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SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY

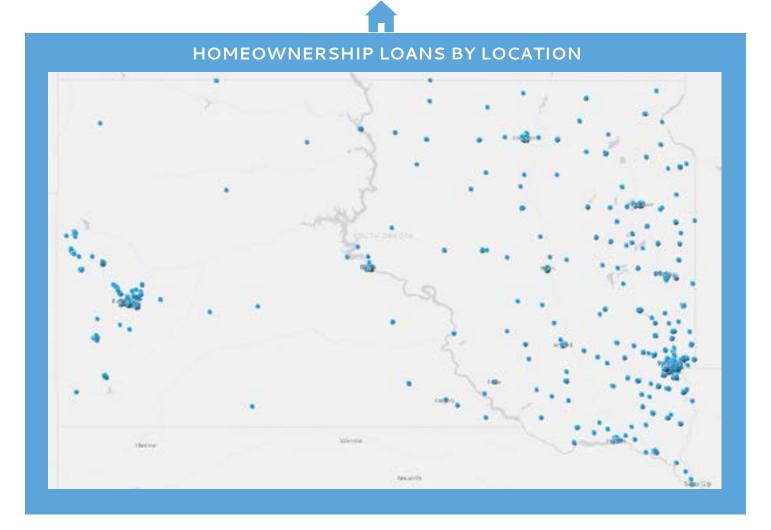
ANNUAL REPORT



Affordable housing through... Integrity | Financial Responsibility | Innovation | Sustainability

# HOMEOWNERSHIP PROGRAMS

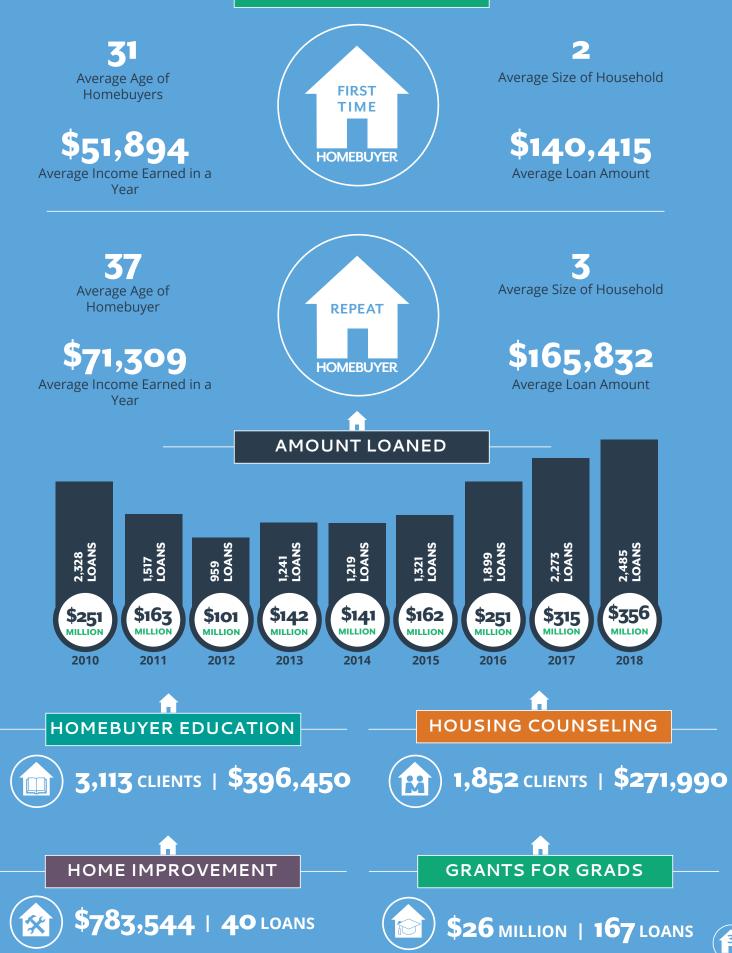
SDHDA helps individuals and families become homeowners by providing a variety of programs that assist low and moderate-income South Dakotans. Low interest rates, closing cost and downpayment assistance, Mortgage Credit Certificates, grants for recent graduates and home improvement loans are all part of SDHDA's funding options.





