,226	77.3%	307	80.8%	346	84.2%	295	67.8%	8.5%	14	4.6%	44	12.7%	23	7.8%
Yankton	3,014	74.5%	845	81.9%	741	79.7%	659	62.6%	5.1%	33	3.9%	42	5.7%	39	5.9%
Ziebach	239	74.1%	76	71.0%	57	69.5%	44	88.0%	32.2%	37	48.7%	8	14.0%	12	27.3%

source: US Bureau of the Census

Table 8.7 South Dakota Owners Age 55 and Over - 2000

	Households 55+		Owners							Cost Burdened Owners					
			Age 55-64		Age 65-74		Age 75+		% of Owners 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Owners	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
Aberdeen	3,937	66.8%	934	76.0%	839	73.1%	855	54.8%	7.5%	78	8.4%	63	7.5%	57	6.7%
Belle Fourche	737	72.0%	169	75.4%	190	76.0%	172	65.4%	3.8%	20	11.8%	0	0.0%	0	0.0%
Black Hawk	173	94.2%	89	91.8%	42	97.7%	32	97.0%	10.4%	9	10.1%	0	0.0%	8	25.0%
Brookings	1,750	65.7%	446	77.4%	349	71.4%	354	51.7%	2.6%	9	2.0%	8	2.3%	13	3.7%
Deadwood	261	60.9%	49	55.1%	63	66.3%	47	61.0%	6.9%	0	0.0%	0	0.0%	11	23.4%
Ellsworth AFB	17	47.1%	6	50.0%	2	40.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0	0.0%
Huron	2,267	69.3%	485	77.2%	532	76.3%	554	58.8%	6.4%	12	2.5%	27	5.1%	62	11.2%
Lead	430	78.4%	120	82.2%	130	83.3%	87	68.0%	18.1%	23	19.2%	25	19.2%	13	14.9%
Madison	1,044	70.9%	187	73.9%	251	80.4%	302	63.0%	4.3%	8	4.3%	0	0.0%	24	7.9%
Mitchell	2,335	62.0%	482	74.2%	490	67.4%	476	49.7%	4.6%	31	6.4%	6	1.2%	30	6.3%
Pierre	1,900	67.8%	555	77.0%	432	74.0%	301	50.6%	2.5%	24	4.3%	0	0.0%	8	2.7%
Rapid City	7,926	72.4%	2,131	75.9%	2,000	77.5%	1,607	63.4%	2.4%	45	2.1%	35	1.8%	60	3.7%
Rapid Valley	510	93.5%	240	94.1%	161	91.5%	76	96.2%	4.8%	12	5.0%	6	3.7%	5	6.6%
Sioux Falls	14,251	70.6%	4,008	76.1%	3,350	75.3%	2,702	59.5%	3.8%	124	3.1%	115	3.4%	140	5.2%
Spearfish	1,333	55.0%	248	70.1%	242	65.1%	243	40.0%	7.8%	30	12.1%	6	2.5%	21	8.6%
Sturgis	1,159	67.6%	257	75.6%	263	67.8%	264	61.3%	3.6%	21	8.2%	0	0.0%	7	2.7%
Vermillion	816	73.5%	226	81.3%	192	77.4%	182	62.8%	4.3%	7	3.1%	13	6.8%	6	3.3%
Watertown	2,855	72.0%	716	80.0%	656	77.4%	683	61.4%	4.3%	33	4.6%	10	1.5%	45	6.6%
Yankton	2,122	68.4%	492	75.9%	475	75.0%	484	57.6%	4.5%	21	4.3%	23	4.8%	21	4.3%

source: US Bureau of the Census

2. Renters Age 55 and Over

The 2000 Census reported that 23.7% (25,024) of householders age 55 and over in South Dakota were renter-occupied. Among persons age 55 and over, the highest rate of renter households was persons age 75 and older at 33.4% (12,002). The high rate of renter households by the older population in South Dakota indicates the potential for need of supportive services to assist seniors so that they may continue to live in their units independently. The 2000 Census reported that 25.0% (6,268) of renter households age 55 and over in South Dakota were cost burdened, paying 30 percent or more of their gross income on housing. Buffalo County had the highest percentage of renters over age 55 with 42.1% (75), as well as a high percentage of renters age 55 and over that were cost burdened at 70.7% (53). Crow Creek Reservation had the highest percentage of renters over age 55 that were cost burdened at 71.4% (55). Tables 8.8 and 8.9 highlight characteristics of elderly renters in South Dakota.

Table 8.8 South Dakota Renters Age 55 and Over - 2000

County	Households 55+		Renters						Cost Burdened Renters						
			Age 55-64		Age 65-74		Age 75+		% of Renters 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Renters	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
South Dakota	105,380	23.7%	6,680	18.4%	6,342	19.1%	12,002	33.4%	25.0%	1,709	25.6%	1,467	23.1%	3,092	25.8%
Aurora	555	16.6%	19	10.9%	24	13.3%	49	24.5%	17.4%	0	0.0%	5	20.8%	11	22.4%
Beadle	3,087	26.0%	173	18.8%	199	20.3%	431	36.3%	30.5%	58	33.5%	60	30.2%	127	29.5%
Bennett	427	27.9%	55	32.7%	29	20.1%	35	30.4%	53.8%	29	52.7%	20	69.0%	15	42.9%
Bon Homme	1,293	18.9%	48	13.6%	57	14.1%	140	26.1%	33.5%	12	25.0%	12	21.1%	58	41.4%
Brookings	3,033	25.1%	165	15.4%	180	20.5%	416	38.4%	19.3%	13	7.9%	48	26.7%	86	20.7%
Brown	5,471	27.2%	349	18.9%	359	21.8%	780	39.4%	20.5%	63	18.1%	34	9.5%	208	26.7%
Brule	842	21.1%	44	16.8%	44	17.7%	90	27.2%	20.2%	9	20.5%	4	9.1%	23	25.6%
Buffalo	178	42.1%	41	47.1%	22	45.8%	12	27.9%	70.7%	32	78.0%	17	77.3%	4	33.3%
Butte	1,366	21.8%	85	18.0%	88	19.4%	125	28.5%	30.2%	13	15.3%	31	35.2%	46	36.8%
Campbell	386	13.7%	11	8.9%	11	9.2%	31	21.5%	20.8%	2	18.2%	0	0.0%	9	29.0%
Charles Mix	1,558	24.4%	114	22.4%	92	18.4%	174	31.6%	35.3%	35	30.7%	29	31.5%	70	40.2%
Clark	802	18.3%	26	11.7%	41	15.4%	80	25.6%	31.3%	9	34.6%	11	26.8%	26	32.5%
Clay	1,288	21.7%	73	16.0%	73	18.3%	133	30.7%	35.1%	16	21.9%	27	37.0%	55	41.4%
Codington	3,538	24.0%	190	15.9%	204	19.2%	455	35.5%	26.6%	54	28.4%	39	19.1%	133	29.2%
Corson	512	31.3%	64	32.3%	53	28.6%	43	33.3%	54.4%	29	45.3%	29	54.7%	29	67.4%
Custer	1,317	15.3%	60	10.9%	53	12.3%	89	26.5%	29.2%	26	43.3%	15	28.3%	18	20.2%
Davison	2,837	33.5%	189	22.0%	252	28.2%	508	46.8%	27.7%	62	32.8%	40	15.9%	161	31.7%
Day	1,304	21.5%	53	14.8%	65	15.9%	162	30.1%	30.0%	20	37.7%	32	49.2%	32	19.8%
Deuel	857	17.6%	26	10.1%	38	13.0%	87	28.2%	31.8%	5	19.2%	15	39.5%	28	32.2%
Dewey	641	33.1%	97	37.5%	83	35.3%	32	21.8%	53.3%	42	43.3%	53	63.9%	18	56.3%
Douglas	637	16.2%	20	11.2%	18	9.1%	65	24.8%	35.9%	2	10.0%	2	11.1%	33	50.8%
Edmunds	830	16.5%	21	8.0%	39	14.0%	77	26.6%	26.3%	2	9.5%	6	15.4%	28	36.4%
Fall River	1,528	26.2%	139	25.9%	123	24.0%	139	29.0%	29.9%	64	46.0%	21	17.1%	35	25.2%
Faulk	527	13.7%	23	15.2%	20	11.2%	29	14.6%	29.2%	8	34.8%	0	0.0%	13	44.8%
Grant	1,365	23.2%	51	11.8%	76	18.6%	190	36.2%	22.4%	16	31.4%	12	15.8%	43	22.6%
Gregory	1,078	20.5%	42	14.9%	47	14.6%	132	27.8%	38.9%	10	23.8%	26	55.3%	50	37.9%
Haakon	359	16.2%	14	11.9%	10	10.6%	34	23.1%	17.2%	2	14.3%	0	0.0%	8	23.5%
Hamlin	899	13.0%	27	9.7%	24	9.1%	66	18.6%	20.5%	6	22.2%	3	12.5%	15	22.7%
Hand	799	22.3%	33	15.6%	41	14.4%	104	34.3%	25.3%	6	18.2%	13	31.7%	26	25.0%
Hanson	475	14.9%	16	9.7%	18	11.8%	37	23.6%	29.6%	2	12.5%	4	22.2%	15	40.5%
Harding	207	15.9%	14	19.7%	6	9.8%	13	17.3%	27.3%	2	14.3%	0	0.0%	7	53.8%
Hughes	2,247	30.0%	184	21.3%	165	23.5%	325	47.7%	20.0%	29	15.8%	22	13.3%	84	25.8%
Hutchinson	1,669	18.8%	45	11.1%	61	11.5%	208	28.3%	26.1%	12	26.7%	15	24.6%	55	26.4%
Hyde	342	17.8%	22	21.6%	13	11.6%	26	20.3%	45.9%	8	36.4%	8	61.5%	12	46.2%
Jackson	377	28.1%	50	35.2%	25	21.0%	31	26.7%	51.9%	19	38.0%	21	84.0%	15	48.4%
Jerauld	511	22.7%	15	11.4%	22	14.7%	79	34.5%	31.9%	12	80.0%	4	18.2%	21	26.6%
Jones	224	18.8%	7	10.6%	11	13.9%	24	30.4%	9.5%	0	0.0%	0	0.0%	4	16.7%
Kingsbury	1,187	23.5%	41	13.1%	61	16.0%	177	36.0%	26.5%	11	26.8%	26	42.6%	37	20.9%
Lake	1,734	21.0%	81	15.2%	79	14.8%	204	30.6%	19.2%	14	17.3%	13	16.5%	43	21.1%
Lawrence	3,228	27.8%	221	19.4%	216	21.1%	461	43.2%	16.4%	40	18.1%	35	16.2%	72	15.6%
Lincoln	2,533	20.3%	106	11.0%	111	15.7%	296	34.4%	20.7%	24	22.6%	7	6.3%	75	25.3%
Lyman	564	16.1%	37	18.0%	22	11.9%	32	18.5%	33.0%	18	48.6%	3	13.6%	9	28.1%
McCook	966	20.2%	26	9.6%	54	17.0%	115	30.5%	24.1%	7	26.9%	12	22.2%	28	24.3%
McPherson	731	16.4%	13	6.7%	21	8.6%	86	29.2%	44.2%	2	15.4%	12	57.1%	39	45.3%
Marshall	898	20.2%	35	12.8%	44	16.0%	102	29.1%	20.4%	2	5.7%	5	11.4%	30	29.4%
Meade	2,635	19.0%	145	13.7%	155	18.4%	200	27.3%	21.4%	43	29.7%	43	27.7%	21	10.5%
Mellette	261	22.2%	24	27.9%	20	21.7%	14	16.9%	37.9%	10	41.7%	10	50.0%	2	14.3%
Miner	591	18.1%	18	12.3%	23	13.0%	66	24.6%	38.3%	0	0.0%	8	34.8%	33	50.0%

Table 8.8 South Dakota Renters Age 55 and Over – 2000 (continued)

County	Households 55+		Renters						Cost Burdened Renters						
			Age 55-64		Age 65-74		Age 75+		% of Renters 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Renters	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
Minnehaha	16,862	27.0%	1,337	21.0%	1,183	22.6%	2,033	38.6%	17.3%	216	16.2%	229	19.4%	343	16.9%
Moody	979	21.0%	49	14.7%	41	15.9%	116	29.9%	28.2%	23	46.9%	7	17.1%	28	24.1%
Pennington	11,028	22.7%	832	19.4%	675	18.7%	999	32.0%	25.1%	266	32.0%	119	17.6%	243	24.3%
Perkins	708	19.9%	34	17.9%	39	18.1%	68	22.5%	31.2%	8	23.5%	7	17.9%	29	42.6%
Potter	605	17.7%	19	10.3%	25	13.6%	63	26.7%	21.5%	3	15.8%	8	32.0%	12	19.0%
Roberts	1,626	23.9%	136	24.1%	87	16.6%	166	30.8%	36.0%	53	39.0%	22	25.3%	65	39.2%
Sanborn	464	19.0%	18	13.5%	28	16.4%	42	26.3%	21.6%	2	11.1%	6	21.4%	11	26.2%
Shannon	800	41.9%	164	40.9%	116	44.4%	55	39.9%	40.9%	50	30.5%	48	41.4%	39	70.9%
Spink	1,298	23.3%	52	14.1%	70	16.4%	180	35.7%	16.9%	7	13.5%	27	38.6%	17	9.4%
Stanley	390	18.5%	38	21.2%	14	11.5%	20	22.5%	19.4%	2	5.3%	4	28.6%	8	40.0%
Sully	284	15.5%	15	14.2%	10	11.6%	19	20.7%	27.3%	0	0.0%	3	30.0%	9	47.4%
Todd	671	37.0%	127	41.5%	81	35.7%	40	29.0%	41.5%	60	47.2%	33	40.7%	10	25.0%
Tripp	1,185	19.9%	50	14.3%	57	15.6%	129	27.4%	36.0%	9	18.0%	19	33.3%	57	44.2%
Turner	1,557	18.4%	56	13.0%	59	12.0%	172	27.2%	25.1%	12	21.4%	6	10.2%	54	31.4%
Union	1,750	20.2%	110	17.4%	86	16.5%	157	26.4%	23.8%	23	20.9%	16	18.6%	45	28.7%
Walworth	1,226	22.7%	73	19.2%	65	15.8%	140	32.2%	33.8%	24	32.9%	21	32.3%	49	35.0%
Yankton	3,014	25.5%	187	18.1%	189	20.3%	393	37.4%	15.6%	39	20.9%	27	14.3%	54	13.7%
Ziebach	239	25.9%	31	29.0%	25	30.5%	6	12.0%	50.0%	12	38.7%	13	52.0%	6	100.0%

source: US Bureau of the Census

Table 8.9 South Dakota Renters Age 55 and Over - 2000

	Households 55+		Renters						Cost Burdened Renters						
			Age 55-64		Age 65-74		Age 75+		% of Renters 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Renters	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
Aberdeen	3,937	33.2%	295	24.0%	308	26.9%	706	45.2%	19.6%	45	15.3%	32	10.4%	180	25.5%
Belle Fourche	737	28.0%	55	24.6%	60	24.0%	91	34.6%	32.0%	10	18.2%	21	35.0%	35	38.5%
Black Hawk	173	5.8%	8	8.2%	1	2.3%	1	3.0%	0.0%	0	0.0%	0	0.0%	0	0.0%
Brookings	1,750	34.3%	130	22.6%	140	28.6%	331	48.3%	16.1%	0	0.0%	36	25.7%	61	18.4%
Deadwood	261	39.1%	40	44.9%	32	33.7%	30	39.0%	13.7%	4	10.0%	10	31.3%	0	0.0%
Ellsworth AFB	17	52.9%	6	50.0%	3	60.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0	0.0%
Huron	2,267	30.7%	143	22.8%	165	23.7%	388	41.2%	31.5%	52	36.4%	50	30.3%	117	30.2%
Lead	430	21.6%	26	17.8%	26	16.7%	41	32.0%	18.3%	10	38.5%	0	0.0%	7	17.1%
Madison	1,044	29.1%	66	26.1%	61	19.6%	177	37.0%	17.1%	7	10.6%	8	13.1%	37	20.9%
Mitchell	2,335	38.0%	168	25.8%	237	32.6%	482	50.3%	28.1%	60	35.7%	38	16.0%	151	31.3%
Pierre	1,900	32.2%	166	23.0%	152	26.0%	294	49.4%	19.3%	26	15.7%	22	14.5%	70	23.8%
Rapid City	7,926	27.6%	677	24.1%	582	22.5%	929	36.6%	25.7%	240	35.5%	102	17.5%	221	23.8%
Rapid Valley	510	6.5%	15	5.9%	15	8.5%	3	3.8%	36.4%	12	80.0%	0	0.0%	0	0.0%
Sioux Falls	14,251	29.4%	1,256	23.9%	1,098	24.7%	1,837	40.5%	17.2%	212	16.9%	213	19.4%	296	16.1%
Spearfish	1,333	45.0%	106	29.9%	130	34.9%	364	60.0%	18.0%	24	22.6%	22	16.9%	62	17.0%
Sturgis	1,159	32.4%	83	24.4%	125	32.2%	167	38.7%	24.8%	39	47.0%	38	30.4%	16	9.6%
Vermillion	816	26.5%	52	18.7%	56	22.6%	108	37.2%	39.4%	10	19.2%	27	48.2%	48	44.4%
Watertown	2,855	28.0%	179	20.0%	192	22.6%	429	38.6%	27.0%	54	30.2%	39	20.3%	123	28.7%
Yankton	2,122	31.6%	156	24.1%	158	25.0%	357	42.4%	15.2%	37	23.7%	27	17.1%	38	10.6%

source: US Bureau of the Census

J. Hispanic Population

According to the 2000 Census, the Hispanic population in South Dakota made up 1.4% of the total population (10,903 persons). Between 1990 and 2000, the number of Hispanic persons rose by 107.6% (from 5,252 to 10,903).

The defined geographic areas with the largest percentage of persons of Hispanic origin include Ellsworth Air Force Base (7.1%, 300) and Belle Fourche (5.4%, 236), while Sioux Falls reported the greatest absolute number of Hispanics (2,898). The counties with the largest percentage of Hispanic individuals include Butte County (3.4%, 309) and Bennett County (3.2%, 114). Minnehaha County contained the largest number of Hispanic persons (3,087). The reservation with the largest percentage of Hispanics is the Yankton Reservation (2.5%, 164).

Although the statewide median household income was $35,282 in 2000, the median household income for Hispanic households was $29,844. The difference between median income levels in all households and Hispanic households was greatest in defined geographic areas (in Madison, Hispanic household median income was $9,583, while the median overall household median income was $30,434; while in Brookings, Hispanic household median income was $65,536, while the median overall household income was $31,266). Overall, there were 40 counties, 10 defined geographic areas, and 8 reservations where the Hispanic household median income was below $25,000.

In 2000, Hispanic households in South Dakota were larger than the average South Dakota household. The statewide average household size was 2.5 persons, whereas the Hispanic average household size was 3.1 persons. On the reservations, the average household size for all households was 3.46 persons and 3.64 persons for Hispanic households.

The percentage of Hispanic homeowners is lower than the percentage of homeownership for all South Dakota residents. The statewide percentage of households who own their own home is 68.2%, however only 42.6% of Hispanic households own their own homes. In general, Hispanic households are between 22-28% less likely to own their home; however, homeownership for all households, both Hispanic and non-Hispanic, was lower in the defined geographic areas.

K. Migrant Workers

South Dakota has a small migrant worker population, most of whom are of Hispanic descent. It is difficult to determine the exact number of migrant workers due to the transient nature of their employment, the lack of legal documentation, and the varying definitions of a migrant worker.

Although it is difficult to quantify, it is likely that there are over 10,000 Hispanic persons in the eastern region of South Dakota, and approximately 3,500 Hispanic persons in the western part of the state. It is estimated that 30% of the South Dakota Hispanic population does not have legal documentation. It is also probable that 85% of the South Dakota Hispanic population has participated in some form of migratory work throughout the last five years. The majority of Hispanic migrant workers come from Texas, the Rio Grande Valley, and more recently, Southern California.

Employment usually consists of farm labor and performing general tasks, dairy farming or egg production. Other forms of seasonal work include roofing and road construction. The Department of Labor and the USDA does not recognize packing or processing plant employment as migrant work.

Housing for migrant workers consists mainly of trailer homes, apartments, or large houses that are located near the work site. The houses have been converted to accommodate a large number of workers. The conditions of these housing sources are often inadequate, unsanitary and unsafe. Often, these dwellings were once vacant and condemned due to structural problems and the absence of public utilities. Occasionally, housing is provided by the employer or grower. However, more recently, this has meant that migrant workers must pay to live in unsuitable apartments, garages, trailers, or make-shift housing. Despite the prevalence of farm labor camps in surrounding states, they do not currently exist in South Dakota. There is a need for decent seasonal and year round housing located in proximity to the work site.

United Migrant Opportunity Service (UMOS) is a private, non-profit agency that provides a variety of services to migrant workers under the National Farmworkers Jobs Program, Section 167, funded by the Department of Labor. UMOS of South Dakota currently is under contract with the Department of Labor and the Department of Agriculture. The programs provided include monitoring, development, construction, technical assistance, rent smart, home buyer, and fair housing programs. Although the programs currently are not able to allocate funds toward job

training and emergency services, the USDA 514/516 program assists agencies in developing safe and sanitary housing.

The most pressing needs for the South Dakota migrant population is safe and sanitary housing as well as culturally sensitive agencies with experience with bi-lingual staff.

L. Youths

The South Dakota Department of Social Services administers the Independent Living Program through its Child Protection Services department. This program includes two transitional living programs, Stepping Stones and Volunteers of America, Dakotas. The youth population is reported as being at the greatest risk of becoming homeless. This population is vulnerable because public housing is very limited and youth often lack the resources to obtain and maintain an apartment. Many youths leaving foster care may become homeless and transitional and independent living programs are necessary. Child Protection Services provide funds for transitional living services, case management and housing for youths between the ages of 16 and 21.

The Stepping Stones is a joint program between Casey Family Programs and Behavior Management Systems. The program includes an independent living center, a residential component and educational supports. The Independent Living Experience involves youths living in apartments and being responsible for domestic tasks, including cooking and laundry; however, staff supervision is provided. The program includes one 4-plex apartment where the youths can stay for 3 to 6 months. The other residential option is scattered site housing.

The other Independent Living Program is run by a nonprofit organization called Volunteers of America, Dakotas that provides services to Sioux Falls and fourteen surrounding counties. This organization administers a Runaway Homeless and Youth program that provides housing and case management services to youths aged 16 to 21 who are currently without a healthy, stable, permanent home. The program was initiated in 1999 and currently serves 40 youths per year. Within this program, youths are housed temporarily in 9 efficiency apartments. They usually reside in these apartments for 4 to 5 months. Many clients initially move into the building and then transition to scattered site housing. Since Volunteers of America do not own other buildings, they provide a rent subsidy up to $100 per month. The rental assistance is determined by the number of hours the person works, and whether they attend school and group sessions. There is typically a waiting list of 8 to10 people who seek housing in the building.

According to the state license, the program can only provide 12 months of service, followed by 6 months of after care. There is a need for 24 months of care to supply the youths with all necessary services, including safe and affordable housing, case management, life skills education, interpersonal skills, education completion assistance, job preparation and health care. There is also a need for more services for youths over the age of 18 who decide to leave foster care. It is reported that that those youths who move from foster care at age 18 to independent living have a higher likelihood of needing support later.

In June 2003, the South Dakota Homeless Consortium conducted a gaps analysis as part of the State's Continuum of Care. A point-in-time inventory identified that there are 78 individual beds for youths.

M. Ethnic and Racial Groups with Disproportionate Needs

A review of the disproportionate needs among the racial and ethnic households in South Dakota was conducted. Such a review is necessary, as earlier examinations of housing needs for the state as a whole do not always accurately reflect minority households.