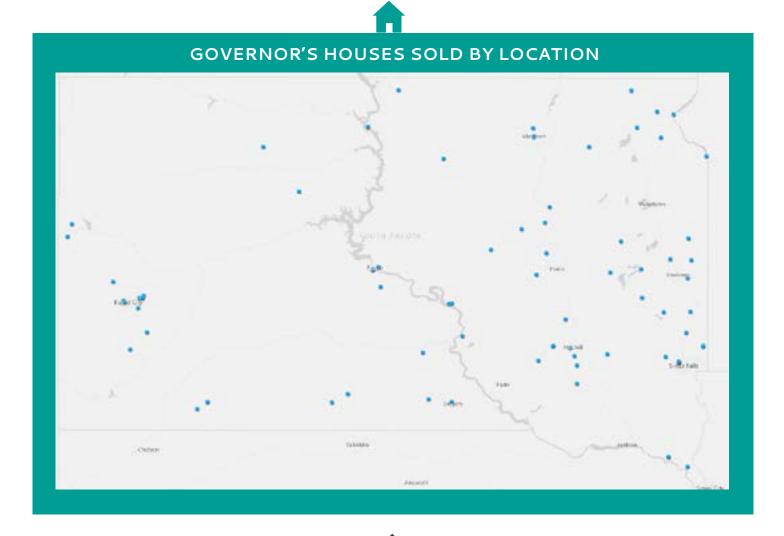


### HOMEBUYER STATISTICS



# GOVERNOR'S HOUSE PROGRAM

For those with smaller incomes looking to secure housing in South Dakota, the Governor's House Program offers pre-built, energy-efficient, affordable homes for income-qualified South Dakotans. Young families just getting their start or elderly couples looking to downsize can have homeownership in their future with this program.