HUD regulations for Consolidated Plans define the existence of a disproportionate unmet housing need among racial or ethnic groups. This occurs when a particular group is experiencing the housing need at least ten percentage points higher than the percentage of all households in the category. To determine disproportionate unmet housing need, HUD developed data in association with the Census Bureau. The data allows unmet housing need to be evaluated based on household race and Hispanic-headed households in combination with household income. This enables determinations to be made as to whether or not the unmet housing need is greater among households of different racial or ethnic groups with the same income. This HUD data was developed using the 1990 Census and has not yet been formulated using the 2000 Census. While 2000 Census data can be used to look at housing problems based on household race and Hispanic households, it cannot be cross-referenced with household income. Therefore, disproportionate unmet housing needs in this document do not take into consideration differences based on household income levels.

Housing condition indicators by tenure, as referenced earlier, are used to consider disproportionate unmet housing need in South Dakota. These include overcrowding, a lack of complete plumbing, and cost burden. Age of structure by household race or Hispanic households was not reported in the 2000 Census, nor was units by tenure, by race or Hispanic households, for those with more than one person per room or the units lacking complete plumbing.

1. Overcrowding

The 2000 Census showed wide variations in overcrowding by household race and Hispanic households in South Dakota. The statewide overcrowding average was 3.0% (8,825) of all occupied housing units. Using the HUD standard of a ten percent difference for disproportionate housing need, four racial/ethnic household categories experienced disproportionate housing need in 2000:

- American Indian/Alaska Native households, with a 23.5% (3,618) overcrowding rate
- Asian/Pacific Islander households, with a 17.6% (232) overcrowding rate
- Households of some other race, with a 19.2% (170) overcrowding rate
- Hispanic-headed households, with a 14.1% (365) overcrowding rate

Further information on South Dakota's overcrowding rate by race and Hispanic ethnicity of householder is found in Tables 8.10 and 8.11.

Table 8.10 South Dakota Overcrowding by Race and Hispanic Ethnicity - 2000

County	White			African American			American Indian/Alaska Native			Asian/Pacific Islander		
	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded
South Dakota	268,953	4,502	1.7%	1,346	123	9.1%	15,406	3,618	23.5%	1,319	232	17.6%
Aurora	1,152	34	3.0%	-	-	*	4	-	0.0%	-	-	*
Beadle	7,033	108	1.5%	46	6	13.0%	45	11	24.4%	23	4	17.4%
Bennett	648	7	1.1%	6	-	0.0%	413	120	29.1%	-	-	*
Bon Homme	2,599	41	1.6%	8	-	0.0%	16	3	18.8%	-	-	*
Brookings	10,354	106	1.0%	23	6	26.1%	80	-	0.0%	146	23	15.8%
Brown	14,159	165	1.2%	40	-	0.0%	365	44	12.1%	38	-	0.0%
Brule	1,890	52	2.8%	-	-	*	99	6	6.1%	4	-	0.0%
Buffalo	129	7	5.4%	2	2	100.0%	374	82	21.9%	2	2	100.0%
Butte	3,445	82	2.4%	-	-	*	19	-	0.0%	9	9	100.0%
Campbell	720	6	0.8%	-	-	*	-	-	*	-	-	*
Charles Mix	2,607	41	1.6%	2	-	0.0%	693	156	22.5%	-	-	*
Clark	1,591	37	2.3%	-	-	*	2	-	0.0%	2	-	0.0%
Clay	4,594	31	0.7%	23	-	0.0%	138	-	0.0%	75	6	8.0%
Codington	10,086	119	1.2%	9	-	0.0%	136	-	0.0%	32	-	0.0%
Corson	668	19	2.8%	-	-	*	587	158	26.9%	4	-	0.0%
Custer	2,865	60	2.1%	-	-	*	55	-	0.0%	6	-	0.0%
Davison	7,441	154	2.1%	29	7	24.1%	93	23	24.7%	13	-	0.0%
Day	2,431	19	0.8%	-	-	*	126	14	11.1%	4	-	0.0%
Deuel	1,820	26	1.4%	2	-	0.0%	11	-	0.0%	-	-	*
Dewey	599	19	3.2%	5	-	0.0%	1,209	203	16.8%	16	8	50.0%
Douglas	1,310	39	3.0%	-	-	*	9	2	22.2%	-	-	*
Edmunds	1,681	34	2.0%	-	-	*	-	-	*	-	-	*
Fall River	2,922	79	2.7%	7	-	0.0%	146	22	15.1%	13	-	0.0%
Faulk	1,010	39	3.9%	-	-	*	4	-	0.0%	-	-	*
Grant	3,107	28	0.9%	-	-	*	7	-	0.0%	-	-	*
Gregory	1,911	26	1.4%	-	-	*	92	9	9.8%	2	-	0.0%
Haakon	846	16	1.9%	-	-	*	18	7	38.9%	4	2	50.0%
Hamlin	2,029	91	4.5%	2	-	0.0%	9	-	0.0%	-	-	*
Hand	1,535	15	1.0%	-	-	*	2	-	0.0%	-	-	*
Hanson	1,113	45	4.0%	-	-	*	-	-	*	2	-	0.0%
Harding	520	13	2.5%	-	-	*	5	-	0.0%	-	-	*
Hughes	6,137	96	1.6%	22	4	18.2%	262	49	18.7%	30	5	16.7%
Hutchinson	3,178	74	2.3%	-	-	*	8	-	0.0%	-	-	*
Hyde	646	2	0.3%	-	-	*	31	4	12.9%	-	-	*
Jackson	600	21	3.5%	-	-	*	301	119	39.5%	2	-	0.0%
Jerauld	984	28	2.8%	-	-	*	3	-	0.0%	-	-	*
Jones	491	2	0.4%	-	-	*	6	-	0.0%	-	-	*
Kingsbury	2,384	33	1.4%	-	-	*	13	-	0.0%	2	-	0.0%
Lake	4,278	18	0.4%	-	-	*	37	-	0.0%	14	-	0.0%
Lawrence	8,647	191	2.2%	8	-	0.0%	125	10	8.0%	28	-	0.0%
Lincoln	8,683	121	1.4%	33	-	0.0%	11	-	0.0%	27	9	33.3%
Lyman	1,049	18	1.7%	2	-	0.0%	324	101	31.2%	5	-	0.0%
McCook	2,191	50	2.3%	-	-	*	6	2	33.3%	-	-	*
McPherson	1,227	14	1.1%	-	-	*	-	-	*	-	-	*
Marshall	1,742	20	1.1%	-	-	*	86	17	19.8%	-	-	*
Meade	8,368	194	2.3%	101	-	0.0%	155	1	0.6%	12	4	33.3%
Mellette	400	11	2.8%	-	-	*	279	48	17.2%	3	-	0.0%
Miner	1,205	8	0.7%	3	-	0.0%	-	-	*	1	-	0.0%
Minnehaha	55,423	870	1.6%	670	86	12.8%	637	87	13.7%	398	94	23.6%
Moody	2,221	30	1.4%	4	-	0.0%	238	21	8.8%	13	7	53.8%
Pennington	31,500	597	1.9%	238	12	5.0%	1,890	336	17.8%	248	45	18.1%
Perkins	1,397	21	1.5%	2	-	0.0%	20	3	15.0%	3	-	0.0%
Potter	1,138	14	1.2%	-	-	*	2	0	0.0%	2	-	0.0%
Roberts	2,851	27	0.9%	4	-	0.0%	787	125	15.9%	11	-	0.0%
Sanborn	1,037	19	1.8%	-	-	*	4	2	50.0%	2	-	0.0%
Shannon	191	28	14.7%	-	-	*	2,547	1,050	41.2%	22	-	0.0%
Spink	2,817	65	2.3%	2	-	0.0%	14	6	42.9%	-	-	*
Stanley	1,056	18	1.7%	2	-	0.0%	37	2	5.4%	2	-	0.0%
Sully	625	9	1.4%	-	-	*	2	0	0.0%	-	-	*
Todd	487	4	0.8%	-	-	*	1,885	553	29.3%	14	-	0.0%

Table 8.10 South Dakota Overcrowding by Race and Hispanic Ethnicity – 2000 (continued)

County	White			African American			American Indian/Alaska Native			Asian/Pacific Islander		
	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded
Tripp	2,374	56	2.4%	-	-	*	146	55	37.7%	7	-	0.0%
Turner	3,493	15	0.4%	-	-	*	7	-	0.0%	2	-	0.0%
Union	4,822	43	0.9%	16	-	0.0%	20	-	0.0%	60	6	10.0%
Walworth	2,279	60	2.6%	-	-	*	205	46	22.4%	6	-	0.0%
Yankton	7,935	163	2.1%	35	-	0.0%	119	11	9.2%	6	6	100.0%
Ziebach	282	4	1.4%	-	-	*	442	110	24.9%	4	2	50.0%

source: U.S. Bureau of the Census

* - No households with the designated racial or ethnic identity exist in this county. Therefore, dividing by zero is not possible.

Table 8.11 South Dakota Overcrowding by Race and Hispanic Ethnicity - 2000

County	Other Race			Two or More Races			Total Households			Hispanic Origin, Any Race		
	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded
South Dakota	884	170	19.2%	2,337	180	7.7%	290,245	8,825	3.0%	2,596	365	14.1%
Aurora	6	2	33.3%	3	3	100.0%	1,165	39	3.3%	14	7	50.0%
Beadle	22	-	0.0%	41	-	0.0%	7,210	129	1.8%	28	-	0.0%
Bennett	-	-	*	56	6	10.7%	1,123	133	11.8%	18	-	0.0%
Bon Homme	5	-	0.0%	7	-	0.0%	2,635	44	1.7%	9	-	0.0%
Brookings	20	2	10.0%	42	4	9.5%	10,665	141	1.3%	35	4	11.4%
Brown	15	-	0.0%	21	-	0.0%	14,638	209	1.4%	35	-	0.0%
Brule	-	-	*	5	-	0.0%	1,998	58	2.9%	-	-	*
Buffalo	-	-	*	19	-	0.0%	526	93	17.7%	5	2	40.0%
Butte	33	-	0.0%	10	-	0.0%	3,516	91	2.6%	109	-	0.0%
Campbell	-	-	*	5	-	0.0%	725	6	0.8%	-	-	*
Charles Mix	18	7	38.9%	23	2	8.7%	3,343	206	6.2%	36	14	38.9%
Clark	3	-	0.0%	-	-	*	1,598	37	2.3%	5	-	0.0%
Clay	7	-	0.0%	41	-	0.0%	4,878	37	0.8%	40	-	0.0%
Codington	43	15	34.9%	51	-	0.0%	10,357	134	1.3%	82	15	18.3%
Corson	1	-	0.0%	11	-	0.0%	1,271	177	13.9%	19	3	15.8%
Custer	9	-	0.0%	35	-	0.0%	2,970	60	2.0%	22	-	0.0%
Davison	7	7	100.0%	2	2	100.0%	7,585	193	2.5%	17	9	52.9%
Day	-	-	*	25	3	12.0%	2,586	36	1.4%	2	-	0.0%
Deuel	4	-	0.0%	6	-	0.0%	1,843	26	1.4%	8	4	50.0%
Dewey	-	-	*	34	17	50.0%	1,863	247	13.3%	10	-	0.0%
Douglas	-	-	*	2	-	0.0%	1,321	41	3.1%	6	-	0.0%
Edmunds	-	-	*	-	-	*	1,681	34	2.0%	8	-	0.0%
Fall River	-	-	*	39	-	0.0%	3,127	101	3.2%	27	-	0.0%
Faulk	-	-	*	-	-	*	1,014	39	3.8%	2	-	0.0%
Grant	2	-	0.0%	-	-	*	3,116	28	0.9%	11	-	0.0%
Gregory	-	-	*	17	-	0.0%	2,022	35	1.7%	6	-	0.0%
Haakon	-	-	*	2	-	0.0%	870	25	2.9%	3	-	0.0%
Hamlin	3	-	0.0%	5	-	0.0%	2,048	91	4.4%	10	-	0.0%
Hand	-	-	*	6	-	0.0%	1,543	15	1.0%	-	-	*
Hanson	-	-	*	-	-	*	1,115	45	4.0%	2	-	0.0%
Harding	-	-	*	-	-	*	525	13	2.5%	-	-	*
Hughes	12	-	0.0%	49	7	14.3%	6,512	161	2.5%	63	9	14.3%
Hutchinson	-	-	*	4	-	0.0%	3,190	74	2.3%	8	-	0.0%
Hyde	-	-	*	2	-	0.0%	679	6	0.9%	-	-	*
Jackson	-	-	*	42	-	0.0%	945	140	14.8%	2	-	0.0%
Jerauld	-	-	*	-	-	*	987	28	2.8%	2	-	0.0%
Jones	-	-	*	12	-	0.0%	509	2	0.4%	-	-	*
Kingsbury	3	-	0.0%	4	-	0.0%	2,406	33	1.4%	9	-	0.0%
Lake	12	12	100.0%	31	-	0.0%	4,372	30	0.7%	45	12	26.7%
Lawrence	20	-	0.0%	53	4	7.5%	8,881	205	2.3%	142	17	12.0%
Lincoln	8	-	0.0%	20	-	0.0%	8,782	130	1.5%	37	-	0.0%
Lyman	-	-	*	20	3	15.0%	1,400	122	8.7%	2	2	100.0%
McCook	3	-	0.0%	4	2	50.0%	2,204	54	2.5%	10	4	40.0%
McPherson	-	-	*	-	-	*	1,227	14	1.1%	2	-	0.0%
Marshall	8	-	0.0%	8	-	0.0%	1,844	37	2.0%	10	-	0.0%
Meade	32	5	15.6%	137	19	13.9%	8,805	223	2.5%	109	5	4.6%
Mellette	2	-	0.0%	10	-	0.0%	694	59	8.5%	10	-	0.0%
Miner	-	-	*	3	-	0.0%	1,212	8	0.7%	12	-	0.0%
Minnehaha	352	110	31.3%	516	68	13.2%	57,996	1,315	2.3%	732	181	24.7%
Moody	-	-	*	50	-	0.0%	2,526	58	2.3%	7	-	0.0%
Pennington	165	10	6.1%	600	22	3.7%	34,641	1,022	3.0%	640	72	11.3%
Perkins	-	-	*	7	-	0.0%	1,429	24	1.7%	-	-	*
Potter	-	-	*	3	-	0.0%	1,145	14	1.2%	-	-	*
Roberts	-	-	*	30	-	0.0%	3,683	152	4.1%	2	-	0.0%
Sanborn	-	-	*	-	-	*	1,043	21	2.0%	4	-	0.0%
Shannon	14	-	0.0%	11	11	100.0%	2,785	1,089	39.1%	31	5	16.1%
Spink	-	-	*	14	-	0.0%	2,847	71	2.5%	2	-	0.0%
Stanley	-	-	*	14	-	0.0%	1,111	20	1.8%	-	-	*
Sully	3	-	0.0%	-	-	*	630	9	1.4%	5	-	0.0%
Todd	3	-	0.0%	73	4	5.5%	2,462	561	22.8%	20	-	0.0%

Table 8.11 South Dakota Overcrowding by Race and Hispanic Ethnicity - 2000 (continued)

County	Other Race			Two or More Races			Total Households			Hispanic Origin, Any Race		
	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded	Occupied Units	Over-crowded Units	% Over-crowded
Tripp	-	-	*	23	-	0.0%	2,550	111	4.4%	-	-	*
Turner	-	-	*	8	-	0.0%	3,510	15	0.4%	2	-	0.0%
Union	6	-	0.0%	3	-	0.0%	4,927	49	1.0%	30	-	0.0%
Walworth	-	-	*	16	-	0.0%	2,506	106	4.2%	17	-	0.0%
Yankton	43	-	0.0%	49	-	0.0%	8,187	180	2.2%	72	-	0.0%
Ziebach	-	-	*	13	3	23.1%	741	119	16.1%	-	-	*

source: U.S. Bureau of the Census

* - No households with the designated racial or ethnic identity exist in this county. Therefore, dividing by zero is not possible.

2. Lack of Complete Plumbing

Tables 8.12 and 8.13 show units lacking complete plumbing by county in South Dakota by race and Hispanic ethnicity of householder. While a greater percentage of American Indian/Alaska Native households, Asian/Pacific Islander households, households of some other race, and households of two or more races live in units lacking complete plumbing than do all households, the difference is not disproportionate in agreement with the HUD standard.

Table 8.12 South Dakota Households Lacking Complete Plumbing by Race and Hispanic Ethnicity - 2000

County	White			African American			American Indian/Alaska Native			Asian/Pacific Islander		
	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP
South Dakota	268,953	1,120	0.4%	1,346	6	0.4%	15,406	667	4.3%	1,319	25	1.9%
Aurora	1,152	10	0.9%	-	-	*	4	-	0.0%	-	-	*
Beadle	7,033	19	0.3%	46	-	0.0%	45	-	0.0%	23	-	0.0%
Bennett	648	8	1.2%	6	-	0.0%	413	20	4.8%	-	-	*
Bon Homme	2,599	24	0.9%	8	-	0.0%	16	-	0.0%	-	-	*
Brookings	10,354	38	0.4%	23	-	0.0%	80	-	0.0%	146	-	0.0%
Brown	14,159	30	0.2%	40	-	0.0%	365	7	1.9%	38	-	0.0%
Brule	1,890	7	0.4%	-	-	*	99	-	0.0%	4	-	0.0%
Buffalo	129	3	2.3%	2	-	0.0%	374	13	3.5%	2	-	0.0%
Butte	3,445	12	0.3%	-	-	*	19	-	0.0%	9	-	0.0%
Campbell	720	-	0.0%	-	-	*	-	-	*	-	-	*
Charles Mix	2,607	12	0.5%	2	-	0.0%	693	10	1.4%	-	-	*
Clark	1,591	2	0.1%	-	-	*	2	-	0.0%	2	-	0.0%
Clay	4,594	21	0.5%	23	-	0.0%	138	18	13.0%	75	15	20.0%
Codington	10,086	35	0.3%	9	-	0.0%	136	-	0.0%	32	-	0.0%
Corson	668	2	0.3%	-	-	*	587	46	7.8%	4	2	50.0%
Custer	2,865	26	0.9%	-	-	*	55	-	0.0%	6	-	0.0%
Davison	7,441	18	0.2%	29	-	0.0%	93	-	0.0%	13	-	0.0%
Day	2,431	23	0.9%	-	-	*	126	-	0.0%	4	-	0.0%
Deuel	1,820	11	0.6%	2	-	0.0%	11	-	0.0%	-	-	*
Dewey	599	-	0.0%	5	-	0.0%	1,209	31	2.6%	16	-	0.0%
Douglas	1,310	11	0.8%	-	-	*	9	-	0.0%	-	-	*
Edmunds	1,681	6	0.4%	-	-	*	-	-	*	-	-	*
Fall River	2,922	47	1.6%	7	-	0.0%	146	-	0.0%	13	0	-
Faulk	1,010	-	0.0%	-	-	*	4	-	0.0%	-	-	*
Grant	3,107	25	0.8%	-	-	*	7	-	0.0%	-	-	*
Gregory	1,911	13	0.7%	-	-	*	92	5	5.4%	2	-	0.0%
Haakon	846	8	0.9%	-	-	*	18	4	22.2%	4	-	0.0%
Hamlin	2,029	2	0.1%	2	-	0.0%	9	-	0.0%	-	-	*
Hand	1,535	3	0.2%	-	-	*	2	-	0.0%	-	-	*
Hanson	1,113	21	1.9%	-	-	*	-	-	*	2	-	0.0%
Harding	520	2	0.4%	-	-	*	5	-	0.0%	-	-	*
Hughes	6,137	22	0.4%	22	-	0.0%	262	9	3.4%	30	-	0.0%
Hutchinson	3,178	17	0.5%	-	-	*	8	-	0.0%	-	-	*
Hyde	646	-	0.0%	-	-	*	31	-	0.0%	-	-	*
Jackson	600	6	1.0%	-	-	*	301	19	6.3%	2	-	0.0%
Jerauld	984	-	0.0%	-	-	*	3	-	0.0%	-	-	*
Jones	491	3	0.6%	-	-	*	6	-	0.0%	-	-	*
Kingsbury	2,384	7	0.3%	-	-	*	13	2	15.4%	2	-	0.0%
Lake	4,278	36	0.8%	-	-	*	37	-	0.0%	14	-	0.0%
Lawrence	8,647	38	0.4%	8	-	0.0%	125	8	6.4%	28	-	0.0%
Lincoln	8,683	16	0.2%	33	-	0.0%	11	-	0.0%	27	-	0.0%
Lyman	1,049	-	0.0%	2	-	0.0%	324	2	0.6%	5	-	0.0%
McCook	2,191	18	0.8%	-	-	*	6	-	0.0%	-	-	*
McPherson	1,227	6	0.5%	-	-	*	-	-	*	-	-	*
Marshall	1,742	11	0.6%	-	-	*	86	6	7.0%	-	-	*
Meade	8,368	61	0.7%	101	-	0.0%	155	-	0.0%	12	-	0.0%
Mellette	400	4	1.0%	-	-	*	279	18	6.5%	3	-	0.0%
Miner	1,205	9	0.7%	3	-	0.0%	-	-	*	1	-	0.0%
Minnehaha	55,423	129	0.2%	670	6	0.9%	637	9	1.4%	398	8	2.0%
Moody	2,221	16	0.7%	4	-	0.0%	238	-	0.0%	13	-	0.0%
Pennington	31,500	127	0.4%	238	-	0.0%	1,890	14	0.7%	248	-	0.0%
Perkins	1,397	10	0.7%	2	-	0.0%	20	-	0.0%	3	-	0.0%
Potter	1,138	-	0.0%	-	-	*	2	-	0.0%	2	-	0.0%
Roberts	2,851	21	0.7%	4	-	0.0%	787	6	0.8%	11	-	0.0%
Sanborn	1,037	8	0.8%	-	-	*	4	-	0.0%	2	-	0.0%
Shannon	191	17	8.9%	-	-	*	2,547	344	13.5%	22	-	0.0%
Spink	2,817	9	0.3%	2	-	0.0%	14	-	0.0%	-	-	*
Stanley	1,056	8	0.8%	2	-	0.0%	37	-	0.0%	2	-	0.0%
Sully	625	-	0.0%	-	-	*	2	-	0.0%	-	-	*
Todd	487	5	1.0%	-	-	*	1,885	41	2.2%	14	-	0.0%
Tripp	2,374	9	0.4%	-	-	*	146	12	8.2%	7	-	0.0%
Turner	3,493	13	0.4%	-	-	*	7	-	0.0%	2	-	0.0%

Table 8.12 South Dakota Households Lacking Complete Plumbing by Race and Hispanic Ethnicity – 2000 (continued)

County	White			African American			American Indian/Alaska Native			Asian/Pacific Islander		
	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP
Union	4,822	14	0.3%	16	-	0.0%	20	-	0.0%	60	-	0.0%
Walworth	2,279	13	0.6%	-	-	*	205	-	0.0%	6	-	0.0%
Yankton	7,935	25	0.3%	35	-	0.0%	119	-	0.0%	6	-	0.0%
Ziebach	282	3	1.1%	-	-	*	442	23	5.2%	4	-	0.0%

source: U.S. Bureau of the Census

* - No households with the designated racial or ethnic identity exist in this county. Therefore, dividing by zero is not possible.