### INMATE TRAINING PROGRAM STATISTICS



**19.8** Average number of hours worked per week

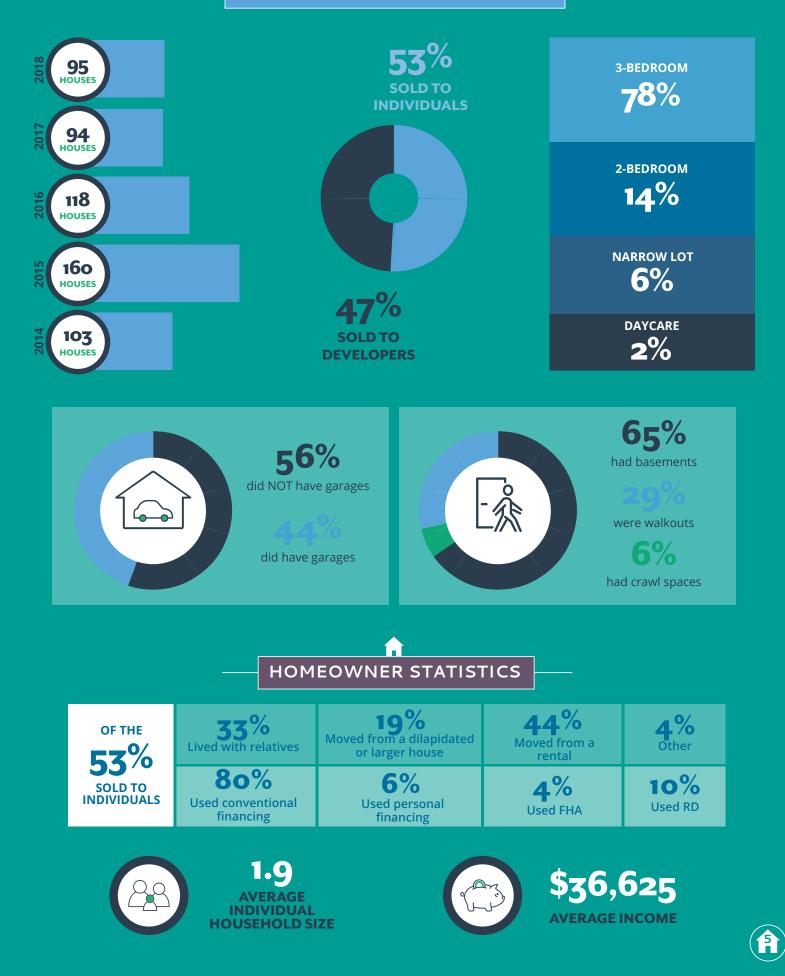
117,648

Total number of

hours worked



### GOVERNOR'S HOUSE STATISTICS



# RENTAL HOUSING DEVELOPMENT PROGRAMS

Development of new housing and rehabilitation of existing housing is vital in meeting the demand for affordable housing statewide. SDHDA administers a number of programs to encourage and assist in the development of housing options – affordable for a variety of incomes, whether they are moderate or low.







58 CLIENTS | \$475,868

**HOMEOWNER REHAB** 



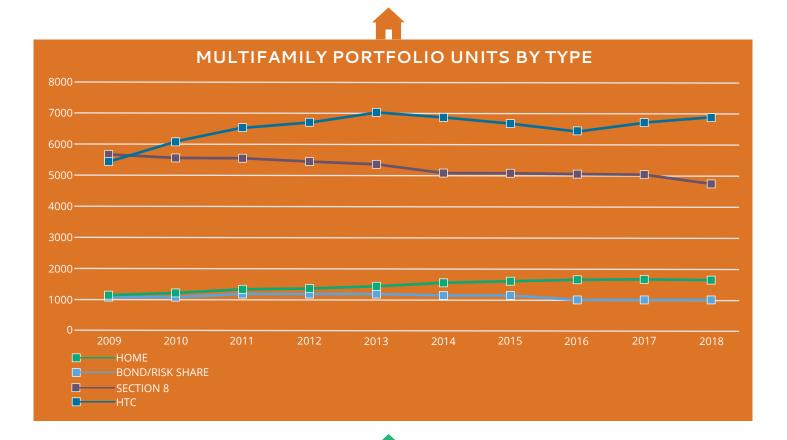




DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
Beadle and Spink Enterprise Community (BASEC) Grant/Loan Program	Scattered Sites	25	\$131,250	HOF	HO Rehab
Black Hills Habitat - Lemmon Construction	Rapid City	1	\$64,050	HOF	SF NC
Black Hills Works - Governor's House for the Brain Injury Rehabilitation Center	Rapid City	3	\$52,805	HOF	MF NC
Cleveland Center Apartments	Sioux Falls	39	\$1,532,976	HTC/HOME/ HTF	MF NC
Glory House Apartments	Sioux Falls	25	\$900,828	НТС/НОМЕ	MF NC
Habitat for Humanity Building Homes, Building Communities	Sioux Falls	3	\$148,560	HOF	SF NC
Habitat for Humanity-South Dakota Down Payment Assistance Program	Scattered Sites	10	\$52,500	HOF	НА
Harvest Point Apartments	Madison	30	\$313,142	НТС	MF ACQ./ REHAB
Homes Are Possible, Inc. 2017-2018 Home Buyer Assistance	Scattered Sites	28	\$119,700	HOF	НА
Inter-Lakes Community Action Partnership	Scattered Sites	8	\$80,000	HOF	HP
Majestic Ridge Apartments	Sioux Falls	53	\$1,546,000	HTC/HOME	MF NC
Neighborhood Lending Services - Down Payment/Closing Cost Assistance Program	Scattered Sites	20	\$147,000	HOF	HA
NeighborWorks Dakota Home Resources - Homeowner Rehab Project	Scattered Sites	23	\$198,000	HOF	HO REHAB
North Star Senior Housing	Eagle Butte	4	\$479,600	HTF	MF NC
Northeast SD Community Action Program (NESDCAP) - Home Improvement Forgivable Loan Program	Scattered Sites	10	\$133,750	HOF	HO REHAB
Rural Office of Community Services, Inc. (ROCS)	Scattered Sites	35	\$36,000	HOF	HP
Sage View Glen Apartments	Rapid City	50	\$1,460,456	HTC/HOME/ HTF	MF NC
Sherwood Place	Sioux Falls	12	\$240,000	HOME	HA
Sisseton Wahpeton Oyate Elderly Village	Sisseton	32	\$262,874	нтс	MF NC
Thunder Valley Regenerative Community Development Apartment Building	Oglala Lakota County	12	\$1,223,868	HOME/CHDP	MF NC
Yankton Heights II Apartments	Yankton	40	\$1,064,586	HTC/HOME	MF NC
	TOTALS	463	\$10,187,945		