Table 8.13 South Dakota Households Lacking Complete Plumbing by Race and Hispanic Ethnicity - 2000

County	Other Race			Two or More Races			Total Households			Hispanic Origin, Any Race		
	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP
South Dakota	884	8	0.9%	2,337	32	1.4%	290,245	1,858	0.6%	2,596	10	0.4%
Aurora	6	-	0.0%	3	-	0.0%	1,165	10	0.9%	14	-	0.0%
Beadle	22	-	0.0%	41	-	0.0%	7,210	19	0.3%	28	-	0.0%
Bennett	-	-	*	56	-	0.0%	1,123	28	2.5%	18	-	0.0%
Bon Homme	5	-	0.0%	7	-	0.0%	2,635	24	0.9%	9	-	0.0%
Brookings	20	-	0.0%	42	-	0.0%	10,665	38	0.4%	35	-	0.0%
Brown	15	-	0.0%	21	-	0.0%	14,638	37	0.3%	35	-	0.0%
Brule	-	-	*	5	-	0.0%	1,998	7	0.4%	-	-	*
Buffalo	-	-	*	19	2	10.5%	526	18	3.4%	5	-	0.0%
Butte	33	-	0.0%	10	-	0.0%	3,516	12	0.3%	109	-	0.0%
Campbell	-	-	*	5	-	0.0%	725	-	0.0%	-	-	*
Charles Mix	18	-	0.0%	23	-	0.0%	3,343	22	0.7%	36	-	0.0%
Clark	3	-	0.0%	-	-	*	1,598	2	0.1%	5	-	0.0%
Clay	7	-	0.0%	41	-	0.0%	4,878	54	1.1%	40	-	0.0%
Codington	43	8	18.6%	51	-	0.0%	10,357	43	0.4%	82	8	9.8%
Corson	1	-	0.0%	11	-	0.0%	1,271	50	3.9%	19	-	0.0%
Custer	9	-	0.0%	35	-	0.0%	2,970	26	0.9%	22	-	0.0%
Davison	7	-	0.0%	2	-	0.0%	7,585	18	0.2%	17	-	0.0%
Day	-	-	*	25	-	0.0%	2,586	23	0.9%	2	-	0.0%
Deuel	4	-	0.0%	6	-	0.0%	1,843	11	0.6%	8	-	0.0%
Dewey	-	-	*	34	-	0.0%	1,863	31	1.7%	10	-	0.0%
Douglas	-	-	*	2	-	0.0%	1,321	11	0.8%	6	-	0.0%
Edmunds	-	-	*	-	-	*	1,681	6	0.4%	8	-	0.0%
Fall River	-	-	*	39	-	0.0%	3,127	47	1.5%	27	-	0.0%
Faulk	-	-	*	-	-	*	1,014	-	0.0%	2	-	0.0%
Grant	2	-	0.0%	-	-	*	3,116	25	0.8%	11	-	0.0%
Gregory	-	-	*	17	2	11.8%	2,022	20	1.0%	6	-	0.0%
Haakon	-	-	*	2	-	0.0%	870	12	1.4%	3	-	0.0%
Hamlin	3	-	0.0%	5	-	0.0%	2,048	2	0.1%	10	-	0.0%
Hand	-	-	*	6	-	0.0%	1,543	3	0.2%	-	-	*
Hanson	-	-	*	-	-	*	1,115	21	1.9%	2	-	0.0%
Harding	-	-	*	-	-	*	525	2	0.4%	-	-	*
Hughes	12	-	0.0%	49	-	0.0%	6,512	31	0.5%	63	-	0.0%
Hutchinson	-	-	*	4	-	0.0%	3,190	17	0.5%	8	-	0.0%
Hyde	-	-	*	2	-	0.0%	679	-	0.0%	-	-	*
Jackson	-	-	*	42	-	0.0%	945	25	2.6%	2	-	0.0%
Jerauld	-	-	*	-	-	*	987	-	0.0%	2	-	0.0%
Jones	-	-	*	12	-	0.0%	509	3	0.6%	-	-	*
Kingsbury	3	-	0.0%	4	-	0.0%	2,406	9	0.4%	9	-	0.0%
Lake	12	-	0.0%	31	-	0.0%	4,372	36	0.8%	45	-	0.0%
Lawrence	20	-	0.0%	53	-	0.0%	8,881	46	0.5%	142	-	0.0%
Lincoln	8	-	0.0%	20	-	0.0%	8,782	16	0.2%	37	-	0.0%
Lyman	-	-	*	20	-	0.0%	1,400	2	0.1%	2	-	0.0%
McCook	3	-	0.0%	4	-	0.0%	2,204	18	0.8%	10	-	0.0%
McPherson	-	-	*	-	-	*	1,227	6	0.5%	2	-	0.0%
Marshall	8	-	0.0%	8	-	0.0%	1,844	17	0.9%	10	-	0.0%
Meade	32	-	0.0%	137	-	0.0%	8,805	61	0.7%	109	-	0.0%
Mellette	2	-	0.0%	10	-	0.0%	694	22	3.2%	10	2	20.0%
Miner	-	-	*	3	-	0.0%	1,212	9	0.7%	12	-	0.0%
Minnehaha	352	-	0.0%	516	22	4.3%	57,996	174	0.3%	732	-	0.0%
Moody	-	-	*	50	2	4.0%	2,526	18	0.7%	7	-	0.0%
Pennington	165	-	0.0%	600	2	0.3%	34,641	143	0.4%	640	-	0.0%
Perkins	-	-	*	7	-	0.0%	1,429	10	0.7%	-	-	*
Potter	-	-	*	3	-	0.0%	1,145	-	0.0%	-	-	*
Roberts	-	-	*	30	-	0.0%	3,683	27	0.7%	2	-	0.0%
Sanborn	-	-	*	-	-	*	1,043	8	0.8%	4	-	0.0%
Shannon	14	-	0.0%	11	-	0.0%	2,785	361	13.0%	31	-	0.0%
Spink	-	-	*	14	-	0.0%	2,847	9	0.3%	2	-	0.0%
Stanley	-	-	*	14	-	0.0%	1,111	8	0.7%	-	-	*
Sully	3	-	0.0%	-	-	*	630	-	0.0%	5	-	0.0%
Todd	3	-	0.0%	73	2	2.7%	2,462	48	1.9%	20	-	0.0%

Table 8.13 South Dakota Households Lacking Complete Plumbing by Race and Hispanic Ethnicity - 2000 (continued)

County	Other Race			Two or More Races			Total Households			Hispanic Origin, Any Race		
	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP	Occupied Units	LCP	% LCP
Tripp	-	-	*	23	-	0.0%	2,550	21	0.8%	-	-	*
Turner	-	-	*	8	-	0.0%	3,510	13	0.4%	2	-	0.0%
Union	6	-	0.0%	3	-	0.0%	4,927	14	0.3%	30	-	0.0%
Walworth	-	-	*	16	-	0.0%	2,506	13	0.5%	17	-	0.0%
Yankton	43	-	0.0%	49	-	0.0%	8,187	25	0.3%	72	-	0.0%
Ziebach	-	-	*	13	-	0.0%	741	26	3.5%	-	-	*

source: U.S. Bureau of the Census

* - No households with the designated racial or ethnic identity exist in this county. Therefore, dividing by zero is not possible.

3. Cost burdened Owners

While all owner households in the state average a cost burdened rate of 15.0% (20,694), no minority group is more than six percentage points higher than the overall rate. The cost burdened rate for Asian/Pacific Islander owner households is a very low 4.3%. There is no disproportionate cost burden among owner households in South Dakota as a whole.

Although statewide there is no disproportionate cost burden, the following counties have owner cost burdened rates of 25% or higher:

White households

- Buffalo County (43.5%, 10 households)
- Harding County (26.3%, 46 households)
- Shannon County (38.7%, 12 households)

African American households

- Lincoln County (45.5%, 10 households)
- Pennington County (31.6%, 24 households)
- Union County (40.0%, 4 households)

American Indian/Alaska Native households

- Bennett County (30.9%, 29 households)
- Charles Mix County (28.2%, 64 households)
- Clay County (37.5%, 6 households)
- Douglas County (50.0%, 2 households)
- Fall River County (66.7%, 14 households)
- Hyde County (66.7%, 4 households)
- Lake County (100.0%, 17 households)
- Lawrence County (42.9%, 12 households)
- Marshall County (51.9%, 14 households)
- Mellette County (26.2%, 22 households)
- Minnehaha County (35.8%, 29 households)
- Walworth County (47.6%, 10 households)
- Yankton County (63.3%, 19 households)
- Ziebach County (31.5%, 39 households)

Asian/Pacific Islander households
- Jackson County (100.0%, 2 households)

Other Race households
- Brookings County (100.0%, 2 households)
- Pennington County (29.1%, 16 households)
- Yankton County (65.0%, 13 households)

Two or More Races households
- Brown County (36.8%, 7 households)
- Brule County (100.0%, 5 households)
- Codington County (40.0%, 18 households)
- Corson County (50.0%, 3 households)
- Day County (70.0%, 7 households)
- Deuel County (50.0%, 2 households)
- Haakon County (100.0%, 2 households)
- Meade County (40.5%, 15 households)
- Mellette County (50.0%, 2 households)
- Turner County (25.0%, 2 households)
- Walworth County (100.0%, 5 households)

Hispanic Origin, Any Race households
- Bennett County (25.0%, 3 households)
- Brookings County (75.0%, 6 households)
- Charles Mix County (28.6%, 2 households)
- Codington County (40.9%, 18 households)
- Custer County (71.4%, 5 households)
- Douglas County (50.0%, 2 households)
- Hamlin County (40.0%, 2 households)
- Pennington County (27.9%, 67 households)
- Shannon County (100.0%, 12 households)
- Turner County (100.0%, 2 households)
- Yankton County (26.3%, 5 households)

4. Cost burdened Renters

As with owner households, on a statewide basis there is no disproportionate cost burden among renter households in South Dakota (which had a 29.0% cost-burden rate in 2000, 25,472 households).

However, the following counties have renter cost burdened rates of 39.0% or higher:

White households
- Clay County (48.2%, 929 households)

African American households

- Beadle County (76.9%, 20 households)
- Davison County (100.0%, 14 households)
- Minnehaha County (39.5%, 194 households)
- Pennington County (41.5%, 51 households)
- Perkins County (100.0%, 2 households)
- Roberts County (50.0%, 2 households)
- Union County (100.0%, 6 households)

American Indian/Alaska Native households

- Aurora County (100.0%, 2 households)
- Bennett County (46.8%, 110 households)
- Bon Homme County (50.0%, 5 households)
- Butte County (50.0%, 3 households)
- Clay County (61.0%, 61 households)
- Custer County (43.6%, 17 households)
- Deuel County (100.0%, 3 households)
- Douglas County (60.0%, 3 households)
- Gregory County (42.0%, 21 households)
- Harding County (100.0%, 2 households)
- Jones County (66.7%, 4 households)
- Mellette County (47.7%, 71 households)
- Minnehaha County (52.1%, 257 households)
- Pennington County (45.7%, 620 households)
- Perkins County (61.5%, 8 households)
- Stanley County (54.8%, 17 households)
- Walworth County (49.1%, 85 households)
- Yankton County (44.9%, 31 households)
- Ziebach County (47.1%, 114 households)

Asian/Pacific Islander households

- Corson County (100.0%, 4 households)
- Day County (100.0%, 2 households)
- Lyman County (100.0%, 2 households)
- Moody County (44.4%, 4 households)
- Todd County (72.7%, 8 households)

Other Race households

- Beadle County (100.0%, 22 households)
- Brookings County (50.0%, 9 households)
- Charles Mix County (41.7%, 5 households)
- Clay County (100.0%, 7 households)
- Corson County (100.0%, 1 household)
- Custer County (100.0%, 5 households)

- Davison County (100.0%, 7 households)
- Grant County (100.0%, 2 households)
- Lawrence County (80.0%, 8 households)
- Marshall County (62.5%, 5 households)
- Pennington County (39.6%, 36 households)
- Shannon County (50.0%, 7 households)
- Union County (100.0%, 6 households)

Two or More Races households

- Brookings County (71.4%, 25 households)
- Clay County (56.1%, 23 households)
- Corson County (60.0%, 3 households)
- Custer County (100.0%, 3 households)
- Day County (88.9%, 8 households)
- Deuel County (100.0%, 2 households)
- Gregory County (50.0%, 2 households)
- Hamlin County (100.0%, 2 households)
- Hand County (100.0%, 1 household)
- Lyman County (80.0%, 12 households)
- Marshall County (60.0%, 3 households)
- Miner County (100.0%, 3 households)
- Pennington County (39.3%, 139 households)
- Perkins County (100.0%, 2 households)
- Spink County (40.0%, 4 households)
- Union County (66.7%, 2 households)
- Yankton County (57.1%, 8 households)
- Ziebach County (100.0%, 2 households)

Hispanic Origin, Any Race households

- Beadle County (100.0%, 22 households)
- Brookings County (65.0%, 13 households)
- Butte County (69.5%, 41 households)
- Clay County (62.5%, 15 households)
- Corson County (54.5%, 6 households)
- Davison County (60.0%, 9 households)
- Dewey County (100.0%, 8 households)
- Edmunds County (100.0%, 2 households)
- Fall River County (100.0%, 10 households)
- Grant County (100.0%, 11 households)
- Hamlin County (66.7%, 2 households)
- Hughes County (43.5%, 10 households)
- Lake County (51.9%, 14 households)
- Lyman County (100.0%, 2 households)
- Marshall County (62.5%, 5 households)

- Mellette County (66.7%, 4 households)
- Miner County (62.5%, 5 households)
- Shannon County (63.2%, 12 households)
- Todd County (40.0%, 4 households
- Union County (46.2%, 6 households)

N. Analysis of Impediments to Fair Housing

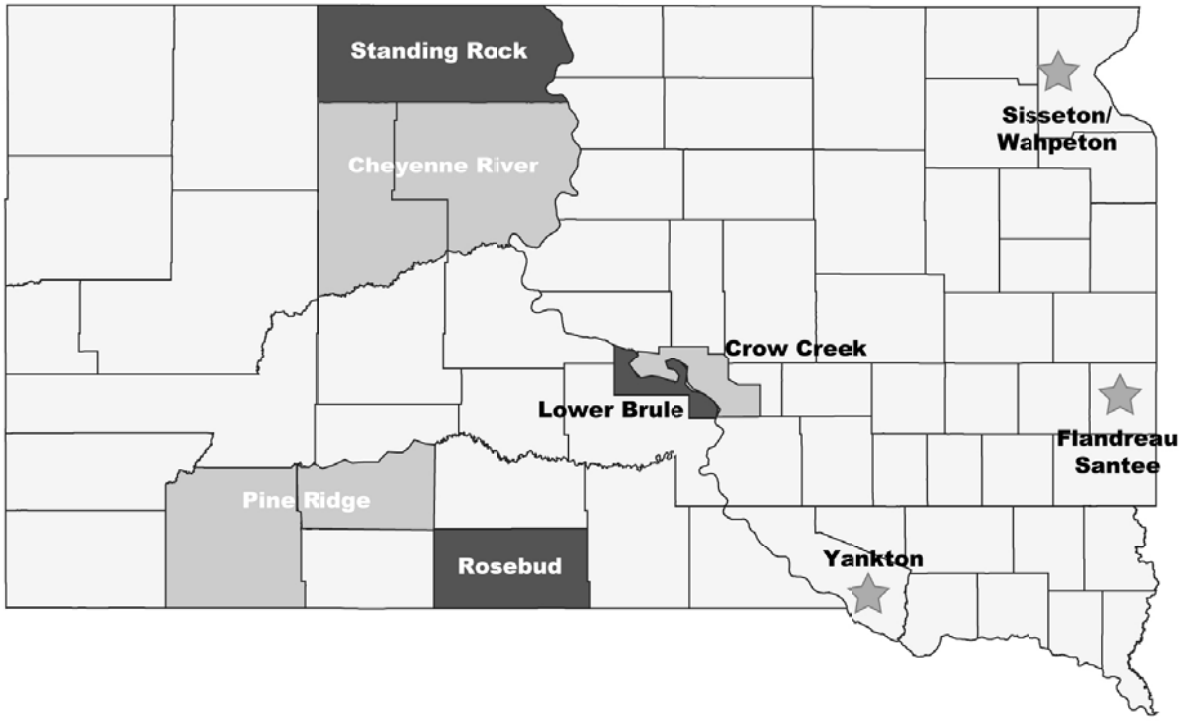
In 1996, the South Dakota Housing Development Authority, the Governor's Office of Economic Development, the state Division of Human Rights, Division of Banking, South Dakota Advocacy Services, and the Real Estate Commission participated in completing a statewide Analysis of Impediments to Fair Housing. The completed document addresses the impediments affecting areas across the state, with the intent to stimulate fair housing planning on a statewide level. Input for information to update the analysis was requested from the public in 2001, with no responses.

As new census data has been released and housing conditions have changed in the state since the last Analysis of Impediments was developed, the 1996 document is no longer reflective of the current housing market. A new Analysis of Impediments should be conducted to more accurately reflect these new trends.

IX. EXISTING CONDITIONS AND HOUSING NEEDS OF THE INDIAN RESERVATIONS

There are a total of nine Indian reservations in South Dakota, as illustrated on Figure 9.1. All of the tribes in South Dakota are bands of the Sioux nation. Most of the Indian reservations have distinct geographical boundaries. However, three Indian reservations (Flandreau Santee, Sisseton/ Wahpeton and Yankton Sioux) do not have boundaries.

Figure 9.1 Location of South Dakota's Nine Indian Reservations



source: South Dakota official highway map

A. Demographic and Economic Trends

The Indian reservations are struggling to escape the circle of poverty, unemployment, significant population growth and the relative absence of economic opportunity. Each of these factors contributes to the growing need for affordable housing on the Indian reservations.

1. Population

The Indian population has risen at a more rapid rate than the state population overall. Rapid growth is attributed to a high birth rate, low mortality rates and a migration of Indians back to the Indian reservations.

According to the 2000 Census, the total Indian population of South Dakota is 62,283, which represents 8.3% of the state's total population. The Indian population is increasing at roughly three times the rate of increase for the population as a whole. While the total population of the state increased 8.5% between 1990 and 2000, the Indian population in South Dakota increased

by 23.7% during the same time period. By 2007, the Indian population of South Dakota is expected to reach 85,036.[39]

Of the total Indian population, 42,530 (68.3%) reside on the nine Indian reservations. In addition to the Indian population living on Indian reservations, there were 18,198 non-Indians living on Indian reservations in 2000. Table 9.1 reflects an increase in Indian population on all nine Indian reservations during the period 1990 to 2000. However, there has been a decrease in non-Indian population for five of the Indian reservations (Yankton Sioux, Standing Rock, Rosebud, Sisseton/Wahpeton and Cheyenne River) as reflected in Figure 9.2.

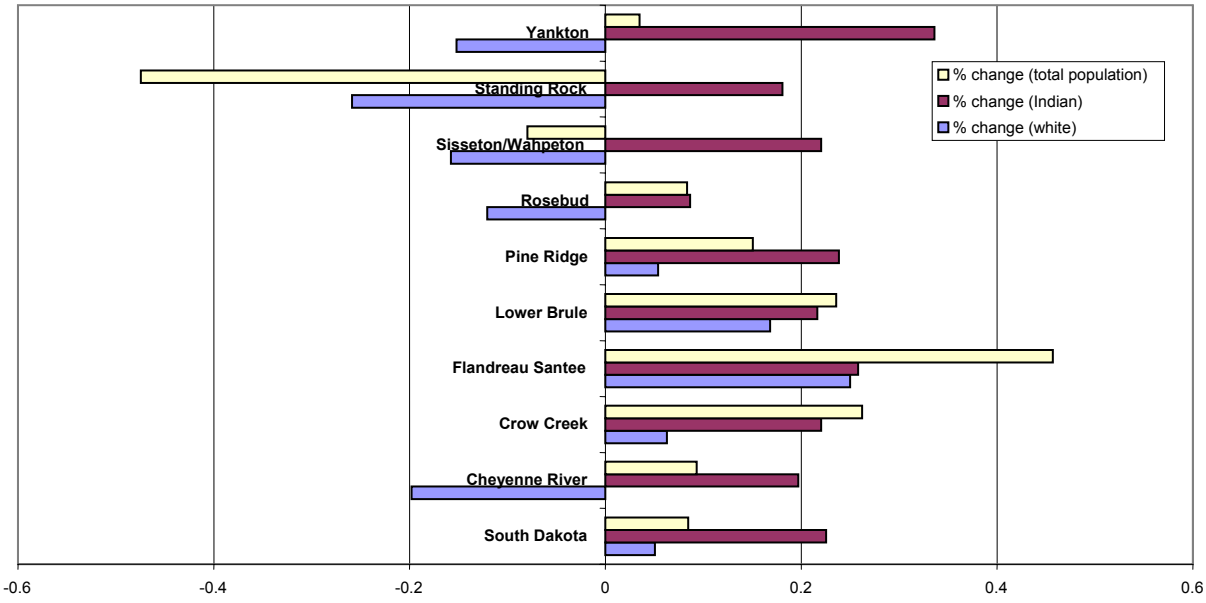
Table 9.1 South Dakota Indian Population 1990-2000

	1990 Population			2000 Population		
	Indian	Non-Indian	Total	Indian	Non-Indian	Total
South Dakota	50,369	645,635	696,004	62,283	692,561	754,844
Cheyenne River	5,092	2,651	7,743	6,249	2,217	8,466
Crow Creek	1,521	242	1,763	1,936	289	2,225
Flandreau Santee	252	28	280	326	82	408
Lower Brule	984	111	1,095	1,237	116	1,353
Pine Ridge	10,403	953	11,356	12,985	1,083	14,068
Rosebud	6,881	1,471	8,352	7,747	1,303	9,050
Sisseton/Wahpeton	2,810	8,030	10,840	3,453	6,955	10,408
Standing Rock	4,872	3,084	7,956	5,964	2,286	8,250
Yankton Sioux	2,002	4,279	6,281	2,633	3,867	6,500

source: US Bureau of the Census

[39] As noted in Table 5.71, this population figure may be inflated because the Indian population is included in the "other race" category in the Easy Analytic projection.

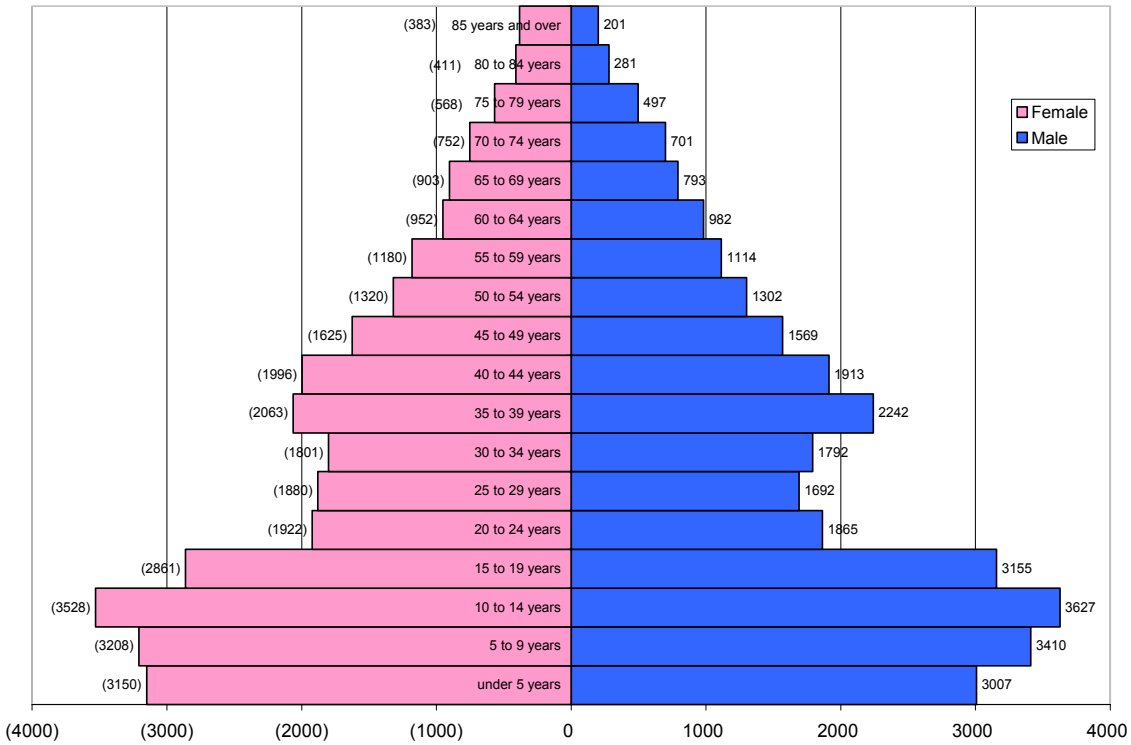
Figure 9.2 Percent Change of Population (white, Indian, and total), 1990-2000



source: US Bureau of the Census

The Indian population is young. Nationwide, 44.8% (1.1 million) of the Indian population is under 24 years of age. In South Dakota, 56.6% (34,910) of the Indian population is under the age of 24. This phenomenon will lead to stronger population growth and a greater demand for housing in the years ahead.