# RENTAL HOUSING MANAGEMENT PROGRAMS

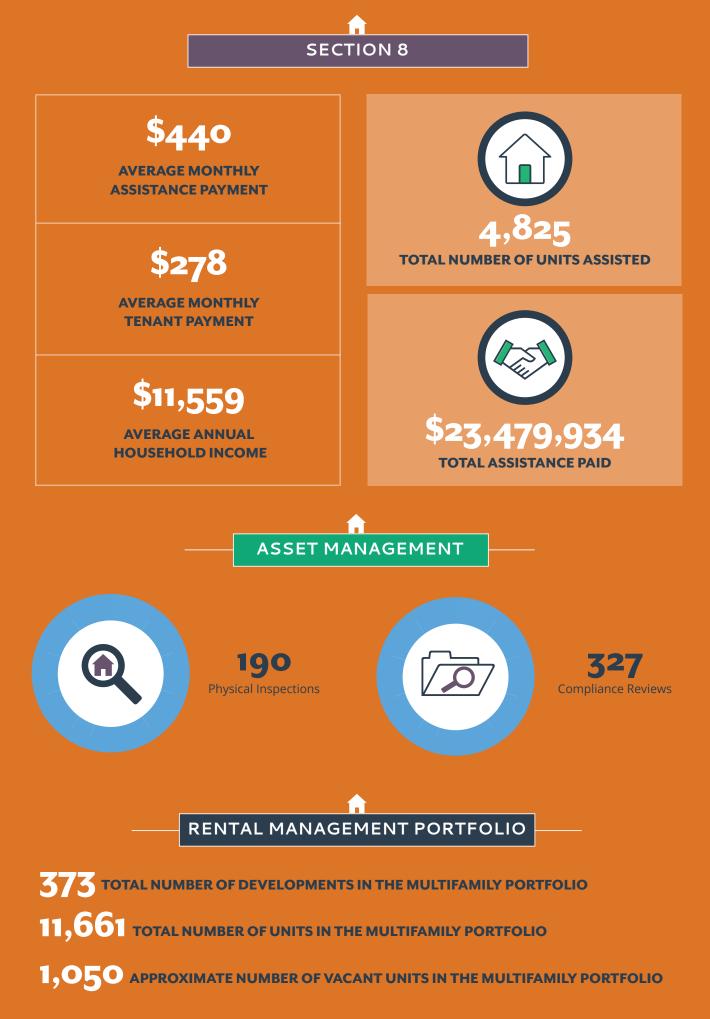
Development of new housing and rehabilitation of existing housing is important, but so is the ongoing safety and affordability of those existing properties. SDHDA's management department's role is to routinely inspect the housing units and monitor operating procedures to maintain compliance with federally funded program requirements.



NUMBER OF FAIR HOUSING CALLS

561

Calls received by the Fair Housing Ombudsman, a third party under contract with SDHDA who provides a resource that renters and landlords utilize to understand their rights and responsibilities.



### FISCAL YEAR 2018 ACHIEVEMENTS

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE		IG ASSISTANCE AYMENTS		DEVELOPMENT		
СІТҮ	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM	
Aberdeen	145	\$18,555,223	207	3	304	\$1,474,916	5	\$16,979	HOME/HR	
							99	\$25,389	HOME/SDAP	
								\$73,177	ESG	
							1	\$489	PAINT-SD	
							5	\$121,000	CHIP	
Agency Village			3							
Alcester	4	\$356,909	1				1	\$450	PAINT-SD	
							4	\$57,421	CHIP	
Alexandria	2	\$211,347								
Andover				1						
Arlington	4	\$408,265	1	1						
Armour	1	\$96,000	1							
Artesian			2							
Ashton	1	\$93,434								
Astoria					34	\$109,435				
Aurora	22	\$3,809,593	1	1						
Avon					12	\$31,192	1	\$675	PAINT-SD	
Baltic	7	\$1,125,377	2							
Bath	1	\$61,579	2				1	\$25,000	CHIP	
Belle Fourche	18	\$2,405,049	14	2	88	\$385,112	1	\$12,000	HOME/HR	
							1	\$398	PAINT-SD	
Belvidere							1	\$7,500	CHIP	
Beresford	14	\$1,894,018	6		21	\$65,504				
Big Stone City				1						
Bison			1		16	\$28,891				
Black Hawk	14	\$2,474,511	23				1	\$15,000	HOME/HR	
Blunt			1				1	\$5,000	HOME/HR	
Bonesteel	1	\$53,535								
Bowdle	1	\$38,380	1				1	\$2,500	HNS	

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS			DEVELOPMENT		
СІТҮ	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM	
Box Elder	18	\$3,121,072	47	12						
Brandon	49	\$8,940,069	26		16	\$102,602	1	\$15,000	HOME/HR	
Brandt	2	\$229,269		1						
Bridgewater	1	\$30,303					1	\$937	PAINT-SD	
Bristol		\$43,434	2					\$4,974 \$35,000	HOME/HR CHIP	
Britton	5	\$416,288	1							
Broadland				1						
Brookings	43	\$6,799,196	31		206	\$599,415	1	\$9,322	HOME/HR	
							21	\$12,361	HOME/SDAP	
<b>Browns Valley</b>	1	\$95,950		1						
Bruce			1	1						
Bryant	4	\$442,077		1						
Buffalo	1	\$113,535	1							
Burke	2	\$122,153			20	\$46,667	2	\$31,835	CHIP	
Canistota	4	\$391,019					1	\$468	PAINT-SD	
Canton	27	\$3,529,656	11							
Castlewood	4	\$433,617					1	\$10,359	HOME/HR	
Cavour			3							
Centerville	5	\$569,675			12	\$33,433				
Chamberlain	3	\$237,701	4	1	68	\$381,871				
Chancellor	1	\$140,553	2							
Chester	3	\$294,477					1	\$559	PAINT-SD	
Clark	6	\$510,223	2							
Clear Lake	7	\$474,189	2				1	\$5,000	HOME/HR	
Clearfield			1							
Colman	2	\$207,455	1				1	\$25,000	CHIP	
Colome				1						
Colton	5	\$614,950					1	\$25,000	CHIP	
Conde	1	\$116,958	1				1	\$772	PAINT-SD	
Corsica							1	\$377	PAINT-SD	
Cresbard	1	\$41,710	1							