Figure 9.3 South Dakota Indian Reservation Population by Age and Sex – 2000



source: US Bureau of the Census

2. Household Formation

Growth or decline in the number of households is a key determinant of housing demand since every household is in need of a dwelling. New households are formed when young people establish a residence of their own, when couples divorce, and as a result of population gain due to migration.

Household formation in South Dakota has followed a national trend. The number of households increases as people marry later in life, divorce more frequently, and live longer. Between 1990 and 2000, South Dakota experienced a 12.1% (31,302) increase in households.

As reflected in Table 9.2, household formation on the reservations varies widely. The number of households on the Sisseton/Wahpeton Reservation declined slightly during the period 1990 to 2000. All of the remaining Indian reservations experienced growth in the number of households. The Flandreau Santee Reservation experienced a 61.9% (52) increase in the number of households between 1990 and 2000.

Table 9.2 Indian Reservation Household Formation, 1990 - 2000

	1990	2000	change	% change
South Dakota	259,034	290,336	31,302	12.1%
Cheyenne River	2,351	2,587	236	10.0%
Crow Creek	434	529	95	21.9%
Flandreau Santee	84	136	52	61.9%
Lower Brule	282	358	76	27.0%
Pine Ridge	2,571	3,170	599	23.3%
Rosebud	2,210	2,474	264	11.9%
Sisseton/Wahpeton	3,855	3,747	-108	-2.8%
Standing Rock	2,325	2,378	53	2.3%
Yankton	2,143	2,211	68	3.2%

source: US Bureau of the Census

3. Job Growth and Economic Opportunity

In normal market circumstances, job growth fuels the demand for housing. On most of the Indian reservations, however, the poverty rate is extremely high, job growth is limited and there is little semblance of a private real estate market.

Unemployment on the Indian reservations is significantly higher than for South Dakota as a whole, ranging from 41.7% to 66.4% in 2000 (as reflected on Table 9.3). At 3.3% in 2001, South Dakota had one of the lowest unemployment rates in the nation. But the private job market on the Indian reservations is extremely limited. The major employers on the Indian reservations are public entities, including tribal government, the Indian housing authority and the Bureau of Indian Affairs.

Table 9.3 Indian Reservation Unemployment Rate - 2000

	Cheyenne River	Crow Creek	Flandreau Santee	Lower Brule	Pine Ridge	Rosebud	Sisseton/ Wahpeton	Standing Rock	Yankton Sioux
Total	5,495	1,367	254	826	9,242	6,268	7,461	2,814	4,517
In labor force	3,124	586	173	504	4,733	3,616	4,508	1,444	2,602
In Armed Forces	-	3	-	5	-	-	4	-	2
Civilian	3,124	583	173	499	4,733	3,616	4,504	1,444	2,600
Employed	2,650	457	148	359	3,167	2,889	4,170	1,255	2,283
Unemployed	474	126	25	140	1,566	727	334	189	317
Unemployment Rate	15.2%	21.6%	14.5%	28.1%	33.1%	20.1%	7.4%	13.1%	12.2%
Not in labor force	2,371	781	81	322	4,509	2,652	2,953	1,370	1,915
Calc Unemployment (w/Not in Labor Force)	51.8%	66.4%	41.7%	55.9%	65.7%	53.9%	44.1%	55.4%	49.4%

source: US Bureau of the Census

4. Income Characteristics

Household and per capita incomes on the Indian reservations are significantly lower than for South Dakota as a whole, as reflected in Table 9.4.

Table 9.4 Median Household and Per Capita Income - 2000

	Median Household Income	Per Capita Income
South Dakota	$ 35,282	$ 17,562
Cheyenne River	$ 22,094	$ 8,710
Crow Creek	$ 12,070	$ 5,272
Flandreau Santee	$ 32,813	$ 11,877
Lower Brule	$ 21,146	$ 7,020
Pine Ridge	$ 20,798	$ 6,298
Rosebud	$ 20,035	$ 7,714
Sisseton/Wahpeton	$ 28,083	$ 12,743
Standing Rock	$ 21,625	$ 8,192
Yankton Sioux	$ 23,734	$ 10,168

source: US Bureau of the Census

Poverty rates on most Indian reservations are significantly higher than for South Dakota as a whole, as reflected in Table 9.5. The exception is the Flandreau Santee Reservation, where the poverty rate is slightly less than the statewide poverty rate. At the opposite extreme, the poverty rate on the Crow Creek Reservation is more than four times higher than the statewide poverty rate.

Table 9.5 Individuals Below Poverty Level - 2000

	Individuals below poverty	Individuals for whom poverty status is determined	% of total
South Dakota	95,900	727,425	13.2%
Cheyenne River	3,229	8,381	38.5%
Crow Creek	1,220	2,189	55.7%
Flandreau Santee	50	385	13.0%
Lower Brule	653	1,353	48.3%
Pine Ridge	7,234	13,773	52.5%
Rosebud	4,294	8,886	48.3%
Sisseton/Wahpeton	2,323	10,209	22.8%
Standing Rock	3,256	8,130	40.0%
Yankton Sioux	2,217	6,374	34.8%

source: US Bureau of the Census

5. Special populations on the Indian Reservations

a. Persons with Disabilities

The 2000 Census classifies disabilities as sensory, physical, mental, self-care, go outside the home *(see footnote #36 on Page 264)*, and employment. Because the 2000 Census allowed individuals to select disabilities in two questions and for multiple types of disabilities, the numbers are not additive.

Table 9.6 Adults with Disabilities - 2000

	Disability						Percent Poverty (Ages 16 to 64)
	Sensory	Physical	Mental	Self-care	Go outside the Home	Employment	
Cheyenne River	453	752	334	170	592	474	41.8%
Crow Creek	58	134	37	202	372	158	67.3%
Flandreau Santee	14	34	9	2	7	24	10.2%
Lower Brule	68	82	32	11	20	69	37.6%
Pine Ridge	474	1,001	391	164	749	945	41.8%
Rosebud	273	610	153	108	185	309	49.9%
Sisseton/Wahpeton	387	853	266	192	388	737	21.0%
Standing Rock	394	588	232	130	358	540	37.2%
Yankton Sioux	291	543	148	86	228	297	31.4%

source: US Bureau of the Census

b. Elderly

The 2000 Census reported that of the 60,728 people living on the Indian reservations, 9,665 or 15.9% are over the age of 55. Table 9.7 depicts the characteristics of South Dakota's elderly residents that live on the Indian reservations.

Table 9.7 Persons Age 55 and Over - 2000

	Total Population	Persons 55 and Over		Age					
				55-61		62-74		75+	
		Total over Age 55	% of Total Population	Total	% of Persons 55+	Total	% of Persons 55+	Total	% of Persons 55+
Cheyenne River	8,466	1,263	14.92%	419	33.17%	595	47.11%	249	19.7%
Crow Creek	2,225	262	11.78%	107	40.84%	109	41.60%	46	17.6%
Flandreau Santee	408	42	10.29%	17	40.48%	16	38.10%	9	21.4%
Lower Brule	1,353	127	9.39%	49	38.58%	51	40.16%	27	21.3%
Pine Ridge	14,068	1,445	10.27%	573	39.65%	633	43.81%	239	16.5%
Rosebud	9,050	1,000	11.05%	353	35.30%	467	46.70%	180	18.0%
Sisseton/Wahpeton	10,408	2,677	25.72%	715	26.71%	1,137	42.47%	825	30.8%
Standing Rock	8,250	1,255	15.21%	432	34.42%	573	45.66%	250	19.9%
Yankton Sioux	6,500	1,594	24.52%	472	29.61%	647	40.59%	475	29.8%

source: US Bureau of the Census

c. Homeowners Age 55 and Over on the Indian Reservations

Householders age 55 and over living on the Indian reservations enjoy a high rate of homeownership. Sisseton/Wahpeton has the highest rate of elderly/near elderly homeownership at 75.4%, followed by Yankton Sioux (73.7%), Cheyenne River (68.7%), and Standing Rock (65.1%).

Cost burdened households are those that pay 30 percent or more of their gross income on housing. The high rate of cost burdened elderly/near elderly homeowners on the Crow Creek Reservation (59.5%), for example, indicates the potential need for assistance that will enable elderly and near elderly homeowners to maintain their dwellings and allow them to continue to live independently.

Table 9.8 South Dakota Owners Age 55 and Over Living on Indian Reservations - 2000

	Households 55+		Owners						Cost Burdened Owners						
			Age 55-64		Age 65-74		Age 75+		% of Owners 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Owners	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
Cheyenne River	876	68.7%	236	64.8%	208	65.8%	158	80.6%	25.1%	73	30.9%	48	23.1%	30	19.0%
Crow Creek	168	54.2%	42	48.3%	28	57.1%	21	65.6%	52.7%	25	59.5%	12	42.9%	11	52.4%
Flandreau Santee	32	59.4%	9	56.3%	5	71.4%	5	55.6%	10.5%	2	22.2%	0	0.0%	0	0.0%
Lower Brule	91	49.5%	19	42.2%	12	52.2%	14	60.9%	15.6%	2	10.5%	5	41.7%	0	0.0%
Pine Ridge	927	58.6%	268	58.1%	173	58.2%	102	60.4%	36.6%	82	30.6%	43	24.9%	74	72.5%
Rosebud	671	63.0%	179	58.5%	146	64.3%	98	71.0%	27.9%	46	25.7%	29	19.9%	43	43.9%
Sisseton/Wahpeton	1,673	75.4%	447	75.4%	436	82.4%	379	68.8%	12.8%	54	12.1%	45	10.3%	62	16.4%
Standing Rock	832	65.1%	230	63.2%	182	64.5%	130	69.9%	20.7%	38	16.5%	45	24.7%	29	22.3%
Yankton Sioux	998	73.7%	277	74.3%	254	80.1%	205	66.6%	23.9%	49	17.7%	54	21.3%	73	35.6%

source: US Bureau of the Census

d. Renters Age 55 and Over Living on the Indian Reservations

Among persons age 55 and over living on Indian reservations, the highest percentage of renters were households between the ages of 55 and 64 residing on the Lower Brule Reservation (57.8%). The high rate of elderly and near elderly renter households indicates the potential need of supportive services to assist seniors so that they can continue to live in their units independently. Crow Creek Reservation had the highest percentage of renters over age 55 that were cost burdened (71.4%). Table 9.9 reflects the characteristics of elderly renters residing on Indian reservations.

Table 9.9 South Dakota Renters Age 55 and Over Living on Indian Reservations - 2000

	Households 55+		Renters						Cost Burdened Renters						
			Age 55-64		Age 65-74		Age 75+		% of Renters 55+	Age 55-64		Age 65-74		Age 75+	
	Total	% Renters	Total	%	Total	%	Total	%		Total	%	Total	%	Total	%
Cheyenne River	876	31.3%	128	35.2%	108	34.2%	38	19.4%	53.6%	54	42.2%	66	61.1%	27	71.1%
Crow Creek	168	45.8%	45	51.7%	21	42.9%	11	34.4%	71.4%	34	75.6%	17	81.0%	4	36.4%
Flandreau Santee	32	40.6%	7	43.8%	2	28.6%	4	44.4%	46.2%	6	85.7%	0	0.0%	0	0.0%
Lower Brule	91	50.5%	26	57.8%	11	47.8%	9	39.1%	30.4%	12	46.2%	0	0.0%	2	22.2%
Pine Ridge	927	41.4%	193	41.9%	124	41.8%	67	39.6%	46.9%	66	34.2%	64	51.6%	50	74.6%
Rosebud	671	37.0%	127	41.5%	81	35.7%	40	29.0%	41.5%	60	47.2%	33	40.7%	10	25.0%
Sisseton/Wahpeton	1,673	24.6%	146	24.6%	93	17.6%	172	31.2%	37.7%	60	41.1%	22	23.7%	73	42.4%
Standing Rock	832	34.9%	134	36.8%	100	35.5%	56	30.1%	49.7%	53	39.6%	56	56.0%	35	62.5%
Yankton Sioux	998	26.3%	96	25.7%	63	19.9%	103	33.4%	37.4%	32	33.3%	21	33.3%	45	43.7%

source: US Bureau of the Census

B. Housing Supply

Analysis of the housing supply on South Dakota's Indian reservations is based primarily on existing housing supply data (found in the 1990 and 2000 Census). Information regarding substandard housing and manufactured housing has also been reviewed. All of the tables in this section organize data for the nine Indian reservations in the state. Information regarding the state as a whole, counties, and defined geographic areas can be found in Chapter V.

1. Total Housing Supply

The number of housing units in South Dakota increased 10.5% in the last decade, from 292,436 units in 1990 to 323,208 units in 2000. In 2000, there were 32,963 vacant housing units in the state, a 1.3% decrease from the 33,402 vacant units reported in 1990.

The Census further subdivides vacant housing units into five sub-categories: units for rent; units for sale only; units rented or sold, but not yet occupied; units held for seasonal, recreational, or occasional use; units for migrant workers; and other units. In the state, 11,061 units (33.6% of vacant units, and 3.4% of the state's total housing units) were designated for seasonal, recreational, or occasional use.

- *Reservation highlights:* The Sisseton/Wahpeton Reservation has the highest percentage of seasonal vacancies, at 70.4% (1,007) of the reservation's total vacancies. The Flandreau Santee and Pine Ridge Reservations are the only reservations with seasonal vacancy rates under 20.0% (1 of 10 units, and 47 of 377 units, respectively). All Indian reservations experienced increases in the seasonal vacancy rate between 1990 and 2000.

Subtracting seasonal vacancies from the total number of vacancies gives a clearer picture of the units that are vacant year-round. After seasonal vacancies were deducted from the total number of vacant units, 21,902 units (66.4% of vacant units, and 6.8% of the state's total housing units) remain.

- *Reservation highlights:* In 2000, two of the nine Indian reservations had year-round vacancy rates over 10.0%. The Flandreau Santee Reservation had the lowest year-round vacancy rate at 6.7% (9). All Indian reservations showed declines in the year-round vacancy rate between 1990 and 2000.

For more information, please see Tables 9.10 – 9.12.

Table 9.10 Indian Reservation Housing Supply - 1990

	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Cheyenne River	2,923	2,351	572	36	536	18.3%
Crow Creek	483	425	58	2	56	11.6%
Flandreau Santee	98	84	14	0	14	14.3%
Lower Brule	332	266	66	3	63	19.0%
Pine Ridge	3,149	2,561	588	51	537	17.1%
Rosebud	2,572	2,210	362	1	361	14.0%
Sisseton/Wahpeton	5,472	3,903	1,569	1,021	548	10.0%
Standing Rock	2,732	2,325	407	36	371	13.6%
Yankton Sioux	2,488	2,156	332	86	246	9.9%

source: U.S. Bureau of the Census

Table 9.11 Indian Reservation Housing Supply - 2000

	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Cheyenne River	3,006	2,598	408	83	325	10.8%
Crow Creek	600	547	53	12	41	6.8%
Flandreau Santee	135	125	10	1	9	6.7%
Lower Brule	392	356	36	9	27	6.9%
Pine Ridge	3,558	3,181	377	47	330	9.3%
Rosebud	2,766	2,462	304	99	205	7.4%
Sisseton/Wahpeton	5,189	3,759	1,430	1,007	423	8.2%
Standing Rock	2,758	2,372	386	93	293	10.6%
Yankton Sioux	2,581	2,214	367	175	192	7.4%

source: U.S. Bureau of the Census

Table 9.12 Indian Reservation Housing Supply Percent Change, 1990 - 2000

	Housing Units		Vacant Units			
	Total	Occupied	Total	Number of Total Vacant for Seasonal Use	Number of Total Year-Round Vacant Units	Year-Round Vacant Units (as % of Total Units)
Cheyenne River	2.8%	10.5%	-28.7%	130.6%	-39.4%	-41.0%
Crow Creek	24.2%	28.7%	-8.6%	500.0%	-26.8%	-41.1%
Flandreau Santee	37.8%	48.8%	-28.6%	*	-35.7%	-53.3%
Lower Brule	18.1%	33.8%	-45.5%	200.0%	-57.1%	-63.7%
Pine Ridge	13.0%	24.2%	-35.9%	-7.8%	-38.5%	-45.6%
Rosebud	7.5%	11.4%	-16.0%	9800.0%	-43.2%	-47.2%
Sisseton/Wahpeton	-5.2%	-3.7%	-8.9%	-1.4%	-22.8%	-18.6%
Standing Rock	1.0%	2.0%	-5.2%	158.3%	-21.0%	-21.8%
Yankton Sioux	3.7%	2.7%	10.5%	103.5%	-22.0%	-24.8%

source: U.S. Bureau of the Census

note: The large percentages calculated in some categories are due in part to the very small numbers of a given type of housing unit in a given geographic area.

* - These percentages could not be calculated because the 1990 value for the category was zero.

2. Total Housing Supply by Units Per Structure and Manufactured Homes

South Dakota's housing stock primarily consists of single-family units. According to the 2000 Census, 323,208 housing units (69.6% of the state's total units) were single family units, 61,148 housing units (18.9%) were multifamily units, 36,725 units (11.4%) were manufactured homes, and only 273 (0.1%) were categorized as "other." Since 1990, the single family segment of the total housing stock has slightly decreased (-1.8%), while both the multifamily and manufactured home segments of the housing stock have increased (8.3% and 6.0%, respectively).

- *Reservation highlights:* Of the nine Indian reservations, the Sisseton/Wahpeton Reservation had the highest rate at 82.3% (4,270), and the 67.5% (2,402) rate of the Pine Ridge Reservation is the lowest single family rate. The Flandreau Santee Reservation has the highest percentage of multifamily units of all the reservations, at 20.7% (28), and the Pine Ridge Reservation has the lowest, at 4.2% (151). The Pine Ridge Reservation has the highest manufactured home rate (28.2%, 1,005) among the Indian reservations, while the Flandreau Santee Reservation has the lowest rate (3.0%, 4). Significant gains in percentage of multifamily and manufactured homes occurred in six of the nine Indian reservations between 1990 and 2000.

For more information, please see tables 9.13 – 9.15.

Table 9.13 Indian Reservation Units per Structure and Manufactured Homes - 1990

	Housing Units	Single-family		Multi-family				Manufactured Homes		Other	
		Attached and Detached		Units per Structure			%				
		Total	%	2-4	5-9	10 or more		Total	%	Total	%
Cheyenne River	2,923	2,050	70.1%	95	26	105	7.7%	623	21.3%	24	0.8%
Crow Creek	483	406	84.1%	6	0	11	3.5%	55	11.4%	5	1.0%
Flandreau Santee	98	72	73.5%	6	10	0	16.3%	8	8.2%	2	2.0%
Lower Brule	332	291	87.7%	4	0	6	3.0%	28	8.4%	3	0.9%
Pine Ridge	3,149	2,288	72.7%	111	11	0	3.9%	685	21.8%	54	1.7%
Rosebud	2,572	1,895	73.7%	182	43	54	10.8%	369	14.3%	29	1.1%
Sisseton/Wahpeton	5,472	4,524	82.7%	116	88	162	6.7%	556	10.2%	26	0.5%
Standing Rock	2,732	2,030	74.3%	176	21	34	8.5%	453	16.6%	18	0.7%
Yankton Sioux	2,488	2,025	81.4%	109	64	56	9.2%	216	8.7%	18	0.7%

source: U.S. Bureau of the Census

Table 9.14 Indian Reservation Units per Structure and Manufactured Homes - 2000

	Housing Units	Single-family		Multi-family				Manufactured Homes		Other	
		Attached and Detached		Units per Structure			%				
		Total	%	2-4	5-9	10 or more		Total	%	Total	%
Cheyenne River	3,006	2,106	70.1%	110	30	170	10.3%	590	19.6%	0	0.0%
Crow Creek	600	447	74.5%	29	8	19	9.3%	97	16.2%	0	0.0%
Flandreau Santee	135	103	76.3%	14	14	0	20.7%	4	3.0%	0	0.0%
Lower Brule	392	312	79.6%	14	11	5	7.7%	50	12.8%	0	0.0%
Pine Ridge	3,558	2,402	67.5%	127	24	0	4.2%	1,005	28.2%	0	0.0%
Rosebud	2,766	1,994	72.1%	217	39	102	12.9%	414	15.0%	0	0.0%
Sisseton/Wahpeton	5,189	4,270	82.3%	112	105	120	6.5%	574	11.1%	8	0.2%
Standing Rock	2,758	2,195	79.6%	123	12	40	6.3%	384	13.9%	4	0.1%
Yankton Sioux	2,581	2,069	80.2%	103	81	102	11.1%	226	8.8%	0	0.0%

source: U.S. Bureau of the Census

Table 9.15 Indian Reservation Units per Structure and Manufactured Homes Percent Change, 1990 - 2000

	Housing Units	Single-family		Multi-family				Manufactured Homes		Other	
		Attached and Detached		Units per Structure							
		Total	%	2-4	5-9	10 or more	%	Total	%	Total	%
Cheyenne River	2.8%	2.7%	-0.1%	15.8%	15.4%	61.9%	33.4%	-5.3%	-7.9%	-100.0%	-100.0%
Crow Creek	24.2%	10.1%	-11.4%	383.3%	*	72.7%	165.2%	76.4%	42.0%	-100.0%	-100.0%
Flandreau Santee	37.8%	43.1%	3.8%	133.3%	40.0%	*	27.0%	-50.0%	-63.7%	-100.0%	-100.0%
Lower Brule	18.1%	7.2%	-9.2%	250.0%	*	-16.7%	154.1%	78.6%	51.2%	-100.0%	-100.0%
Pine Ridge	13.0%	5.0%	-7.1%	14.4%	118.2%	*	9.5%	46.7%	29.9%	-100.0%	-100.0%
Rosebud	7.5%	5.2%	-2.2%	19.2%	-9.3%	88.9%	19.3%	12.2%	4.3%	-100.0%	-100.0%
Sisseton/Wahpeton	-5.2%	-5.6%	-0.5%	-3.4%	19.3%	-25.9%	-2.9%	3.2%	8.9%	-69.2%	-67.6%
Standing Rock	1.0%	8.1%	7.1%	-30.1%	-42.9%	17.6%	-25.0%	-15.2%	-16.0%	-77.8%	-78.0%
Yankton Sioux	3.7%	2.2%	-1.5%	-5.5%	26.6%	82.1%	20.4%	4.6%	0.9%	-100.0%	-100.0%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

3. Homeowner Housing

South Dakota's homeownership rate is consistently higher than the national average. The owner-occupied portion of South Dakota's housing stock in 2000 represented 197,907 units, which was 68.2% of the occupied housing units in the state. The owner-occupancy rate rose from the 1990 rate of 66.1% (171,148). In both 1990 and 2000, South Dakota's homeownership rate surpassed the national average (64.2% and 66.2%, respectively).

- *Reservation highlights:* Homeownership was highest in the Sisseton/Wahpeton Reservation (67.5%, 2,537), and lowest in the Lower Brule Reservation (36.0%, 128). While five Indian reservations increased their supply of owner-occupied housing units between 1990 and 2000, four decreased in the same category. Lower Brule had the biggest loss at –22.9%.

The 2000 Census reported 4,309 vacant for sale only units in South Dakota, which represent 2.1% of total owner units in the state. The low rate of vacant for sale units may have a negative impact on the affordability of housing because of a small number of available units in the marketplace at any given time.

For more information, please see tables 9.16 – 9.18.

Table 9.16 Indian Reservation Owner Housing Supply - 1990

	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Cheyenne River	2,923	2,351	1,213	51.6%	10	1.7%	0.8%
Crow Creek	483	425	153	36.0%	3	5.2%	1.9%
Flandreau Santee	98	84	52	61.9%	0	0.0%	0.0%
Lower Brule	332	266	124	46.6%	3	4.5%	2.4%
Pine Ridge	3,149	2,561	1,170	45.7%	21	3.6%	1.8%
Rosebud	2,572	2,210	1,025	46.4%	3	0.8%	0.3%
Sisseton/Wahpeton	5,472	3,903	2,539	65.1%	80	5.1%	3.1%
Standing Rock	2,732	2,325	1,218	52.4%	27	6.6%	2.2%
Yankton Sioux	2,488	2,156	1,400	64.9%	34	10.2%	2.4%

source: U.S. Bureau of the Census

Table 9.17 Indian Reservation Owner Housing Supply - 2000

	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Cheyenne River	3,006	2,598	1,469	56.5%	24	5.9%	1.6%
Crow Creek	600	547	228	41.7%	18	34.0%	7.3%
Flandreau Santee	135	125	62	49.6%	0	0.0%	0.0%
Lower Brule	392	356	128	36.0%	0	0.0%	0.0%
Pine Ridge	3,558	3,181	1,588	49.9%	45	11.9%	2.8%
Rosebud	2,766	2,462	1,109	45.0%	10	3.3%	0.9%
Sisseton/Wahpeton	5,189	3,759	2,537	67.5%	53	3.7%	2.0%
Standing Rock	2,758	2,372	1,260	53.1%	25	6.5%	1.9%
Yankton Sioux	2,581	2,214	1,436	64.9%	42	11.4%	2.8%

source: U.S. Bureau of the Census

Table 9.18 Indian Reservation Owner Housing Supply Percent Change, 1990 - 2000

	Housing Units		Owner-occupied Units		Vacant For Sale Only Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Owner Units
Cheyenne River	2.8%	10.5%	21.1%	9.6%	140.0%	236.5%	96.6%
Crow Creek	24.2%	28.7%	49.0%	15.8%	500.0%	556.6%	280.5%
Flandreau Santee	37.8%	48.8%	19.2%	-19.9%	*	*	*
Lower Brule	18.1%	33.8%	3.2%	-22.9%	-100.0%	-100.0%	-100.0%
Pine Ridge	13.0%	24.2%	35.7%	9.3%	114.3%	234.2%	56.3%
Rosebud	7.5%	11.4%	8.2%	-2.9%	233.3%	296.9%	206.2%
Sisseton/Wahpeton	-5.2%	-3.7%	-0.1%	3.7%	-33.8%	-27.3%	-33.0%
Standing Rock	1.0%	2.0%	3.4%	1.4%	-7.4%	-2.4%	-10.3%
Yankton Sioux	3.7%	2.7%	2.6%	-0.1%	23.5%	11.7%	19.9%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

4. Homeowner Housing by Units Per Structure and Manufactured Homes

South Dakota's owner-occupied units are predominantly single family units. There were 169,703 single family units (85.7% of the state's owner-occupied units) in South Dakota in 2000. This high value confirms the preference for single family dwellings by owner households. In 2000, 3,082 (1.6%) of multifamily units and 25,029 (12.6%) of manufactured units were owner-occupied, while 93 (less than 0.1%) of units classified as other were owner-occupied.

- *Reservation highlights:* The Flandreau Santee Reservation had the highest single family owner-occupied rate, at 96.8% (60) of owner-occupied units, while the Pine Ridge Reservation had a 60.0% (953) single family owner-occupied rate, the lowest of the nine Indian reservations. No Indian reservation had a multifamily owner-occupied rate of 1.0% or higher. The Pine Ridge Reservation had the highest owner-occupied manufactured home rate of the nine Indian reservations, at 39.6% (629), while the Flandreau Santee Reservation had the lowest rate – 3.2% (2).

For more information, please see table 9.19.

Table 9.19 Indian Reservation Owner Housing by Units Per Structure and Manufactured Homes - 2000

	Total Owner-occupied Units	Single-family		Multi-family		Manufactured Homes		Other	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Cheyenne River	1,469	1,055	71.8%	2	0.1%	412	28.0%	0	0.0%
Crow Creek	228	183	80.3%	1	0.4%	44	19.3%	0	0.0%
Flandreau Santee	62	60	96.8%	0	0.0%	2	3.2%	0	0.0%
Lower Brule	128	109	85.2%	0	0.0%	19	14.8%	0	0.0%
Pine Ridge	1,588	953	60.0%	6	0.4%	629	39.6%	0	0.0%
Rosebud	1,109	848	76.5%	1	0.1%	260	23.4%	0	0.0%
Sisseton/Wahpeton	2,537	2,303	90.8%	12	0.5%	222	8.8%	0	0.0%
Standing Rock	1,260	992	78.7%	11	0.9%	257	20.4%	0	0.0%
Yankton Sioux	1,436	1,293	90.0%	8	0.6%	135	9.4%	0	0.0%

source: U.S. Bureau of the Census

5. Value of Homeowner Housing

According to the 2000 Census, the median housing value for owner-occupied units in South Dakota was $79,600.

- *Reservation highlights:* All of the Indian reservations had median housing values lower than the state median. The Flandreau Santee Reservation had the highest median value ($64,200), while the lowest median housing value occurred on the Crow Creek Reservation ($23,500).

For more information, please see table 9.20.

Table 9.20 Indian Reservation Value of Owner Units - 2000

	Specified Owner-occupied Units	Median Value ($)	Value ($000)								
			less than 50	50 - 79	80 - 99	100 - 124	125 - 149	150 - 199	200 - 249	250 - 499	500 or more
Cheyenne River	740	37,000	487	136	79	7	6	10	6	6	3
Crow Creek	131	23,500	92	19	11	4	0	3	2	0	0
Flandreau Santee	49	64,200	9	23	6	7	2	0	0	2	0
Lower Brule	78	48,700	41	27	3	4	3	0	0	0	0
Pine Ridge	719	26,700	493	100	42	31	12	8	0	18	15
Rosebud	673	27,500	427	129	75	2	0	13	7	6	14
Sisseton/Wahpeton	1,508	44,700	858	324	183	54	44	29	6	10	0
Standing Rock	658	30,800	448	100	81	8	12	2	2	0	5
Yankton Sioux	896	45,600	492	234	101	28	8	10	4	13	6

source: U.S. Bureau of the Census

6. Homeowner Housing by Indicators of Conditions

Housing quality, although generally a qualitative topic, can be quantified by certain census variables. These variables provide insight into certain issues that can cause housing units to become substandard. Three variables were evaluated in South Dakota as indicators of housing quality:

Age. A structure's age is used to demonstrate the amount of time a unit has been in the housing inventory. Older housing requires continual maintenance. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. In 2000, 62,115 (31.4%) of South Dakota's owner-occupied units were built prior to 1950.

- *Reservation highlights:* Of the nine Indian reservations, only two – Sisseton/Wahpeton and Yankton – had older housing rates higher than the state as a whole. The Flandreau Santee Reservation had the lowest rate of the Indian reservations, 3.2% (2). Five of the eight Indian reservations that had units over 50 years old between 1990 and 2000 experienced decreases in the percentage of older housing.

Lacking complete plumbing facilities. The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. A total of 1,149 (0.6%) owner-occupied units in South Dakota lacked complete plumbing in 2000.

- *Reservation highlights:* Only one Indian reservation, Lower Brule, had no owner-occupied units that lack complete plumbing. In the other eight Indian reservations, rates range from 0.6% (Sisseton/Wahpeton, 16, and Yankton, 8) to 19.4%, 308 (Pine Ridge). All eight Indian reservations that had owner-occupied units without complete plumbing experienced decreases in their rates during the 1990-2000 time period.

Overcrowding. Overcrowding is directly related to the wear and tear sustained by the structure. More than one person per room (1.01 persons) is used as the threshold for defining living

conditions as overcrowded. In 2000, there were 3,699 (1.9%) owner-occupied housing units with more than one person per room.

- *Reservation highlights:* Owner-occupied overcrowding on Indian reservations, although varied, was for the most part higher than in other areas of the state. Overcrowding rates on the reservations ranged from 0.0% (Flandreau Santee) to 28.2% (448) (Pine Ridge). Five of the nine Indian reservations had owner-occupied overcrowding rates greater than 10.0%. Between 1990 and 2000, five of the nine Indian reservations experienced decreases in their owner-occupied overcrowding rates.

Cost burdened households. Although statistically many households expend more than 30% of their income on housing, it should be noted that many households, i.e., immigrants, persons with disabilities, and people with Section 8 vouchers, chose to pay more than 30% of their income for housing and are assisted by affordable housing programs to enable them to do so. However, when a household spends more than 30% of its gross income on housing, it is considered excessive by housing economists. These households are classified as cost burdened. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among low-income households, who overall have fewer housing choices. In 2000, there were 20,747 owner households (15.1% of total owner households) that were cost burdened.

- *Reservation highlights:* The lowest rate of owner-occupied cost burdened households among the nine Indian reservations was 12.2% (6) (Flandreau Santee Reservation). Three Indian reservations had rates over 20.0%, and an additional three had rates over 15.0%.

For more information, please see tables 9.21 – 9.24.

Table 9.21 Indian Reservation Housing Quality Indicators (Owner Housing) - 1990

	Total Owner-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Cheyenne River	1,213	228	18.8%	72	5.9%	137	11.3%
Crow Creek	153	14	9.2%	12	7.8%	31	20.3%
Flandreau Santee	52	0	0.0%	0	0.0%	5	9.6%
Lower Brule	124	7	5.6%	3	2.4%	16	12.9%
Pine Ridge	1,170	182	15.6%	328	28.0%	393	33.6%
Rosebud	1,025	126	12.3%	49	4.8%	203	19.8%
Sisseton/Wahpeton	2,539	1,281	50.5%	39	1.5%	71	2.8%
Standing Rock	1,218	298	24.5%	53	4.4%	76	6.2%
Yankton Sioux	1,400	722	51.6%	30	2.1%	54	3.9%

source: U.S. Bureau of the Census

Table 9.22 Indian Reservation Housing Quality Indicators (Owner Housing) - 2000

	Total Owner-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Cheyenne River	1,469	280	19.1%	40	2.7%	174	11.8%
Crow Creek	228	30	13.2%	12	5.3%	48	21.1%
Flandreau Santee	62	2	3.2%	2	3.2%	0	0.0%
Lower Brule	128	6	4.7%	0	0.0%	32	25.0%
Pine Ridge	1,588	151	9.5%	308	19.4%	448	28.2%
Rosebud	1,109	146	13.2%	44	4.0%	159	14.3%
Sisseton/Wahpeton	2,537	1,241	48.9%	16	0.6%	54	2.1%
Standing Rock	1,260	303	24.0%	36	2.9%	98	7.8%
Yankton Sioux	1,436	610	42.5%	8	0.6%	53	3.7%

source: U.S. Bureau of the Census

Table 9.23 Indian Reservation Housing Quality Indicators (Owner Housing) Percent Change, 1990-2000

	Total Owner-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of Owner-occupied	Total	% of Owner-occupied	Total	% of Owner-occupied
Cheyenne River	21.1%	22.8%	1.4%	-44.4%	-54.1%	27.0%	4.9%
Crow Creek	49.0%	114.3%	43.8%	0.0%	-32.9%	54.8%	3.9%
Flandreau Santee	19.2%	*	*	*	*	-100.0%	-100.0%
Lower Brule	3.2%	-14.3%	-17.0%	-100.0%	-100.0%	100.0%	93.8%
Pine Ridge	35.7%	-17.0%	-38.9%	-6.1%	-30.8%	14.0%	-16.0%
Rosebud	8.2%	15.9%	7.1%	-10.2%	-17.0%	-21.7%	-27.6%
Sisseton/Wahpeton	-0.1%	-3.1%	-3.0%	-59.0%	-58.9%	-23.9%	-23.9%
Standing Rock	3.4%	1.7%	-1.7%	-32.1%	-34.3%	28.9%	24.6%
Yankton Sioux	2.6%	-15.5%	-17.6%	-73.3%	-74.0%	-1.9%	-4.3%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Table 9.24 Indian Reservation Housing Cost Burdened Owner Households - 2000

	Specified Owner-occupied Units	Cost Burdened	
		Total	% of Owner-occupied
Cheyenne River	740	158	21.4%
Crow Creek	131	36	27.5%
Flandreau Santee	49	6	12.2%
Lower Brule	78	10	12.8%
Pine Ridge	719	113	15.7%
Rosebud	673	126	18.7%
Sisseton/Wahpeton	1,508	209	13.9%
Standing Rock	658	114	17.3%
Yankton Sioux	896	182	20.3%

source: U.S. Bureau of the Census

7. Renter Housing

Renter-occupied units in South Dakota represented 31.8% (92,338 units) of the occupied units in the state in 2000. The renter-occupancy rate slightly declined from the 1990 rate of 33.9% (87,886).

- *Reservation highlights:* Renter-occupied housing was highest in the Lower Brule Reservation (64.0%, 228), and lowest in the Sisseton/Wahpeton Reservation (32.5%, 1,222). The rate of renter-occupied units in five Indian reservations declined between 1990 and 2000.

The 2000 Census reported 8,000 vacant for rent units in South Dakota, which represent 8.0% of the state's total rental units. The low rate of vacant for rent units may also have a negative impact on the affordability of housing, because of the small number of available units in the marketplace at any given time.

For more information, please see tables 9.25 – 9.27.

Table 9.25 Indian Reservation Renter Housing Supply - 1990

	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Cheyenne River	2,923	2,351	1,138	48.4%	106	18.5%	8.5%
Crow Creek	483	425	272	64.0%	13	22.4%	4.6%
Flandreau Santee	98	84	32	38.1%	10	71.4%	23.8%
Lower Brule	332	266	142	53.4%	20	30.3%	12.3%
Pine Ridge	3,149	2,561	1,391	54.3%	85	14.5%	5.8%
Rosebud	2,572	2,210	1,185	53.6%	83	22.9%	6.5%
Sisseton/Wahpeton	5,472	3,903	1,364	34.9%	91	5.8%	6.3%
Standing Rock	2,732	2,325	1,107	47.6%	54	13.3%	4.7%
Yankton Sioux	2,488	2,156	756	35.1%	50	15.1%	6.2%

source: U.S. Bureau of the Census

Table 9.26 Indian Reservation Renter Housing Supply - 2000

	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Cheyenne River	3,006	2,598	1,129	43.5%	117	28.7%	9.4%
Crow Creek	600	547	319	58.3%	11	20.8%	3.3%
Flandreau Santee	135	125	63	50.4%	9	90.0%	12.5%
Lower Brule	392	356	228	64.0%	11	30.6%	4.6%
Pine Ridge	3,558	3,181	1,593	50.1%	18	4.8%	1.1%
Rosebud	2,766	2,462	1,353	55.0%	68	22.4%	4.8%
Sisseton/Wahpeton	5,189	3,759	1,222	32.5%	79	5.5%	6.1%
Standing Rock	2,758	2,372	1,112	46.9%	37	9.6%	3.2%
Yankton Sioux	2,581	2,214	778	35.1%	71	19.3%	8.4%

source: U.S. Bureau of the Census

Table 9.27 Indian Reservation Renter Housing Supply Percent Change, 1990 - 2000

	Housing Units		Renter-occupied Units		Vacant For Rent Units		
	Total	Occupied	Total	% of Occupied	Total	% of Vacant Units	% of Rental Units
Cheyenne River	2.8%	10.5%	-0.8%	-10.2%	10.4%	54.7%	10.2%
Crow Creek	24.2%	28.7%	17.3%	-8.9%	-15.4%	-7.4%	-26.9%
Flandreau Santee	37.8%	48.8%	96.9%	32.3%	-10.0%	26.0%	-47.5%
Lower Brule	18.1%	33.8%	60.6%	20.0%	-45.0%	0.8%	-62.7%
Pine Ridge	13.0%	24.2%	14.5%	-7.8%	-78.8%	-67.0%	-80.6%
Rosebud	7.5%	11.4%	14.2%	2.5%	-18.1%	-2.4%	-26.9%
Sisseton/Wahpeton	-5.2%	-3.7%	-10.4%	-7.0%	-13.2%	-4.7%	-2.9%
Standing Rock	1.0%	2.0%	0.5%	-1.5%	-31.5%	-27.8%	-30.8%
Yankton Sioux	3.7%	2.7%	2.9%	0.2%	42.0%	28.5%	34.8%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

8. Renter Housing by Units Per Structure and Manufactured Homes

The renter-occupied housing stock in South Dakota is more diverse in type and units per structure than the state's owner-occupied units. In 2000, 35,482 units (38.4% of the renter-occupied units in the state) were single-family units, while 55.2% (50,940 units) were in multi-family units, and 6.4% (5,886 units) were manufactured homes.

- *Reservation highlights:* The Standing Rock Reservation had the highest single family renter-occupied rate, at 80.8% (899) of renter-occupied units, while the Flandreau Santee Reservation had a 63.5% (40) single family renter-occupied rate, the lowest of the nine Indian reservations. All nine Indian reservations had lower multifamily renter-occupied rate than the state as a whole. The renter rate on the Flandreau Santee Reservation was the highest at 33.3% (21) of renter-occupied units. The Pine Ridge Reservation was the lowest at 8.3% (133). The Pine Ridge Reservation had the highest renter-occupied manufactured home rate of the nine Indian reservations, at 11.6% (184), while the Yankton Sioux Reservation had the lowest rate at 2.7% (21).

For more information, please see table 9.28.

Table 9.28 Indian Reservation Renter Housing by Units Per Structure and Manufactured Homes - 2000

	Total Renter-occupied Units	Single-family		Multi-family		Manufactured Homes		Other	
		Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied	Total	% of Renter-occupied
Cheyenne River	1,129	779	69.0%	257	22.8%	93	8.2%	0	0.0%
Crow Creek	319	246	77.1%	45	14.1%	28	8.8%	0	0.0%
Flandreau Santee	63	40	63.5%	21	33.3%	2	3.2%	0	0.0%
Lower Brule	228	174	76.3%	30	13.2%	24	10.5%	0	0.0%
Pine Ridge	1,593	1,276	80.1%	133	8.3%	184	11.6%	0	0.0%
Rosebud	1,353	946	69.9%	308	22.8%	99	7.3%	0	0.0%
Sisseton/Wahpeton	1,222	872	71.4%	282	23.1%	68	5.6%	0	0.0%
Standing Rock	1,112	899	80.8%	152	13.7%	61	5.5%	0	0.0%
Yankton Sioux	778	536	68.9%	221	28.4%	21	2.7%	0	0.0%

source: U.S. Bureau of the Census

9. Gross Rent of Renter Housing

According to the 2000 Census, the 2000 median gross rent in South Dakota was $426.

- *Reservation highlights:* All Indian reservations showed median gross rents lower than the state median. Crow Creek had the highest rent at $332, while Standing Rock's was the lowest at $246.

For more information, please see table 9.29.

Table 9.29 Indian Reservation Gross Rent of Renter Units - 2000

	Total Paying Cash Rent	Median Gross Rent ($)	Gross Rent ($)						No Cash Rent
			less than 250	250 - 499	500 - 749	750 - 999	1,000 - 1,499	1,500 or more	
Cheyenne River	973	313	328	533	95	3	0	14	121
Crow Creek	271	332	69	184	18	0	0	0	45
Flandreau Santee	63	318	21	38	4	0	0	0	0
Lower Brule	194	255	93	85	12	2	2	0	32
Pine Ridge	1,074	310	380	538	83	63	0	10	428
Rosebud	882	299	356	435	83	8	0	0	208
Sisseton/Wahpeton	1,156	272	501	608	47	0	0	0	122
Standing Rock	831	246	431	339	52	4	2	3	211
Yankton Sioux	626	306	221	352	45	3	5	0	94

source: U.S. Bureau of the Census

10. Renter Housing by Indicators of Conditions

To evaluate potential rental housing deficiencies, the same census variables used to determine owner housing (age, exclusive use of plumbing, overcrowding, and cost burdened households) were used for the rental housing stock in the state.

Age. According to the 2000 Census, 23,919 (25.9%) of South Dakota's renter-occupied units were built prior to 1950.

- *Reservation highlights:* Renter-occupied housing is newer on the Indian reservations than in the rest of the state. Four of the nine Indian reservations – Cheyenne River, Flandreau Santee, Lower Brule, and Rosebud – had an older renter-occupied housing rate under 10.0%. Two reservations, Sisseton/Wahpeton and Yankton Sioux, had older renter-occupied housing rates higher than the state average. Only two of the seven Indian reservations with renter-occupied units over 50 years old showed declines in their rates between 1990 and 2000.

Lacking complete plumbing facilities. The 2000 Census indicated that 709 (0.8%) renter-occupied units in South Dakota lacked complete plumbing.

- *Reservation highlights:* Renter-occupied units on the Indian reservations had slightly higher rates of units without complete plumbing facilities. Five of the nine Indian reservations had rates over 1.0%, with Pine Ridge's 4.8% (77) as the highest among the Indian reservations. Of the seven Indian reservations that had renter-occupied units lacking complete plumbing in 1990 and 2000, all experienced substantial decline in rates.

Overcrowding. According to the 2000 Census, there were 5,126 (5.6%) renter-occupied housing units in South Dakota with more than one person per room.

- *Reservation highlights:* All nine Indian reservations had overcrowding rates higher than the state average. The Pine Ridge Reservation has the highest renter overcrowding rate of the Indian reservations, with almost half of its renter-occupied units (46.8%, 745) housing more than one person per room. Three Indian reservations – Cheyenne River, Crow Creek, and Flandreau Santee – had declining renter-occupied overcrowding rates between 1990 and 2000.

Cost burdened households. In 2000, there were 25,472 renter households (29.0% of total renter households) that were cost burdened.

- *Reservation highlights:* Only one Indian reservation, Flandreau Santee, had a cost burdened renter household rate under 10.0% (3.2%, 2 households). The cost burdened renter household rate of other Indian reservations in the state ranged from Standing Rock's 14.7% (153) to Yankton Sioux's 27.9% (201).

For more information, please see tables 9.30 – 9.33.