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE		IG ASSISTANCE YMENTS		DEVELOPM	ENT
СІТҮ	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
Crocker			2						
Crooks	7	\$1,184,465	1						
Custer	8	\$1,279,084	6		28	\$117,176		\$18,433	ESG
Dakota Dunes	1	\$187,996							
Davis	1	\$80,808	2						
De Smet	1	\$47,626		1					
Deadwood			9				2	\$23,974	HOME/HR
								\$879	PAINT-SD
Dell Rapids	20	\$2,835,254	10	1					
Delmont	1	\$45,657							
Dimock	1	\$80,808							
Doland			2						
Dupree			10						
Eagle Butte			59	1			4	\$479,600	HTF
Edgemont	2	\$150,361			24	\$71,796	1	\$15,000	HOME/HR
Egan				1					
Elk Point	2	\$300,771		1	20	\$86,205			
Elkton	3	\$253,742	2						
Ellsworth AFB			8						
Emery	2	\$214,898	1	1					
Estelline	5	\$451,552							
Ethan				1					
Eureka	2	\$122,720	4						
Fairburn				1					
Faith	1	\$140,409	2		18	\$42,235			
Faulkton	2	\$270,018	3		22	\$24,405			
Flandreau	6	\$565,180	4		16	\$64,993	2	\$19,000	HOME/HR
								\$13,015	
Florence	2	\$229,172	1						
Fort Pierre	3	\$436,230	3	3	10	\$43,531			
Fort Thompson			5	2					

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT		ENT
СІТҮ	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
Frankfort				1					
Frederick	1	\$115,282	4						
Freeman	2	\$162,232	2		24	\$16,575			
Garretson	10	\$1,429,644	3	2			1	\$9,000	HOME/HR
Gary	1	\$198,341	1						
Gayville	2	\$104,257	1						
Geddes							1	\$37,730	CHIP
Gettysburg			2				1	\$5,000	HOME/HR
Goodwin	1	\$95,492							
Gregory	2	\$146,464		1	36	\$70,843			
Grenville				1			1	\$1,280	PAINT-SD
Groton	8	\$937,014	8						
Harrisburg	59	\$10,687,297	9				1	\$5,122	CHIP
Hartford	15	\$2,566,969	13	1					
Hayti	4	\$332,953							
Hazel	2	\$238,282							
Henry	2	\$175,266	2				1	\$23,956	CHIP
Hermosa	1	\$151,210	6	1					
Herreid			1	1					
Highmore	4	\$230,814			12	\$28,844			
Hill City	1	\$89,896	6		24	\$101,653	1	\$2,500	HNS
Hitchcock	1	\$166,920	3						
Hot Springs	8	\$754,183	20		111	\$512,370			
Hoven	1	\$43,935					1	\$903	PAINT-SD
Howard	4	\$269,886	1						
Hudson			2				1	\$19,000	CHIP
Humboldt	7	\$815,586	1						
Hurley	2	\$115,656							
Huron	28	\$2,887,273	140		169	\$743,139	7	\$22,025	HOME/HR
							40		HOME/SDAP
lpswich	4	\$452,188	4		6	\$15,398			

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS			DEVELOPMENT		
CITY	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM	
Jefferson	1	\$164,900								
Kadoka					30	\$138,706				
Kennebec			1	1						
Keystone	1	\$145,220								
Kimball							1 1	\$2,500 \$374	HNS PAINT-SD	
Kyle			19							
La Plant			2							
Lake Andes			2					\$8,890	ESG	
Lake Norden	6	\$640,607	3				2	\$30,000	HOME/HR	
Lake Preston	1	\$129,609								
Lane			2							
Langford	2	\$191,876	3							
Lantry			2							
Lead	6	\$609,983	13		44	\$251,603	3 1		HOME/HR PAINT-SD	
Lemmon	2	\$191,919	1		25	\$147,085	2	\$19,250	HOME/HR	
Lennox	18	\$2,088,549	8		16	\$76,271	1	\$7,683	CHIP	
Leola	1	\$38,800	5							
Lesterville	1	\$94,747								
Letcher	1	\$40,404	3	1						
Little Eagle			2							
Lower Brule			4							
Madison	23	\$2,484,830	11		68	\$285,544	30	\$313,142	НТС	
							32	\$14,861 \$76,695	HOME/SDAP ESG	
Manderson			2	1						
Marion	2	186,130	1							
Martin	1	\$45,878						\$20,000	ESG	
Marvin			1							
McCook Lake	1	\$142,500								

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS			DEVELOPMENT		
СІТҮ	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM	
McLaughlin			2		8	\$22,468	1	\$13,544	CHIP	
Mellette	1	\$90,800								
Menno			2							
Milbank	12	\$1,023,527	5		108	\$478,457	2	\$5,313	HOME/HR	
Miller	5	\$462,965	1	1	26	\$18,549				
Mina	1	\$179,595	2							
Mission			5							
Mission Hill	1	\$67,676								
Mitchell	47	\$6,067,162	26	2	281	\$1,389,513	26	\$10,225 \$69,660	HOME/SDAP ESG	
Mobridge	9	\$910,111	3	2	68	\$370,515	24	\$10,759 \$6,440	HOME/SDAP ESG	
Montrose	2	\$233,333								
Mount Vernon			1	3						
Nemo			24							
New Effington	2	\$87,925	3							
New Underwood	2	\$257,850								
Newell					34	\$214,951	1	\$10,000	HOME/HR	
Nisland			1							
North Sioux City	2	\$223,679								
Oglala			7							
Oldham	1	\$78,439					1	\$15,000	HOME/HR	
Onaka				1						
Onida	1	\$84,343	1							
Parade			1							
Parker	10	\$1,376,592	2							
Parkston	4	\$390,650	1	1	16	\$73,239				
Peever			10							
Philip	1	\$91,315	1		26	\$132,547				
Piedmont	6	\$1,052,512	4	1			1	\$9,664	HOME/HR	

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE		IG ASSISTANCE AYMENTS		DEVELOPM	ENT
СІТҮ	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
Pierpont			2						
Pierre	48	\$7,029,019	91	2	136	\$512,413		\$37,900	ESG
							1	\$528	PAINT-SD
								\$197,711	СоС
							1	\$30,589	CHIP
Pine Ridge			25	1					
Plankinton	5	\$509,785	3						
Platte	5	\$718,310							
Porcupine			15	2			12	\$1,223,868	HOME/CHDP
Presho	3	\$249,617			8	\$18,171			
Provo			35						
Ramona				1					
Rapid City	192	\$28,131,927	497	3	888	\$5,741,152	50		HOME/HTC/HTF
							3	\$52,805	
							1	\$64,050	
							3		HOME/HR
							1		HOME/HA
							10		HOME/SDAP
							1	\$146,000	ESG PAINT-SD
								\$300 \$72,186	
							3	\$72,180	
Redfield	3	\$226,248	4	1	55	\$238,114	3 1		HOME/HR
Renner	7	\$923,351	3		55				
Revillo	1	\$131,572							
Rosebud			4	1					
Rosholt			3						
Roslyn	1	\$46,805	2						
Rowena			1						
Saint Francis			1						
Saint Lawrence	1	\$88,383	1						

	GRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE		IG ASSISTANCE AYMENTS		DEVELOPM	ENT
CITY TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
Salem 6	\$629,644	1						
Scotland		1						
Selby 2	\$108,488	1						
Sherman 1	\$205,942							
Sioux Falls 1,077 \$	167,592,362	996	10	873	\$4,761,249	39	\$1,532,976	HOME/HTC/HTF
						25	\$900,828	HOME/HTC
						53	\$1,546,000	HOME/HTC
						3	\$148,560	HOF
						12	\$240,000	НОМЕ
						4	\$40,000	HOF
							\$40,720	ESG
							\$884,451	СоС
						4	\$73,000	CHIP
Sisseton 2	\$148,079	24	1	16	\$5,573	32	\$262,874	НТС
Spearfish 9	\$1,658,312	39		46	\$246,544	3	\$33,225	HOME/HR
							\$14,620	ESG
Springfield 3	\$268,910	56		12	\$17,261			
Stickney 1	\$116,161	2	1					
Strandburg								
Stratford		2						
Sturgis 18	\$2,637,492	19		75	\$175,101	3	\$45,000	HOME/HR
							\$20,000	ESG
							\$455	PAINT-SD
Summerset 1	\$176,409	8						
Summit 2	\$113,774	2						
Tabor 2	\$187,681							
<b>Tea</b> 23	\$3,929,531	16						
Thunder Butte			1					
Timber Lake 1	\$43,939							
Toronto 3	\$387,151							
Trent 1	\$102,020							