Table 9.30 Indian Reservation Housing Quality Indicators (Renter Housing) 1990

	Total renter-occupied Units	Constructed Prior to 1940		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Cheyenne River	1,138	42	3.7%	69	6.1%	326	28.6%
Crow Creek	272	40	14.7%	0	0.0%	62	22.8%
Flandreau Santee	32	0	0.0%	0	0.0%	8	25.0%
Lower Brule	142	0	0.0%	5	3.5%	43	30.3%
Pine Ridge	1,391	39	2.8%	152	10.9%	629	45.2%
Rosebud	1,185	77	6.5%	53	4.5%	280	23.6%
Sisseton/Wahpeton	1,364	443	32.5%	25	1.8%	103	7.6%
Standing Rock	1,107	158	14.3%	62	5.6%	257	23.2%
Yankton Sioux	756	234	31.0%	15	2.0%	76	10.1%

source: U.S. Bureau of the Census

Table 9.31 Indian Reservation Housing Quality Indicators (Renter Housing) - 2000

	Total renter-occupied Units	Constructed Prior to 1950		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Cheyenne River	1,129	81	7.2%	17	1.5%	192	17.0%
Crow Creek	319	34	10.7%	10	3.1%	67	21.0%
Flandreau Santee	63	0	0.0%	0	0.0%	7	11.1%
Lower Brule	228	2	0.9%	2	0.9%	74	32.5%
Pine Ridge	1,593	169	10.6%	77	4.8%	745	46.8%
Rosebud	1,353	122	9.0%	4	0.3%	402	29.7%
Sisseton/Wahpeton	1,222	373	30.5%	11	0.9%	119	9.7%
Standing Rock	1,112	170	15.3%	45	4.0%	260	23.4%
Yankton Sioux	778	248	31.9%	12	1.5%	144	18.5%

source: U.S. Bureau of the Census

Table 9.32 Indian Reservation Housing Quality Indicators (Renter Housing) Percent Change, 1990-2000

	Total renter-occupied Units	Over 50 Years Old		Lacking Complete Plumbing		Overcrowded	
		Total	% of renter-occupied	Total	% of renter-occupied	Total	% of renter-occupied
Cheyenne River	-0.8%	92.9%	94.4%	-75.4%	-75.2%	-41.1%	-40.6%
Crow Creek	17.3%	-15.0%	-27.5%	*	*	8.1%	-7.9%
Flandreau Santee	96.9%	*	*	*	*	-12.5%	-55.6%
Lower Brule	60.6%	*	*	-60.0%	-75.1%	72.1%	7.2%
Pine Ridge	14.5%	333.3%	278.4%	-49.3%	-55.8%	18.4%	3.4%
Rosebud	14.2%	58.4%	38.8%	-92.5%	-93.4%	43.6%	25.7%
Sisseton/Wahpeton	-10.4%	-15.8%	-6.0%	-56.0%	-50.9%	15.5%	29.0%
Standing Rock	0.5%	7.6%	7.1%	-27.4%	-27.7%	1.2%	0.7%
Yankton Sioux	2.9%	6.0%	3.0%	-20.0%	-22.3%	89.5%	84.1%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

Table 9.33 Indian Reservation Housing Cost Burdened Renter Households - 2000

	Specified Renter-occupied Units	Cost Burdened		Annual Household Income in 1999 ($)						
		Total	% of Renter-occupied	Less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 or more
Cheyenne River	1,094	370	33.8%	240	104	19	-	7	-	-
Crow Creek	316	58	18.4%	49	9	-	-	-	-	-
Flandreau Santee	63	2	3.2%	2	-	-	-	-	-	-
Lower Brule	226	57	25.2%	45	7	5	-	-	-	-
Pine Ridge	1,502	268	17.8%	192	47	23	6	-	-	-
Rosebud	1,278	302	23.6%	255	46	1	-	-	-	-
Sisseton/Wahpeton	1,090	224	20.6%	133	87	4	-	-	-	-
Standing Rock	1,042	153	14.7%	103	43	7	-	-	-	-
Yankton Sioux	720	201	27.9%	141	52	8	-	-	-	-

source: U.S. Bureau of the Census

11. Vacant Housing

As noted previously, South Dakota had 32,963 vacant housing units in 2000. Regardless of seasonal or year-round vacancy status, 19,877 vacant units (60.3% of the state's total vacant units) were single family units, 7,126 vacant units (21.6%) were multifamily units, and 5,810 vacant units (17.6%) were manufactured homes. The 19,877 single family vacant units were 8.8% of the state's single family units; the 7,126 multifamily units were 11.7% of the multifamily units in the state; and the 8,510 manufactures homes were 15.8% of the manufactured homes in the state.

- *Reservation highlights:* The Sisseton/Wahpeton Reservation had the highest single family vacancy rate, 25.6% (1,095 units), while the Flandreau Santee Reservation had the

lowest rate (2.9%, 3 units). Some 25.0% (7) of the multifamily units on the Flandreau Santee Reservation were vacant, while the Lower Brule Reservation had no multifamily vacancies. The Sisseton/Wahpeton Reservation had the highest percentage of manufactured home vacancies, 49.5% (284), while the Flandreau Santee Reservation had no manufactured home vacancies. All nine Indian reservations experienced declines in their vacancy rates between 1990 and 2000, while five had declines in their multifamily vacancy rates. Manufactured home vacancy rates declined in five Indian reservations during the period 1990 to 2000.

For more information, please see tables 9.34-9.35.

Table 9.34 Indian Reservation Vacant Housing by Units per Structure and Manufactured Homes - 2000

	Total Vacant Units	Single-family		Multi-family				Manufactured Homes		Other	
		Attached and Detached		Units per Structure			%				
		Total	%	2-4	5-9	10 or more		Total	%	Total	%
Cheyenne River	408	272	12.9%	15	7	29	16.5%	85	14.4%	-	-
Crow Creek	53	18	4.0%	2	6	2	17.9%	25	25.8%	-	-
Flandreau Santee	10	3	2.9%	5	2	-	25.0%	-	0.0%	-	-
Lower Brule	36	29	9.3%	-	-	-	0.0%	7	14.0%	-	-
Pine Ridge	377	173	7.2%	-	12	-	7.9%	192	19.1%	-	-
Rosebud	304	200	10.0%	36	-	13	13.7%	55	13.3%	-	-
Sisseton/Wahpeton	1,430	1,095	25.6%	16	16	11	12.8%	284	49.5%	8	100.0%
Standing Rock	386	304	13.8%	12	-	-	6.9%	66	17.2%	4	100.0%
Yankton Sioux	367	240	11.6%	21	23	13	19.9%	70	31.0%	-	-

source: U.S. Bureau of the Census

Table 9.35 Indian Reservation Vacant Housing by Units per Structure and Manufactured Homes Percent Change, 1990 - 2000

	Total Vacant Units	Single-family		Multi-family				Manufactured Homes		Other	
		Attached and Detached		Units per Structure			%				
		Total	%	2-4	5-9	10 or more		Total	%	Total	%
Cheyenne River	-28.7%	-32.2%	-34.0%	*	133.3%	-25.6%	-11.5%	-31.5%	-27.6%	-100.0%	-100.0%
Crow Creek	-8.6%	-59.1%	-62.8%	0.0%	*	*	51.8%	108.3%	18.1%	*	*
Flandreau Santee	-28.6%	0.0%	-30.1%	66.7%	-66.7%	*	-55.6%	-100.0%	-100.0%	*	*
Lower Brule	-45.5%	-48.2%	-51.7%	*	*	*	*	-30.0%	-60.8%	*	*
Pine Ridge	-35.9%	-56.6%	-58.7%	-100.0%	100.0%	*	-86.9%	100.0%	36.3%	-100.0%	-100.0%
Rosebud	-16.0%	-13.0%	-17.4%	-12.2%	*	0.0%	-29.3%	-28.6%	-36.3%	-100.0%	-100.0%
Sisseton/Wahpeton	-8.9%	-10.6%	-5.3%	100.0%	*	10.0%	159.4%	-9.3%	-12.1%	-38.5%	100.0%
Standing Rock	-5.2%	-8.2%	-15.1%	-52.0%	*	*	-36.6%	40.4%	65.7%	0.0%	350.0%
Yankton Sioux	10.5%	-9.4%	-11.4%	90.9%	283.3%	*	168.5%	52.2%	45.4%	-100.0%	-100.0%

source: U.S. Bureau of the Census

* - These percentages could not be calculated because the 1990 value for the category was zero.

12. Manufactured Homes

In 2000, there were 36,725 manufactured homes in South Dakota. Manufactured homes represented 11.4% of the state's housing units in 2000. Statewide, 84.2% (30,915) of the manufactured homes were occupied.

The 2000 Census indicated that 81.0% (25,029) of the occupied manufactured homes were owner-occupied. Statewide, 15.8% (5,810) of the manufactured homes were vacant. The high rate of vacancy among the manufactured homes is related to their seasonal use.

Realtors report that manufactured housing owners are unable to sell their units because the value of the outstanding loans often exceeds the sales value. Those consumers who buy manufactured homes may also be at a higher risk for becoming victims of predatory lending practices (as reported within the recent drop in manufactured housing sales that coincided with a "crackdown" on predatory lending practices).

The median value of the manufactured homes in South Dakota was $23,100. The median value of manufactured homes was within the affordable home purchase price of extremely low income households, with the exception of Corson, Douglas, McCook and Ziebach counties. The census did not provide information about the age of the manufactured homes.

- *Reservations highlights:* The Pine Ridge Reservation recorded the greatest number and percentage of manufactured housing with 1,005 units (28.2%). While the Sisseton/Wahpeton Reservation had 574 manufactured homes, only 50.5% (290) were occupied. This was the greatest vacancy rate for the nine Indian reservations. In general, the Indian reservations reported lower owner-occupied manufactured homes than the state average. However, only the Lower Brule Reservation reported more renter-occupied than owner-occupied manufactured homes with 55.8% (24) of its units renter-occupied.

Table 9.36 provides a review of the manufactured homes for each Indian reservation in 2000.

Table 9.36 Indian Reservation Manufactured Homes - 2000

	Total Manufactured Homes	% of Total Units	Occupied	% Occupied	Owner-Occupied	% of Occupied	Renter-Occupied	% of Occupied	Vacant	% Vacant	Median Value ($)
Cheyenne River	590	19.6%	505	85.6%	412	81.6%	93	18.4%	85	14.4%	17,600
Crow Creek	97	16.2%	72	74.2%	44	61.1%	28	38.9%	25	25.8%	10,000-
Flandreau Santee	4	3.0%	4	100.0%	2	50.0%	2	50.0%	-	0.0%	10,000-
Lower Brule	50	12.8%	43	86.0%	19	44.2%	24	55.8%	7	14.0%	33,800
Pine Ridge	1,005	28.2%	813	80.9%	629	77.4%	184	22.6%	192	19.1%	13,900
Rosebud	414	15.0%	359	86.7%	260	72.4%	99	27.6%	55	13.3%	19,500
Sisseton/Wahpeton	574	11.1%	290	50.5%	222	76.6%	68	23.4%	284	49.5%	17,900
Standing Rock	384	13.9%	318	82.8%	257	80.8%	61	19.2%	66	17.2%	10,000-
Yankton Sioux	226	8.8%	156	69.0%	135	86.5%	21	13.5%	70	31.0%	15,900

source: U.S. Bureau of the Census

C. Housing Demand

1. New Households that Will Need Housing or Housing Assistance

This section describes the relative demand for housing on South Dakota's Indian reservations through 2007. Housing demand is based on household projections by age and income in the state from 2003 to 2007. Housing demand will be considered by the demand for both owner- and renter-occupied housing. Factors under consideration in determining housing demand and its impact on tenure include households (which are impacted by trends in their composition and size), race of the population, and household income.

The trends considered in determining housing demand in South Dakota through 2007 use projections developed by Easy Analytic, Inc. [40] These projections distinguish households by age and by income, and were developed at the census tract level. Although every effort has been made to ensure that the projections developed are accurate, projections by their very nature can contain discrepancies. Generally, the larger the area, the more accurate the projection. In smaller geographic areas, there is a higher chance that the projection may be inaccurate when compared to hard data.

Additionally, boundary alignments between different data sets factor another variable into the projections. While the projection data was developed at the census tract level, several Indian reservation boundaries do not directly correlate with specific tribal tracts, or whose boundaries cross state lines. As a result, those Indian reservation projections have the possibility of being less accurate than the state or county level projections.

In such instances, 2000 Census data was compared between the tract or tracts that make up an Indian reservation, and that place as defined by the census. The 2000 populations of each area (tract grouping and place) were compared with differences noted if the population of the two

[40] Please refer to Chapter V, Section B for a fuller discussion of this topic.

areas were not the same. Those differences were applied to the 2007 tract grouping to develop the projections. This method, however, assumes that the proportion of population between a given census tract (or tract grouping) and the place that is found within that grouping will remain the same in 2007.[41]

Table 9.37 shows the projected new households for each Indian reservation from 2003 to 2007 (representing new housing demand).

Table 9.37 Indian Reservation Household Change, 2003-2007

	Total Households 2000	Estimated Households 2001-2002	Projected Annual Household Growth 2003-2007	Change in Households 2003-2007	Total Households 2007
Cheyenne River	2,587	43	29	146	2,776
Crow Creek	529	43	5	26	598
Flandreau Santee	136	26	0	1	163
Lower Brule	358	13	3	14	385
Pine Ridge	3,170	110	84	418	3,698
Rosebud	2,474	20	23	114	2,608
Sisseton/Wahpeton	3,747	-81	1	3	3,669
Standing Rock	2,378	-1,117	-2	-8	1,253
Yankton Sioux	2,211	12	7	36	2,259

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

a. Growth Trends: Households by Income and Age

Changes in household composition by income and age have been evaluated. As previously noted, income and age are factors in household formation and tenure. Homeownership rates increase with income, with the age of the householder, and for married couple households.

i. Households by Income

Table 9.38 shows the change in number of households by income for each Indian reservation from 2003 to 2007.

[41] This method was applied to the Flandreau Santee, Pine Ridge, Rosebud, Sisseton/Wahpeton, and Standing Rock Indian reservations.

Table 9.38 Indian Reservation Change in Households by Household Income, 2000-2007

	Projected net change in households	Annual Household Income ($)						
		Less than 15,000	15,000-24,999	25,000-34,999	35,000-49,999	50,000-74,999	75,000-99,999	100,000 and over
Cheyenne River	189	67	143	-66	-66	8	27	76
Crow Creek	69	-93	65	47	2	13	14	21
Flandreau Santee	27	18	7	0	-11	-2	9	5
Lower Brule	27	-32	9	5	3	11	12	19
Pine Ridge	528	-123	234	280	97	-13	26	27
Rosebud	134	-144	31	105	22	62	30	28
Sisseton/Wahpeton	-78	234	139	51	-220	-237	-47	2
Standing Rock	-1,125	-367	-241	-128	-219	-165	-22	17
Yankton Sioux	48	5	91	-21	-9	-86	5	63

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

ii. Households by Age

Table 9.39 shows the change in households by age of householder for each Indian reservation from 2003 to 2007.

Table 9.39 South Dakota Change in Households by Age of Head of Household, 2003-2007

	Projected net change in households	15-24	25-34	35-44	45-54	55-64	65 and over
Cheyenne River	189	6	-10	20	156	7	10
Crow Creek	69	-5	-4	12	41	4	21
Flandreau Santee	27	9	2	-22	7	1	29
Lower Brule	27	1	-1	24	17	-9	-5
Pine Ridge	528	25	42	124	233	91	13
Rosebud	134	13	-84	76	145	31	-47
Sisseton/Wahpeton	-78	23	-89	-67	118	-8	-55
Standing Rock	-1,125	-54	-257	-272	-207	-131	-204
Yankton Sioux	48	-5	-44	4	91	14	-12

source: Mullin & Lonergan Associates, Inc.; Easy Analytic, Inc.

b. Make-up of Sales Housing[42]

Demand for homeownership was determined in the following manner:

- The overall demand by household type was calculated based on the projected increases or decreases in household age and income. If the number of households in the county was projected to decrease from 2003 to 2007, and the number of housing units needed in 2003 was smaller than the current number of owner-occupied housing units and manufactured units, then no further calculations were made.

[42] Please see Chapter VI for a fuller discussion of this topic.

- If the number of households was projected to increase from 2003 to 2007, the number of existing units was subtracted from the overall annual demand by household type.
- The number of units left remaining, if a positive number, was listed as the number of new units to be constructed. The units to be constructed were then added to the number of existing units for the following year to reflect their presence in the county market.
- If the number of units remaining was a negative number, the negative number was replaced with a zero, and the current units were carried forward to the next year.
- Transfers of existing units were assumed to be in the number of existing units.

Table 9.40 shows the homeownership demand for each Indian reservation. The table quantifies the demand for homeowner housing by housing type – existing homes and new construction – and by household type – low-income, first-time, affordable, move-up, high-income, and elderly. The totals for housing type and household type equal each other.

Table 9.40 Indian Reservation Homeownership Demand 2003-2007

Cheyenne River						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	26	27	28	29	30	139
First Time	9	9	9	8	8	44
Affordable	11	11	12	12	12	58
Move Up	0	0	0	0	0	2
Higher Income	3	4	4	5	5	20
Elderly	17	17	18	18	18	88
Total Household Type	67	69	70	72	73	351
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	25	26	28	28	30	137
New Construction	42	42	43	43	43	213
Total Housing Type	67	69	70	72	73	351
Crow Creek						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	6	6	6	6	6	28
First Time	1	2	2	2	2	8
Affordable	2	2	2	2	2	9
Move Up	0	0	0	0	0	2
Higher Income	0	0	0	0	1	2
Elderly	2	2	3	3	3	13
Total Household Type	12	12	12	13	13	61
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	4	7	6	7	7	31
New Construction	7	5	6	5	6	29
Total Housing Type	11	12	12	13	13	61
Flandreau Santee						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	1	1	1	1	1	3
First Time	1	0	0	0	0	2
Affordable	1	1	1	1	1	4
Move Up	0	0	0	0	0	0
Higher Income	0	0	0	0	0	1
Elderly	1	1	1	1	2	7
Total Household Type	3	3	3	3	3	16
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	3	3	3	3	3	16
New Construction	-	-	-	-	-	-
Total Housing Type	3	3	3	3	3	16
Lower Brule						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	2	2	1	1	1	7
First Time	1	0	0	0	0	2
Affordable	1	1	1	1	1	5
Move Up	0	0	0	0	0	2
Higher Income	0	0	0	0	1	2
Elderly	1	1	1	1	1	7
Total Household Type	5	5	5	5	5	25
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	4	4	4	4	3	19
New Construction	1	1	1	1	1	5
Total Housing Type	5	5	5	5	5	25

Pine Ridge						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	32	33	33	34	35	167
First Time	11	12	12	12	12	60
Affordable	14	15	16	17	18	80
Move Up	3	3	3	3	3	15
Higher Income	2	3	3	3	3	14
Elderly	15	15	15	16	16	77
Total Household Type	78	80	83	85	88	413
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	33	34	36	38	39	180
New Construction	45	46	47	47	50	235
Total Housing Type	78	80	83	85	88	414
Rosebud						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	20	20	20	19	19	98
First Time	6	6	6	6	6	30
Affordable	9	9	10	10	11	49
Move Up	2	2	2	2	2	11
Higher Income	2	2	2	2	2	9
Elderly	13	13	13	13	12	64
Total Household Type	52	52	52	53	53	261
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	37	39	39	38	40	194
New Construction	14	13	13	16	13	69
Total Housing Type	52	52	52	53	53	262
Sisseton/Wahpeton						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	29	31	32	34	35	162
First Time	15	14	13	12	11	65
Affordable	22	21	21	21	20	106
Move Up	4	4	3	3	3	17
Higher Income	4	4	4	4	4	19
Elderly	36	36	36	36	35	179
Total Household Type	110	109	109	109	109	546
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	100	99	99	99	99	495
New Construction	10	10	10	10	10	50
Total Housing Type	110	109	109	109	109	546
Standing Rock						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	12	12	12	12	12	60
First Time	4	4	4	4	4	19
Affordable	4	4	4	4	4	21
Move Up	1	1	1	1	1	5
Higher Income	1	1	1	1	1	4
Elderly	9	9	9	9	9	44
Total Household Type	31	31	31	31	30	153
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	20	20	20	20	20	100
New Construction	11	11	11	11	10	54
Total Housing Type	31	31	31	31	30	153

Yankton Sioux						
Demand By Household Type:	2003	2004	2005	2006	2007	Totals
Low Income	19	20	20	20	21	100
First Time	8	8	8	8	7	39
Affordable	11	11	11	11	11	57
Move Up	2	2	2	2	2	11
Higher Income	2	2	2	2	2	10
Elderly	21	21	21	21	21	106
Total Household Type	64	65	65	65	65	324
Demand By Housing Type:	2003	2004	2005	2006	2007	Totals
Existing Homes	58	55	54	54	55	276
New Construction	6	10	10	11	10	47
Total Housing Type	64	65	65	65	65	324

source: Mullin & Lonergan Associates, Inc.

c. Segments of the Sales Housing Market that are Inadequately Served

Table 9.41 compares the supply and demand characteristics of sales housing on the state's Indian reservations. The table focuses on the three classifications of homebuyers most likely to be served by SDHDA's First-time Homebuyer program. These include low-income buyers (annual household incomes up to $25,000) and affordable/first time homebuyer households (annual incomes from $25,000 to $75,000).

Table 9.41 Comparison of Vacant For-Sale Units to Market Demand

	Low-income Households (up to $25,000 annual income)		Affordable and First-time Homebuyer Households (up to $75,000 annual income)			
	purchase price under $80,000		purchase price $80,000-$124,999	purchase price $125,000 -149,999	purchase price $150,000 - 250,000	demand 2003
	vacant for sale	demand 2003	vacant for sale	vacant for sale	vacant for sale	
Cheyenne River	23	26	-	-	-	20
Crow Creek	4	6	-	-	-	3
Flandreau Santee	-	1	-	-	-	2
Lower Brule	27	2	-	2	-	2
Pine Ridge	-	32	-	-	-	25
Rosebud	21	20	-	-	-	15
Sisseton/Wahpeton	3	29	-	-	-	37
Standing Rock	8	12	-	-	-	8
Yankton Sioux	34	19	-	-	-	19

source: U.S. Bureau of the Census; Mullin & Lonergan Associates, Inc.

For low-income buyers, demand for housing for sale is slightly greater than the supply on all Indian reservations with the exception of the Lower Brule, Rosebud, and Yankton Sioux reservations. For affordable and first time homebuyers, the unmet need is significant – although 2003 demand on the nine Indian reservations totaled 131 units for sale, only 2 housing units affordable to those income groups were available.

d. Rental Housing Demand by Income Type[43]

Demand for new rental housing is quantified for low-income households (those at or below 80% MFI). The 2003 HUD median income was applied to each income classification below when determining the future demand for new rental housing. Table 9.42 identifies the demand for new rental housing units by household income on the Indian reservations from 2003 to 2007. Table 9.43 provides the renter housing needs of low-income elderly households by age groupings of 55 to 61, 62 to 74, and 75 and over.

Table 9.42 Renter Demand Based on New Household Formation, 2003-2007

	Extremely Low		Very Low		LIHTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Cheyenne River	-	-	-	-	-	-	30	-	30
Crow Creek	-	-	-	-	-	-	10	-	10
Flandreau Santee	-	-	-	-	-	-	-	-	-
Lower Brule	-	-	-	-	-	-	-	-	-
Pine Ridge	-	20	-	10	-	10	25	10	75
Rosebud	-	-	-	-	-	-	-	-	-
Sisseton/Wahpeton	30	-	10	-	-	-	-	10	50
Standing Rock	-	-	-	-	-	-	-	-	-
Yankton Sioux	-	-	-	-	-	-	-	-	-
TOTAL	30	20	10	10	-	10	65	20	165

source: Mullin & Lonergan Associates, Inc.
*If total is 10 or less a zero was reflected

Table 9.43 Elderly Renter Demand Based on New Household Formation, 2003-2007

	Extremely Low			Very Low			LIHTC			LI-Other		
	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+	55-61	62-74	75+
Cheyenne River	-	-	-	-	-	-	-	-	-	-	-	-
Crow Creek	-	-	-	-	-	-	-	-	-	-	-	-
Flandreau Santee	-	-	-	-	-	-	-	-	-	-	-	-
Lower Brule	-	-	-	-	-	-	-	-	-	-	-	-
Pine Ridge	10	10	-	-	10	-	-	10	-	10	-	-
Rosebud	-	-	-	-	-	-	-	-	-	-	-	-
Sisseton/Wahpeton	-	-	-	-	-	-	-	-	-	10	-	-
Standing Rock	-	-	-	-	-	-	-	-	-	-	-	-
Yankton Sioux	-	-	-	-	-	-	-	-	-	-	-	-

source: Mullin & Lonergan Associates, Inc.

Table 9.44 provides a "snapshot" of the existing pool of low-income renters based on the projected number of low-income renters in 2003. The existing low-income renters presented in the table follows the same format as Tables 9.42 and 9.43, outlining demand based on new growth. The existing renter projections were determined by calculating the number of existing low-income renter households in 2003 based on the previously stated income classifications. A 15% turnover rate of existing low-income renters was utilized when accounting for the available "pool" of low-income renters in each category. Therefore, a new affordable housing

[43] Please see Chapter VII for a fuller discussion of this topic.

development would need to effectively capture a portion of the existing renters within the market, as well as those new to the market (new renter demand), in order to achieve full occupancy. The supply for total demand will be satisfied by normal turnover and vacancy of units, as well as the creation of new units via new construction and substantial rehabilitation activities.

It is necessary to emphasize that the snapshot applies to existing renters who are currently residing in a housing unit. Therefore, the stated pool of renters does not indicate a need for new construction. The demand for new construction units is accounted for in Table 9.44. However, as previously stated, the pool of renters plus the new renter demand based on projected new household formations does comprise the potential market to be considered when developing new units and estimated occupancy and rent-up goals.

Table 9.44 Existing Pool of Low Income Renters

	Extremely Low		Very Low		LIHTC		LI-Other		TOTAL
	15-54	55 +	15-54	55+	15-54	55+	15-54	55+	
Cheyenne River	40	40	25	30	10	20	25	10	200
Crow Creek	10	10	10	10	-	10	10	-	60
Flandreau Santee	-	-	-	-	-	-	-	-	-
Lower Brule	10	-	-	-	10	-	-	-	20
Pine Ridge	40	40	30	25	10	15	25	10	195
Rosebud	35	30	25	15	10	15	25	10	165
Sisseton/Wahpeton	40	50	20	35	20	30	20	30	245
Standing Rock	15	10	10	10	-	10	10	-	65
Yankton Sioux	45	45	30	20	15	10	15	10	190

source: Mullin & Lonergan Associates, Inc.

D. Characteristics of the Housing Stock

1. Tenure

Tenure refers to the division of the housing stock into renter occupied units versus owner occupied units. For South Dakota as a whole, the ownership rate is 68.2%, slightly higher than the national ownership rate.

With the exception of the Sisseton/Wahpeton Reservation, which has a 67.5% ownership rate, all of the remaining Indian reservations have a significantly lower ownership rate than the state as a whole. Table 9.45 reflects the owner/renter breakdowns for the state as a whole and for each of the Indian reservations.

Table 9.45 Tenure - 2000

	Total units	Owner-occupied	% of total units	Renter-occupied	% of total units
South Dakota	290,245	197,907	68.2%	92,338	31.8%
Cheyenne River	2,598	1,469	56.5%	1,129	43.5%
Crow Creek	547	228	41.7%	319	58.3%
Flandreau Santee	125	62	49.6%	63	50.4%
Lower Brule	356	128	36.0%	228	64.0%
Pine Ridge	3,181	1,588	49.9%	1,593	50.1%
Rosebud	2,462	1,109	45.0%	1,353	55.0%
Sisseton/Wahpeton	3,759	2,537	67.5%	1,222	32.5%
Standing Rock	2,372	1,260	53.1%	1,112	46.9%
Yankton Sioux	2,214	1,436	64.9%	778	35.1%

source: US Bureau of the Census

2. Overcrowding

Overcrowding of dwelling units is a way of life on the Indian reservations. Most Indian reservations suffer from severe housing shortages because housing production is not keeping pace with the increase in population. Housing shortages lead to overcrowding of dwelling units. Typically, under-housed individuals double up with family members and friends until a suitable dwelling of their own can be secured. During interviews with Indian housing authorities, local officials reported that it is not unusual to encounter severe cases of overcrowding involving three-bedroom, one-bath dwellings occupied by twenty or more residents. The extent of overcrowding on the Indian reservations is reflected on Table 9.46.

Overcrowding typically leads to increased wear and tear on the dwelling unit, resulting in substandard living conditions and a reduction in the useful life of the dwelling. Although the housing units on the Indian reservations make up 6.1% (17,614) of South Dakota's housing units, the reservations have 34.9% (3,076) of the state's overcrowded units.

Table 9.46 Reservation Overcrowding - 2000

	Housing Units	Units with 1.01 or more persons per room	% of total units
Cheyenne River	2,598	366	14.1%
Crow Creek	547	115	21.0%
Flandreau Santee	125	7	5.6%
Lower Brule	356	106	29.8%
Pine Ridge	3,181	1,193	37.5%
Rosebud	2,462	561	22.8%
Sisseton/Wahpeton	3,759	173	4.6%
Standing Rock	2,372	358	15.1%
Yankton Sioux	2,214	197	8.9%
TOTAL	**17,614**	**3,076**	**17.5%**
South Dakota	290,245	8,825	3.0%

source: US Bureau of the Census

3. Year Round Vacant Units

Housing vacancy rates are a statistical indicator of housing quality. Housing units for seasonal use are not considered in the calculation of year round vacant units. While a certain number of units were vacant at the time of the decennial census due to turnover, the majority of vacant year round units are generally a reflection of substandard conditions that prevent the dwelling from being sold or rented.

While the demand for both owner and renter housing on the Indian reservations is significant, there is a substantial number of dwelling units that remain vacant. The percentage of year-round vacant units for both owner and renter dwellings is reflected on Table 9.47.

Table 9.47 Year-Round Vacant Units - 2000

	Year round vacant units	Owner			Renter		
		Total year round owner units (occupied & vacant)	Vacant for sale only units	% of year round vacant units	Total year round renter units (occupied & vacant)	Vacant for rent units	% of year round vacant units
South Dakota	21,902	202,216	4,309	19.7%	100,338	8,000	36.5%
Cheyenne River	325	1,493	24	7.4%	1,246	117	36.0%
Crow Creek	41	246	18	43.9%	330	11	26.8%
Flandreau Santee	9	62	-	0.0%	72	9	100.0%
Lower Brule	27	128	-	0.0%	239	11	40.7%
Pine Ridge	330	1,633	45	13.6%	1,611	18	5.5%
Rosebud	205	1,119	10	4.9%	1,421	68	33.2%
Sisseton/Wahpeton	423	2,590	53	12.5%	1,301	79	18.7%
Standing Rock	293	1,285	25	8.5%	1,149	37	12.6%
Yankton Sioux	192	1,478	42	21.9%	849	71	37.0%

source: US Bureau of the Census

4. Units Lacking Complete Plumbing

Units lacking complete plumbing is yet another statistical indicator of housing quality. All of the Indian reservations have units lacking plumbing equal to or greater than the rate for South Dakota as a whole. At the extreme, 12.1% (385) of the housing stock on the Pine Ridge Reservation lacks complete plumbing. Table 9.48 reflects the extent of units lacking plumbing on the Indian reservations and for the state as a whole.

Table 9.48 Units Lacking Complete Plumbing - 2000

	Units w/o complete plumbing	Total units	% of total units
South Dakota	1,858	290,245	0.6%
Cheyenne River	57	2,598	2.2%
Crow Creek	22	547	4.0%
Flandreau Santee	2	125	1.6%
Lower Brule	2	356	0.6%
Pine Ridge	385	3,181	12.1%
Rosebud	48	2,462	1.9%
Sisseton/Wahpeton	27	3,759	0.7%
Standing Rock	81	2,372	3.4%
Yankton Sioux	20	2,214	0.9%

source: US Bureau of the Census

E. Indian Housing Authorities

Due to the absence of a private real estate market to respond to housing demand on the Indian reservations, the burden of addressing the lower income housing needs will continue to be borne largely by Indian Housing Authorities and in some cases, non profit housing development organizations.

Each Indian reservation is a sovereign entity with its own Tribal government. The Tribal chairperson is the chief elected official of the Indian reservation. Each Indian reservation has formed an Indian Housing Authority which serves as the conduit for federal funding through the U.S. Department of Housing and Urban Development (HUD).

Each Indian reservation has an inventory of assisted housing that was originally funded under the 1937 Housing Act. This funding was made available to Indian Housing Authorities in two forms:

- **Low rent housing units.** These units are owned by the Indian Housing Authority and leased to lower income Indian households. Tenants contribute 30% of their income towards rent. HUD provides an operating subsidy to absorb the difference between the actual cost of operation and the tenant's rent contribution.

- **Mutual Help Units.** These units are initially owned by the Indian Housing Authority and occupied by lower income Indian households under a lease/purchase arrangement. After 25 years, title to the dwelling passes from the Authority to the occupant and the tenant becomes a homeowner. The new owner acquires the dwelling without debt and he/she becomes fully responsible for the cost of operation. When the dwelling is conveyed to the occupant, it ceases to qualify for HUD operating subsidy and is no longer considered part of the inventory of Indian housing. The Indian Housing Authority's annual grant from HUD is reduced accordingly.

Indian Housing Authorities do not receive assistance under HUD's Section 8 rental assistance program. In lieu of receiving categorical operating subsidy and capital fund contributions from

HUD, Indian Housing Authorities receive an annual block grant under the Indian Housing and Self Determination Act (NAHASDA). HUD determines the amount of the annual grant by formula.

Indian Housing Authorities may use NAHASDA funds for a variety of activities, including operating subsidies, modernization, rental housing development, homeownership, management services, crime prevention and general administration. Each Indian Housing Authority prepares an annual Indian Housing Plan, which defines the priority housing needs of the Indian reservation and the proposed use of NAHASDA funds. The Indian Housing Plan is approved by the Tribal government and is submitted to HUD for review, processing and funding. Each Indian reservation prioritizes its own housing needs and budgets federal funds for a variety of activities on the basis of relative need.

In addition, each Indian Housing Authority may apply for financial assistance from HUD under the Indian Community Development Block Grant Program. This is a competitive pool of funds designed by HUD to be used for special projects.

The Bureau of Indian Affairs (BIA) Housing Improvement Program (HIP) is another competitive source of Federal funding for housing activities on the reservations. HIP funds are provided in the form of a grant to Indian households with incomes below 125% of poverty level that live in substandard owner occupied housing. HIP funds can be used for interim repairs (up to $2,500 per dwelling), major repairs and renovation (up to $35,000 per dwelling) or new construction of a modest replacement dwelling if the cost of repairs to the existing home exceeds $35,000. Applications are ranked competitively by BIA. Preference is given via a ranking system to the poorest of the poor applicants, elderly applicants and households with dependent children. Due to limitations in the congressional appropriations for HIP, only a handful of the highest ranked applicants are funded in any given year. In FY 2002, for example, the Cheyenne River Reservation received the largest HIP allocation ($276,000) while other Indian reservations received no HIP funds at all.

The major housing needs of each Indian reservation as defined within the Indian Housing Plan for each Indian reservation are summarized below. The Indian Housing Plans submitted by the individual Indian Housing Authorities vary widely in terms of the extent of information provided. *Many of the Indian Housing Authorities and tribal governments believe the reservation populations were undercounted in the 2000 Census. The numbers reflected as from the Housing Plans may not correlate to census data. The boundaries of the Indian Housing Authorities, although not specifically mentioned within each Housing Plan, may cross state boundaries, which may also skew data from census numbers.*

1. Cheyenne River

According to the 2000 Census, the population of the Cheyenne River Reservation was 8,466. At 1,398,445 acres, the Cheyenne River Reservation is the second largest in South Dakota in terms of geographic area. The Cheyenne River Housing Authority (CRHA) estimates that 24% of the Indian population resides in substandard housing and that 60% (1,500 households) of Indian families live in overcrowded conditions.

There is a severe shortage of both rental and homeowner housing at Cheyenne River. CRHA maintains a combined waiting list of over 400 families for both rental housing and homeownership units. However, the 400 families on the waiting list understate the actual need because many eligible households are either deterred by the lengthy waiting list or are unaware that assistance is available. People also may be on both waiting lists, which would lead to double counting. CRHA officials feel that there is an actual need for an additional 700 dwelling units on the reservation.

More specifically, there is a need for:

- 40 additional units for participants in the Single Mothers Self Sufficiency Program
- 25 additional beds at the children's shelter and rehabilitation facility
- additional elderly rental units and units for persons with mobility impairments
- housing for college students in the Eagle Butte area
- housing for professionals that live and work on the reservation, especially in the Eagle Butte area
- forms of housing that preserve extended family living arrangements (Tiospaye)

There are approximately 1,200 housing units on the Indian reservation that are owned and managed by CRHA and other public/non profit entities, including:

- 854 CRHA homes
- 48 Tribal houses
- 122 BIA houses
- 32 IHS units
- 42 Habitat for Humanity houses
- 45 Oti Kaga (non profit organization) homes
- 19 school district units
- 44 public housing units

Each ownership/management entity reports a waiting list of over 200 households for each project. In addition, there is a small private housing market on the Indian reservation, but there is no central source of information relative to private housing.

The Eagle Butte housing market in particular is underserved. Eagle Butte is the center of tribal government and the largest town on the Indian reservation. It is not unusual for people employed in Eagle Butte to live in the outlying communities of Dupree, Bear Creek and Green Grass due to the insufficient supply of housing in Eagle Butte. New schools in the towns of LaPlant and Takini have generated demand for housing in these communities.

There are 10 outlying communities on the reservation. Lack of employment in these outlying areas is responsible for a decline in the demand for housing. CRHA has been experiencing vacancies in its housing units in Isabel and Timber Lake. Many of the vacant units are in need of substantial rehabilitation due to tenant abuse and/or vandalism. Despite these problems, tribal

leaders have expressed a strong interest in preserving the survival of these traditional outlying communities.

2. Crow Creek

According to the 2000 Census, the population of the Crow Creek Reservation was 2,225. The Crow Creek Housing Authority (CCHA) estimates that 28% of Indian families live in substandard housing and that 9% of Indian families are currently living in overcrowded conditions.

CCHA reports an inventory of 198 rental units. Thirty-five of these units (18%) are in need of rehabilitation. Based on its current waiting list, CCHA estimates an unmet rental housing need of 155 units.

CCHA reports an inventory of 126 homeowner units. Forty-four of these units (35%) are in need of rehabilitation. Based on its current waiting list, CCHA estimates an unmet homeowner housing need of 127 units.

CCHA reports an inventory of 10 supportive service housing units. Based on its current waiting list, CCHA estimates the unmet supportive service housing need of 10 units.

Based on the types of NAHASDA activities planned by CCHA, the housing needs of the reservation include:

- need to substantially renovate existing homes and to construct additional single family homes
- need to extend rental assistance to lower income renter households
- need to expand the supply of units accessible to persons with disabilities

3. Flandreau Santee

According to the 2000 Census, the population of the Flandreau Santee Reservation was 408. In terms of geographic area, the Flandreau Santee Sioux Reservation is the smallest in South Dakota at 2,356 acres.

The Flandreau Santee Sioux Housing Authority (FSSHA) estimates that 3% of Indian households on the reservation are living in substandard housing and that 6% are living in overcrowded conditions.

FSSHA owns and operates 50 low rent units. In addition to the 50 units operated by FSSHA, there are 102 low-income rental units in eight separate projects operated by other entities. All of the 152 low rent units are reported to be in either good or excellent condition. All but two of these projects offer rental assistance to the tenants wherein rents are income based.

There are 100 additional conventional rental units in sixteen separate properties on the reservation with monthly rents ranging from $135 to $780. At the upper end of the rental scale is

Riverview Apartments for senior living. The $780 monthly rent includes certain assisted living services. All of these units are reported to be in either good or excellent conditions with the exception of 18 units where conditions are reported as fair.

FSSHA reports an insufficient supply of low-income rental units to meet needs. Vacancy rates are low. Most properties maintain a waiting list. FSSHA estimates the unmet need for low-income rental housing at 110 additional units. Demand for low-income rental housing is being driven by both job growth and population growth. There is significant interest in Flandreau as a retirement community.

FSSHA operates 35 mutual self help homeownership units. These homes include 3, 4 and 5 bedroom models. Beyond the 35 FSSHA homeownership units, there are an estimated 682 private market owner occupied single family detached homes on the reservation. These homes have a market value ranging from $30,000 to $100,000.

FSSHA estimates the unmet need for homeowner housing at 70 additional units. New construction of sales housing has been limited over the past decade. FSSHA prefers to provide assistance to prospective homebuyers that enables them to purchase sales housing on the private market.

4. Lower Brule

According to the 2000 Census, the population of the Lower Brule Reservation was 1,353. The Lower Brule Housing Authority (LBHA) estimates that 12% of all Indians on the reservation are living in substandard housing. LBHA estimates that there are 215 rental housing units on the reservation, 54 of which are in need of rehabilitation, and that there is a need for 98 additional units of rental housing.

According to LBHA, there are 122 units of homeowner housing on the reservation, 31 of which are in need of rehabilitation. There is a need for 81 additional units of homeowner housing affordable to households below median income.

LBHA manages a 21-unit rental housing property that was financed in part with Indian HOME funds and equity from the sale of Housing Tax Credits. There is no rental assistance component to this project. The project leased up rapidly since there was no shortage of lower income households that met the tax credit/HOME income requirements. However, many of the tenants are delinquent in the payment of rent because they cannot afford the tax credit/HOME rents. Meanwhile, the limited partner investor in the project is withholding the final pay in of equity until such time as the delinquencies are cured. This project reflects the need for rental assistance as a necessary and appropriate component of the financing structure for rental housing development on the reservation.

5. Pine Ridge

The Pine Ridge Reservation is home to the Oglala Sioux Tribe. It is by far the most populous of the nine Indian reservations in South Dakota with a total population of 14,068 in 2000. At 1,771,986 acres, Pine Ridge is also the largest Indian reservation in terms of geographic area.

Oglala Sioux (Lakota) Housing [OS(L)H] is the locally designated housing agency that administers HUD Indian housing programs. OS(L)H estimates that 25% of all Indians on the reservation are living in substandard housing and 41% are living in overcrowded conditions.

There are currently 5,200 units of rental housing on the reservation, which includes 1,145 units of low rent housing and 1,648 units of NAHASDA rental housing operated by OS(L)H. OS(L)H estimates that an additional 2,000 rental units are needed to meet the current demand.

There are 4,300 units of homeowner housing on the reservation, including 489 mutual help units operated by OS(L)H. OS(L)H estimates that 400 additional units of owner housing are needed to meet the current demand.

OS(L)H operates 45 units of supportive service housing. It estimates that 50 additional units are needed to meet the current demand.

Currently, 55 homeless shelter beds are included in OS(L)H's housing stock on the reservation and another 10 beds are needed to meet the current demand. There are no transitional housing units available through OS(L)H. OS(L)H estimates that there is a need for 50 transitional housing units.

6. Rosebud

The Rosebud Sioux Tribe is the second most populous Indian reservation in South Dakota. According to the 2000 census, the total population of the Rosebud Reservation was 9,050.

The Rosebud Sioux Tribe estimates that of all Indian households living on the reservation, 12.5% are living in substandard housing and 24% are living in overcrowded conditions.

There are currently 2,011 units of rental housing on the reservation, which includes 812 units of low rent housing and 23 units of NAHASDA rental housing operated by the Rosebud Sioux Tribe. The Rosebud Sioux Tribe estimates that 1,328 of these rental units are in need of rehabilitation. There are 650 applicants on the waiting list for rental housing. However, many households in need of rental housing do not apply. The Tribe estimates that 1,112 additional rental units are needed to meet the current demand.

There are 1,773 units of homeowner housing on the reservation, including 275 mutual help units operated by the Tribe. The Rosebud Sioux Tribe estimates that 625 of these homeowner units are in need of rehabilitation. There are 300 applicants on the waiting list for homeowner housing. However, many households in need of housing do not apply. The Rosebud Sioux

Tribe estimates that 742 additional units of owner housing are needed to meet the current demand. The greatest need is for 3, 4 and 5 bedroom units.

The Rosebud Sioux Tribe operates 45 units of supportive service housing. It estimates that 50 additional units are needed to meet the current demand.

Sinte Gliska University has an enrollment of 850. There are currently 45 units of college housing on the reservation. The Rosebud Sioux Tribe estimates that 100 additional units of college housing are needed to meet the current demand generated by Sinte Gliska University. Because of the shortage of rental housing, many college students are forced to commute long distances.

Currently, 55 homeless shelter beds are included in the Rosebud Sioux Tribe's housing stock on the reservation and another 10 beds are needed to meet the current demand. There are 5 transitional housing units on the reservation. The Rosebud Sioux Tribe estimates that there is a need for 50 additional transitional housing units.

There is a need for housing for employees of the casino. New housing in the vicinity of the casino would reduce employee turnover. There is a need for 20 two and three bedroom homes in the vicinity of the casino.

7. Sisseton/Wahpeton

According to the 2000 Census, the total population of the Sisseton/Wahpeton Reservation was 10,408. The Sisseton/Wahpeton Housing Authority (SWHA) estimates that 55% of the Indians on the reservation are living in substandard housing and that 6% are living in overcrowded conditions. A survey undertaken by SWHA in 1997 revealed that 10% of all housing units on the reservation need to be replaced.

SWHA operates 475 low-income rental units and 125 mutual self-help homeownership units on the reservation. Additional housing resources include 75 mutual self help homeownership units that have been conveyed to private owners and another 295 private Tribal member homes.

SWHA estimates that there is a need for an additional 500 housing units for Tribal members, including 25 transition homes for the elderly/homeless, 250 low income rental units and 225 private homes. In addition, there is a need for student housing and faculty housing at the Sisseton Wahpeton Community College as well as housing for professional employees of the federal and Tribal government.

8. Standing Rock

According to the 2000 Census, the population of the Standing Rock Reservation was 8,250. The Standing Rock Housing Authority is the locally designated housing agency that administers HUD Indian housing programs. SRHA estimates that of all Indian households living on the reservation, 32% are living in substandard housing and 8% are living in overcrowded conditions.

There are currently 597 units of rental housing on the reservation, which includes 591 units of low rent housing and 6 units of NAHASDA rental housing operated by SRHA. There are 270 applicants on SRHA's low rent housing waiting list. SRHA estimates that 1,027 additional rental units are needed to meet the current demand.

There are 265 units of mutual help homeownership housing units operated by SRHA. There are 328 applicants on SRHA's waiting list for mutual self-help homeownership housing. However, SRHA has closed the waiting list until progress can be made in servicing the existing waiting list. SRHA estimates that 588 additional units of owner housing are needed to meet the current demand.

9. Yankton Sioux

According to the 2000 Census, the population of the Yankton Sioux Reservation was 6,500. The Yankton Tribal Housing Authority (YTHA) is the locally designated housing agency that administers HUD Indian housing programs. YTHA estimates that of all Indian households living on the reservation, 24% are living in substandard housing and 100% are living in overcrowded conditions.

There are currently 252 units of low rent housing and 31 NAHASDA rental housing units operated by YTHA. YTHA estimates that 522 additional rental units are needed to meet the current demand.

There are 699 units of homeowner housing on the reservation, including 52 mutual help units operated by YTHA. YTHA estimates that 158 additional units of owner housing are needed to meet the current demand.

YTHA has indicated a need for 100 transitional housing units and 50 homeless shelter beds.

Substandard housing conditions are a major problem on the reservation. While YTHA has budgeted federal funds for the rehabilitation of existing housing, units continue to deteriorate due to overcrowding. Based on a 1998 survey, YTHA determined that 92 homes were substandard and another 27 homes require replacement.

Table 9.49 summarizes information drawn from the Indian Housing Plans submitted to HUD by the various Indian housing authorities. Note that there are certain disparities between the census data presented earlier in this section and the information as reported in the Indian Housing Plans.