		EOWNERSHIP ROGRAM	HOMEBUYER EDUCATION	GOVERNOR'S HOUSE		IG ASSISTANCE NYMENTS		DEVELOPMENT		
СІТҮ	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM	
Tripp	2	\$158,534	1		8	\$22,251	1	\$1,008	PAINT-SD	
Tulare			1	1			1	\$5,000	HOME/HR	
Twin Brooks	1	\$98,838								
Tyndall	4	\$300,831	2		32	\$6,162				
Utica	1	\$54,003								
Valley Springs	7	\$1,019,896	2							
Veblen			3	1						
Verdon			1							
Vermillion	23	\$3,005,542	8	2	78	\$467,649	1	\$20,076	CHIP	
Viborg	4	\$412,675	3							
Vienna			1							
Volga	5	\$720,529	2							
Volin	1	\$139,745								
Wagner	2	\$121,311	8		12	\$29,669				
Wakonda	1	\$135,800								
Wall	1	\$90,250	1							
Wanblee			2							
Warner			2							
Watertown	98	\$13,570,857	39		155	\$684,704	5	\$48,111	HOME/HR	
								\$39,052	ESG	
							8	\$153,588	СНІР	
Waubay			5				1	\$2,500	HOME/HR	
Webster	7	\$653,376	9				2	\$4,940	HOME/HR	
							1	\$14,900	HOME/HA	
							1	\$393	PAINT-SD	
Wentworth	1	\$169,866		1						
Wessington	1	\$61,700	1							
Wessington Spgs	1	\$83,460								
Westport			2							
Wetonka			1							
White	3	\$345,187		1						

CITYTOTAL LOAN AMOUNTTOTAL CLIENTSTOTAL SOLDTOTAL UNITSAMOUNTTOTAL UNITSAMOUNTWhite Lake1\$123,2331\$986White River-8\$49,048Whitewood1\$76,2621 </th <th>PROGRAM PAINT-SD</th>	PROGRAM PAINT-SD
White River     8     \$49,048       Whitewood     1     \$76,262     1     6	PAINT-SD
Whitewood 1 \$76,262 1	
Willow Lake     3     \$187,676     1	
Wilmot     2     \$156,536     2     1	
Winner     4     \$263,230     6     48     \$303,990	
Wolsey 3 1	
Wood     1	
Woonsocket 1 \$147,283	
Worthing     11     \$1,778,516	
Wounded 13	
Yale 1 \$121,250	
Yankton     35     \$4,425,434     100     308     \$1,403,234     40     \$1,064,586	HOME/HTC
56 \$21,755	HOME/SDAP
\$78,776	ESG
\$140,121	СоС
1 \$10,000	CHIP
Scattered Sites8125\$131,250	HOF
4 \$40,000	
28 \$119,700	
10 \$52,500	
10 \$133,750	
20 \$147,000	
23 \$198,000	
35 \$36,000	
Total     2,485     \$356,199,698     3,112     95     4,825     \$23,479,934     894     \$13,583,892	

ESG - Emergency Solutions Grant; HNS - Housing Needs Study; HOF - Housing Opportunity Fund; HOME - HOME Investment Partnership Program; HOME/HA - Homebuyer Assistance; HOME/HR - Homeowner Rehab; HOME/SDAP - Security Deposit Assistance; HTC - Housing Tax Credits; Paint-SD - Paint South Dakota; HTF - Housing Trust Fund; CoC - Continuum of Care; CHIP - Community Home Improvement Program