Table 9.49 Indian Housing Information - 2002

	ALL INCOME LEVELS								LOW INCOME				
Name of Tribe	Total Indian Population	Number of Indian Families	Number of Elderly Indian Families	Number of Near Elderly Indian Families	Number of Indian Families Living in Substandard Housing		Number of Indian Families Living in Overcrowded Conditions		Number of Indian Families	Number of Elderly Indian Families	Number of Near Elderly Indian Families	Number of Indian Families Living in Substandard Conditions	Number of Indian Families Living in Overcrowded Conditions
					No.	%	No.	%					
Cheyenne River Sioux Tribe	8,152	2,547	459	254	1,528	60	1,910	75	2,164	413	215	1,298	1,623
Crow Creek Sioux Tribe	2,221	555	130	176	155	28	53	10	450	130	159	155	53
Flandreau Santee Sioux Tribe	1,922	714	90	120	18	2	37	5	450	57	76	18	37
Lower Brule Sioux Tribe	1,206	754	141	99	88	12	-	-	424	79	56	88	-
Oglala Sioux Tribe	40,240	8,854	995	806	2,213	25	3,674	42	7,456	804	678	183	3,094
Rosebud Sioux Tribe	24,217	3,784	733	472	473	12	904	24	2,535	491	316	316	606
Sisseton-Wahpeton Sioux Tribe	3,309	828	39	59	453	55	46	6	628	33	54	453	46
Standing Rock Sioux Tribe	8,250	1,250	202	200	400	3	100	8	1,250	202	200	400	100
Yankton Sioux Tribe	7,117	2,372	541	330	128	5	553	2	1,660	486	297	128	553
TOTAL	**96,634**	**21,658**	**3,330**	**2,516**	**5,456**		**7,277**		**17,017**	**2,695**	**2,051**	**3,039**	**6,112**

	RENTAL HOUSING							HOMEOWNER HOUSING				
Name of Tribe	Number of Rental Units	Number of Rental Units Needing Rehabilitation	Unmet Rental Needs for All Indian Families	Unmet Rental Needs for Low Income Indian Families	Rental Units to be Demolished 2003 to 2007	Rental Units in Pipeline	Section 8 Vouchers and Certificates	Number of Homeowner Units	Number of Homeowner Units Needing Rehabilitation	Unmet Homeowner Needs for All Indian Families	Unmet Homeowner Needs for Low Income Indian Families	Homeowner Units in Pipeline
Cheyenne River Sioux Tribe	606	223	1,104	770	2	14	25	248	12	309	11	-
Crow Creek Sioux Tribe	198	35	155	155	-	5	-	126	44	127	127	-
Flandreau Santee Sioux Tribe	252	26	110	110	-	-	-	717	10	70	70	-
Lower Brule Sioux Tribe	215	54	98	64	-	-	-	122	31	81	37	-
Oglala Sioux Tribe	5,200	1,300	2,000	1,750	-	6	-	4,300	850	400	337	18
Rosebud Sioux Tribe	2,011	1,328	1,112	946	-	24	-	1,773	625	742	630	23
Sisseton-Wahpeton Sioux Tribe	475	29	250	75	-	-	-	116	105	95	40	-
Standing Rock Sioux Tribe	597	332	1,027	430	-	6	-	265	50	588	323	-
Yankton Sioux Tribe	261	36	522	522	-	-	-	699	92	158	58	-
TOTAL	**9,815**	**3,363**	**6,378**	**4,822**	**2**	**55**	**25**	**8,366**	**1,819**	**2,570**	**1,633**	**41**

	SUPPORTIVE SERVICE HOUSING			COLLEGE HOUSING			TRANSITIONAL HOUSING			HOMELESS HOUSING		
Name of Tribe	Number of Supportive Service Housing Units	Unmet Supportive Service Needs for all Indian Families	Unmet Supportive Service Needs for Low Income Indian Families	Number of College Housing Units	Unmet College Housing Needs of all Indian Families	Unmet College Housing Needs of Low Income Indian Families	Number of Transitional Housing Units	Unmet Transitional Housing Needs of All Indian Families	Unmet Transitional Housing Needs of Low Income Indian Families	Number of Homeless Beds	Unmet Homeless Housing Needs of All Indian Families (# of Beds)	Unmet Homeless Housing Needs of Low Income Indian Families (# of Beds)
Cheyenne River Sioux Tribe	8	40	36	16	65	55	-	-	-	-	-	-
Crow Creek Sioux Tribe	10	10	10	-	-	-	-	-	-	-	-	-
Flandreau Santee Sioux Tribe	-	-	-	-	-	-	-	-	-	-	-	-
Lower Brule Sioux Tribe	-	-	-	-	-	-	-	-	-	-	-	-
Oglala Sioux Tribe	45	50	50	-	-	-	-	50	50	55	10	10
Rosebud Sioux Tribe	45	50	50	24	100	100	5	50	50	55	10	10
Sisseton-Wahpeton Sioux Tribe	-	-	-	-	-	-	-	-	-	-	-	-
Standing Rock Sioux Tribe	-	-	-	-	-	-	-	-	-	-	-	-
Yankton Sioux Tribe	-	-	-	-	-	-	-	100	100	1	50	50
TOTAL	**108**	**150**	**146**	**40**	**165**	**155**	**5**	**200**	**200**	**111**	**70**	**70**

source: Indian Housing Plan, U. S. Department of Housing and Urban Development

X. EVALUATION OF CREDIT ISSUES

This section of the Statewide Housing Needs Analysis explores credit issues in South Dakota using information available from the Home Mortgage Disclosure Act (HMDA). Under the terms of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), any commercial lending institution that makes five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of HMDA. HMDA regulations require most institutions involved in lending to comply and report information on loans denied, withdrawn or incomplete and the reasons for denial by race and sex. Information from HMDA statements assists in determining whether financial institutions are serving the housing needs of their communities. The data also helps to identify possible discriminatory lending patterns. The purpose of this analysis of HMDA data is to determine the need to encourage area lenders, other business lenders, and the community at large to actively promote existing programs as well as develop new programs to assist residents in securing home mortgage loans for home purchase, refinancing, and home improvement.

A limitation to HMDA information involves the optional question regarding race and sex. Lenders are not permitted to require responses regarding race and sex. Unless an applicant willingly provides such information, the data is not available.

It is important to note that data from only one year, 2001, is evaluated in this document. As such, it is difficult to draw conclusions from the data. HMDA data should be regularly reviewed to look at trends from year to year. HMDA data reviewed includes the total applications received for housing, including purchase, refinance, and home improvement, for the state overall. Data is presented by the applicant's race, income, and sex. Information in this section also presents the top 20 housing lenders in the state, and their share of the state housing market. Lender information is also presented for the top 20 lenders to applicants who are low or moderate income, and to applicants who are black or of Hispanic origin.

In 2001, there were 46,018 applications submitted for the purchase of an owner-occupied one-to-four unit dwelling, the refinancing of an owner-occupied home, the purchase of a multi-family structure with five or more units, or for home improvement in South Dakota. The applications were received by 307 lenders.

Of the total applications:

- 34.3% (15,768) were for financing the purchase of an owner-occupied home
- 56.8% (26,118) were for refinancing
- 8.8% (4,033) were for home improvements
- 66.3% (27,687) of the applications were approved and originated
- 16.5% (6,899) were denied
- 11.2% (4,673) were withdrawn by the applicant or not processed due to incompleteness
- 6.0% (2,513) were approved but not accepted by the applicant

Information regarding the applicant's race is not complete – the information is only collected if provided by the applicant. 27.4% (12,612) of the applicants did not provide information regarding their race. 70.0% (32,228) of applicants were white, 1.1% (511) of the applicants were Indian, and

0.3% (144, 155, and 137, respectively) each of applicants were listed as black, Asian, or other races. 0.5% (231) of applicants noted that they were of Hispanic origin.

Further information on loan application characteristics and lenders in South Dakota can be found in tables 10.1 and 10.2.

Table 10.1 South Dakota Summary Report Based on Action Taken Mortgage Data - 2001

	Total Applications		Originated		Approved Not Accepted		Denied		Withdrawn/ Incomplete	
	Number	%	Number	%	Number	%	Number	%	Number	%
Loan Type										
Conventional	41,772	90.8%	27,687	66.3%	2,513	6.0%	6,899	16.5%	4,673	11.2%
FHA	2,524	5.5%	2,170	86.0%	63	2.5%	123	4.9%	168	6.7%
VA	1,158	2.5%	1,015	87.7%	25	2.2%	35	3.0%	83	7.2%
FSA/RHS	564	1.2%	479	84.9%	3	0.5%	38	6.7%	44	7.8%
Loan Purpose										
Home Purchase	15,768	34.3%	11,497	72.9%	1,119	7.1%	2,196	13.9%	956	6.1%
Home Improvement	4,033	8.8%	2,624	65.1%	224	5.6%	883	21.9%	302	7.5%
Refinancing	26,118	56.8%	17,151	65.7%	1,257	4.8%	4,006	15.3%	3,704	14.2%
Multi-family (5 or more)	99	0.2%	79	79.8%	4	4.0%	10	10.1%	6	6.1%
Applicant Race										
American Indian/Alaska Native	511	1.1%	284	55.6%	37	7.2%	154	30.1%	36	7.0%
Asian/Pacific Islander	155	0.3%	112	72.3%	8	5.2%	25	16.1%	10	6.5%
Black	144	0.3%	96	66.7%	5	3.5%	28	19.4%	15	10.4%
Hispanic	231	0.5%	166	71.9%	12	5.2%	40	17.3%	13	5.6%
White	32,228	70.0%	26,155	81.2%	1,321	4.1%	2,913	9.0%	1,839	5.7%
Other	137	0.3%	99	72.3%	4	2.9%	19	13.9%	15	10.9%
No Information	12,612	27.4%	4,439	35.2%	1,217	9.6%	3,916	31.0%	3,040	24.1%
Applicant Income										
<50% of Median	1,278	2.8%	535	41.9%	69	5.4%	492	38.5%	182	14.2%
50-79% Median	4,876	10.6%	2,675	54.9%	287	5.9%	1,256	25.8%	658	13.5%
80-119% Median	9,137	19.9%	5,742	62.8%	596	6.5%	1,658	18.1%	1,141	12.5%
>=120% Median	26,889	58.4%	19,832	73.8%	1,548	5.8%	2,886	10.7%	2,623	9.8%
Income not Available	3,838	8.3%	2,567	66.9%	104	2.7%	803	20.9%	364	9.5%
Applicant Sex										
Male	6,396	13.9%	4,768	74.5%	311	4.9%	862	13.5%	455	7.1%
Female	4,906	10.7%	3,627	73.9%	237	4.8%	698	14.2%	344	7.0%
Joint	23,267	50.6%	19,162	82.4%	921	4.0%	1,851	8.0%	1,333	5.7%
N/A	11,449	24.9%	3,794	33.1%	1,135	9.9%	3,684	32.2%	2,836	24.8%
Total	46,018	100.0%	31,351	68.1%	2,604	5.7%	7,095	15.4%	4,968	10.8%

source: Federal Financial Institutions Examination Council

note: Percentages in the Originated, Approved Not Accepted, Denied, and Withdrawn/Incomplete categories are calculated for each line item with the corresponding Total Applications figure. Percentages in the Total Applications category are calculated from the Total figure at the bottom left of this table.

Table 10.2 South Dakota Top 20 Lender Market Shares - 2001

Institution Name	All Originations			Low/Moderate Applicants			Minority Applicants		
	Amount	Rank	Market Share	Amount	Rank	Market Share	Amount	Rank	Market Share
Wells Fargo Home Mortgage	5,752	1	18.3%	454	1	14.1%			
Security Mortgage Corporation	4,182	2	13.3%	392	2	12.2%			
Wells Fargo Bank South Dakota	3,395	3	10.8%	280	3	8.7%	97	1	21.9%
Billings Federal Credit Union	1,500	4	4.8%	161	4	5.0%	20	5	4.5%
Marquette Bank N.A.	1,043	5	3.3%	133	5	4.1%	9	13	2.0%
First Premier Bank	861	6	2.7%	79	10	2.4%	16	7	3.6%
First National Bank -Brookings	860	7	2.7%	101	8	3.1%	14	9	3.2%
First American Bank & Trust	808	8	2.6%	94	9	2.9%	27	4	6.1%
ABN AMRO Mortgage Group, Inc.	789	9	2.5%	67	11	2.1%			
Black Hills Federal Credit Union	720	10	2.3%	118	6	3.7%	28	3	6.3%
Cortrust Mortgage	662	11	2.1%	54	14	1.7%			
Dacotah Bank	607	12	1.9%	114	7	3.5%	19	6	4.3%
The First National Bank in Sioux Falls	537	13	1.7%	64	12	2.0%	8	14	1.8%
Rushmore Bank & Trust	515	14	1.6%	61	13	1.9%	15	8	3.4%
Sioux Falls Federal Credit Union	374	15	1.2%						
Pioneer Bank & Trust	353	16	1.1%	50	16	1.6%	5	19	1.1%
Equity One, Inc.	353	16	1.1%	39	19	1.2%	12	12	2.7%
Mortgage Services, Inc.	322	18	1.0%				7	17	1.6%
Countrywide Home Loans	320	19	1.0%				5	19	1.1%
Cortrust Bank	312	20	1.0%	53	15	1.6%			
Greenpoint Credit, LLC				45	17	1.4%			
Security Bank				41	18	1.3%			
Community First National Bank				38	20	1.2%	7	17	1.6%
Chase Manhattan Bank USA, NA				38	20	1.2%	14	9	3.2%
Security First Bank							35	2	7.9%
American State Bank of Rapid City							14	9	3.2%
Service First Federal Credit Union							8	14	1.8%
US Bank North Dakota							8	14	1.8%
Total Originations	24,265		77.4%	2,476		76.8%	368		83.1%

source: Federal Financial Institutions Examination Council

* - Low/Moderate Applicants and Minority Applicants were calculated using the primary applicant only.
This information does not take into account the financial or racial status of co-applicants.

XI. HOUSING RESOURCES

This section identifies potential sources of subsidy available to South Dakota that can be used to address affordable housing needs of its residents. This listing of resources is grouped by the entity that administers the resource. For a listing of resources by type of need, please refer to SDHDA's Consolidated Plan and SDHC's Continuum of Care, both available at the SDHDA website (www.sdhda.org).

South Dakota Housing Development Authority

- The First-time Homebuyer Program provides below-market fixed interest rate loans for potential homebuyers. Income limits and purchase price limits vary by county. Interest rates start at a low 30-year fixed rate and the step rate, which increases over a period of four years to the Fixed Rate.

- The Mortgage Assistance Program (MAP) provides downpayment and closing cost assistance up to $2,000 as a second mortgage for SDHDA borrowers. All homebuyers who qualify for the First-time Homebuyer Program are eligible to receive a MAP loan.

- The Employer Mortgage Assistance Program (EMAP) provides downpayment and closing cost assistance as a second mortgage for homebuyers who are employed with a participating employer. This program may be used in conjunction with the First-time Homebuyer loans and/or MAP loans, or primary funding can be obtained through another source. The low-interest rates (between 2% to 5.5%) are adjusted to the prime rate + 5% upon termination of employment.

- The Loan Assistance Program (LAP) provides down payment, closing cost assistance, and gap financing in connection with a home purchase financed by a first mortgage loan through an approved SDHDA participating lender. Loan terms range from five to ten years. Amounts range from $2,000 to $10,000 based on family size and income, and is available in conjunction with FHA, VA, USDA Rural Development, and conventional insured or uninsured loans.

- The Community Home Improvement Program (CHIP) provides low-interest loans for improvements, repairs, or additions to the borrower's single-family home. Income limits vary by county, and interest rates (1.9%, 3.9%, and 5.9%) vary depending on income. This program is financed through participating lenders.

- The Housing Tax Credit Program, established by the IRS in 1986, supports construction and rehabilitation of housing for low-income households. SDHDA administers the yearly funding from the US Department of the Treasury to qualifying housing developers.

- The Multifamily Bond Financing Program provides sponsors of multifamily housing development with construction loans through the sale of tax-exempt or taxable revenue bonds. Housing must be set aside for low-income families or for persons with disabilities or the elderly.

- The Rural Site Development Program supports development of new affordable housing subdivisions in rural communities. These funds are leveraged as much as possible in conjunction with funds from other sources. Communities outside Rapid City and Sioux Falls are eligible.

- The Services to Aging Residents (STAR) program coordinates supportive services to residents of SDHDA-financed elderly developments.

U.S. Department of Housing and Urban Development

- HOME Investment Partnerships program funds, available through entitlement communities, can be used for residential rehabilitation, new construction, acquisition, tenant-based rental assistance, and homeownership programs. Activities must benefit low-income persons. SDHDA administers South Dakota's HOME funds. Rapid City and Sioux Falls are also HOME entitlement communities.

- Housing Opportunities for Persons with AIDS (HOPWA) program are competitive grants for housing assistance and supportive services for low-income persons with AIDS or related disease and their families. Funds can be used for acquisition, rehabilitation, new construction, project-based or tenant-based rental assistance, support services, operating costs, short-term rent, mortgage and utility payments, and planning and administrative expenses.

- Section 202 Housing for the Elderly provides interest-free capital advances and project rental assistance to expand the supply of housing with supportive services for elderly persons.

- Section 811 Housing for the Disables provides no-interest capital advances and project rental assistance to expand the supply of specially designed housing with supportive services for persons with disabilities.

- Public Housing provides affordable rental housing and access to supportive services. Residents pay approximately 30% of their adjusted monthly income to rent a unit. Funds are available through the Capital Fund program for modernization of public housing.

- The Section 8 Housing Choice Voucher program makes up the difference between what a low-income household can afford and the approved rent for an adequate housing unit. Eligible tenants must pay the highest of either 30% of adjusted income, 10% of gross income, or the portion of welfare assistance designated to meet housing costs. Section 8 vouchers are administered by local housing authorities.

- FHA Home Mortgage Insurance Section 203(b) is a loan program for construction of new, or purchase of existing, owner-occupied 1-to-4 family residential properties or refinancing of indebtedness on existing housing. The FHA guarantees the lender against financial loss for up to 30 years. Interest rates and points are negotiated between the applicant and

mortgagee. The maximum mortgage amount is based on the lesser of either 110% of the as-completed value, or the total of current appraised value plus the cost of rehabilitation.

- Home Equity Conversion Mortgage program provides FHA insurance on reverse mortgages made by lenders to older homeowners. Payments to the borrower are based on the borrower's age, mortgage interest rate, and maximum claim amount. The older homeowner retains ownership of their home and may sell and move at any time.

- Title I Insurance Division provides FHA insured loans for alteration, repair, or improvement of existing single-family structures, manufactured homes that qualify as real property, and small multi-family properties for the structure for up to 20 years. There is no equity requirement for the loans. Interest is negotiated between the borrower and lender.

- Shelter Plus Care program combines housing with supportive services for the homeless who are most difficult to serve. The program is targeted for homeless persons who are seriously mentally ill, have chronic problems with alcohol, drugs, or both, or have AIDS. The program allows for a continuum of housing options from transitional to permanent housing.

- Supplemental Assistance to Facilities to Assist the Homeless (SAFAH) is a competitive grant program for facilities to house and provide supportive services for the homeless, particularly innovative programs which serve homeless facilities with children and the elderly homeless. Priority is also given to comprehensive assistance programs.

- Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO) provides funding for rental assistance on behalf of homeless individuals in connection with the rehabilitation of SRO dwellings. Eligible applicants include public housing authorities and non-profits. Supportive services must be provided.

- Emergency Shelter Grant (ESG) program provides allocations for maintenance and operating costs or improvements to emergency shelters. SDHDA administers the ESG allocation for South Dakota.

- Safe Havens Demonstration program offers grants to provide very low-income housing for homeless persons with serious mental illnesses. Funds can be used for new construction, acquisition, rehabilitation, leasing, support services, outreach, and operating costs.

- Land or Property Resources. HUD publishes a list of federal properties available to homeless organizations.

- Under the Native American Housing Assistance and Self-Determination Act (NAHASDA), funds for housing assistance are distributed to Indian tribes in a block grant program. The Indian Housing Block Grant (IHBG) is a formula-based grant program, and the Title VI Loan Guarantee provides financing guarantees to Indian tribes for private market loans to develop affordable housing.

U.S. Department of Agriculture, Rural Development

- Section 502 Guaranteed provides guarantees to approved lenders to make loans to homebuyers to purchase single-family owner-occupied dwellings outside of metropolitan areas. The program is available to households up to 115% of the county median income. Interest rates and points are negotiated between the applicant and mortgagee.

- Section 502 Homeownership Loan program provides loans to buy, build, improve, repair, or rehabilitate rural homes and to provide water and waste disposal facilities for homes.

- Section 502 Mutual Self-Help Housing Loans provide financing and technical assistance to very low- and low-income households who work together to build their own homes.

- Section 523 Self-Help Housing Site Loans and Technical Assistance Grants provide low-interest site loans and technical assistance grants to public or local nonprofits to develop sites and provide technical assistance for self-help housing projects.

- Section 515 Rural Rental Housing program funds loans for the construction of new apartment-style rental housing in rural areas. Funds can also be used to purchase and rehabilitate existing rental housing. Funds may also be used for congregate housing that offers senior citizens and handicapped persons semi-independent living quarters, which may include central dining, housekeeping, and other centralized services. Tenants must be low-income. Loans can be made to nonprofit or for-profit corporations, partnerships, housing authorities, or individuals.

- Section 514/516 Farm Labor Housing program provides low-interest loans and grants to finance low-rent housing for domestic farm laborers.

- Section 524 Rural Housing Site Loans provides loans to nonprofits or associations to improve home sites.

- Rental Assistance provides payment to owners of Rural Development-financed rental projects to reduce the rents paid by low-income tenants to no more than 30% of their income.

- Section 533 Housing Preservation Grant provides funds to nonprofits and public entities. The grantees use the funds to provide funds for low-income homeowners to bring their homes up to code.

- Section 538 Guaranteed Rural Rental Housing program provides guaranteed loans for construction of rental housing in rural areas. Tenants must have incomes below 115% of median income. Loans can be made to nonprofit or for-profit corporations, partnerships, housing authorities, or individuals.

- Community Facilities Loan program provides loans to buy, build, improve, repair, or rehabilitate essential community facilities, which can include nursing homes, rehabilitation centers, and adult and child day cares.

Bureau of Indian Affairs

- The Housing Improvement Program (HIP) assists individual members of federally recognized Indian tribes living in approved tribal service areas with housing assistance. This finding can be used in conjunction with other federal programs (such as Indian Health Service for water and sanitary facilities) or appropriate privately financed programs.

Federal Home Loan Bank of Des Moines

- The Affordable Housing Program (AHP) is a semi-annual program that awards grants to member financial institutions and community development organizations through its five-state district (which includes Iowa, Minnesota, Missouri, North Dakota, and South Dakota). These grants help create more affordable housing and benefit very low, low, and moderate income households. A portion of each year's AHP is allocated to fund a rural homebuyer program.

- The Native American Homeownership Initiative (NAHI) provides funds to member financial institutions for potential homebuyers who live on Native American Reservations and Settlements. NAHI specifically targets low-income individuals and families living on designated Reservations who are at or below 80% of the NAHASDA income guidelines or Mortgage Revenue Bonds income guidelines.

Fannie Mae

- Through the Fannie Mae South Dakota Partnership Office, Fannie Mae expands affordable homeownership and rental housing opportunities through partnerships with lenders, local governments, businesses, and other organizations. Fannie Mae offers four mortgage types – the HomeStyle Mortgage, with as little as 3% down to buy and repair or renovate a home; the Flexible 97 Mortgage, which is flexible in the type of funds used for a 3% downpayment; the Community Home Buyer's Program, which require less income to qualify and less money for closing than traditional mortgages, and the Home Keeper and Home Equity Conversion Mortgage, for homeowners over the age of 62 to borrow against the equity in their home for the money, or purchase a home with no repayment due while living in the home.

South Dakota State Historic Preservation Office

- The Deadwood Fund grant program provides matching grants between $1,000 - $10,000 to leverage financial resources for the acquisition, retention, or rehabilitation of historic buildings, structures, and sites listed on the National Register of Historic Places.

- The Property Tax Moratorium program grants an eight-year property tax moratorium on the assessment of certified improvements on restoration or rehabilitation projects of properties listed on the State or National Registers of Historic Places.

- The Investment Tax Credit programs permit the owner of an income-producing historic building to seek a federal income tax credit equal to 20% of the qualified rehabilitation expenditures if it is listed in the National Register of Historic Places, or a 10% credit for buildings constructed before 1936.

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