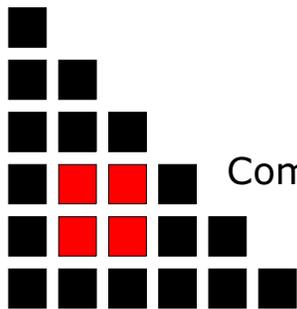


Beresford HOUSING STUDY

October 2013

An analysis of the overall housing needs
of the City of Beresford



Community Partners Research, Inc.

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Introduction

Local elected and public officials are often held responsible for conditions and circumstances over which they have limited control. This is particularly true of housing. Most of the housing units in Beresford, Union County and Lincoln County are privately owned and were constructed with private funds. On an increasing scale, however, the public is demanding that public officials control what happens in this largely private housing market by eliminating blight, protecting individual investments, and generating new housing growth to meet economic development needs.

Community Partners Research, Inc., was hired by the City of Beresford to conduct a study of the housing needs and conditions in the City of Beresford.

Goals

The multiple goals of the study include:

- ▶ Provide updated demographic data including the 2010 Census
- ▶ Provide an analysis of the current housing stock and inventory
- ▶ Determine gaps or unmet housing needs
- ▶ Examine future housing trends that the area can expect to address in the coming years
- ▶ Provide a market analysis for housing development
- ▶ Provide housing recommendations and findings

Methodology

A variety of resources were utilized to obtain information for the Housing Study. Community Partners Research, Inc., collected and analyzed data from April 2013 to August 2013. Data sources included:

- U.S. Census Bureau
- American Community Survey
- Records and data from the City
- Records and data maintained by Union and Lincoln Counties
- South Dakota State Data Center
- Interviews with City officials, community leaders, housing stakeholders, etc.
- Area housing agencies
- State and Federal housing agencies
- Rental property owner surveys
- Housing condition survey

Limitations

This Housing Study represents an analysis performed with the data available at the time of the Study. The findings and recommendations are based upon current solutions and the best available information on future trends and projections. Significant changes in the area’s economy, employment growth, federal or State tax policy or other related factors could change the conclusions and recommendations contained in this Housing Study.

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Demographic Data Overview

Sources of Data

The following pages contain demographic data obtained from a variety of local, state and national sources for the City of Beresford, Union and Lincoln Counties. At the time that research was completed for this Study, the 2010 Census information was available. However, the 2010 Census was more limited in scope than in the past. As a result, some of the demographic variables, such as income and housing cost information, were not available.

To supplement the decennial Census, the Census Bureau has created the American Community Survey, an annual sampling of households. The American Community Survey provides detailed demographic characteristics, replacing information once collected by the decennial Census. However, because the American Survey is based on sampling data, there is a margin of error that exists for each estimate. The following tables incorporate the 2010 Census data, when available, or the American Community Survey data.

The frequency of American Community Survey estimates vary depending on the size of the jurisdiction. For most jurisdictions in South Dakota, the 2011 estimates were derived from sampling that was done over a five-year period, between 2007 and 2011. Unless otherwise noted, the American Community Survey estimates are based on the five-year survey data.

The majority of the City of Beresford is located in Union County, thus, much of the demographic data that follows includes Union County. However, a small portion of the City of Beresford is located in Lincoln County, therefore, Lincoln County is also included in some of the following demographic data.

Population Data and Trends

Table 1 Population Trends - 1980 to 2012							
	1980 Census	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2011/12 Estimates
Beresford	1,865	1,849	2,006	8.5%	2,005	-0.05%	2,040
Union Co.	10,938	10,189	12,584	23.5%	14,399	14.4%	14,855
Lincoln Co.	13,942	15,427	24,131	56.4%	44,828	85.8%	48,296

Source: U.S. Census

- ▶ According to the 2010 U.S. Census, the City of Beresford had a slight population loss of one person from 2000 to 2010. Beresford’s population was 2,005 in 2010. The one-person decrease from 2000, was a population loss of 0.05%.
- ▶ Union County’s population was 14,399 in 2010. This was a 1,815-person increase from 2000, for a population gain of 14.4%.
- ▶ Lincoln County’s population was 44,828 in 2010. This was a substantial increase of 20,697 people from 2000, for a population gain of 85.8%.
- ▶ Beresford, Union County and Lincoln County experienced population increases in the 1990s. Beresford’s population increased by 157 people, Union County’s population increased by 2,395 people and Lincoln County increased by 8,704 people from 1990 to 2000.
- ▶ The Census Bureau has released more recent information through its population estimates program. The most recent estimate for Beresford is effective July 1, 2011, and shows the City adding 35 people between 2010 and 2011. The most recent estimate for Union County is effective July 1, 2012, and shows the County adding 456 people after the 2010 Census. Lincoln County has added 3,468 people since the 2010 Census. The net growth in the two counties has been attributed to a combination of “natural increase” as births exceeded deaths, and in-migration.
- ▶ Beresford’s population is primarily White and non-Hispanic/Latino. At the time of the 2010 Census, approximately 98.5% of the City’s residents were White, 0.2% were Black or African American, 0.1% were American Indian and 0.2% were Asian. Approximately 1% of the City’s population was identified as Hispanic/Latino.

Population by Age Trends: 2000 to 2010

The release of demographic information from the 2010 Census allows for some analysis of the changing age patterns for Beresford and Union County. The following table compares population by age in 2000 and 2010, along with the numeric changes.

Table 2 Population by Age - 2000 to 2010						
Age	Beresford			Union County		
	2000	2010	Change	2000	2010	Change
0-14	380	429	49	2,790	3,117	327
15-19	174	122	-52	922	940	18
20-24	127	86	-41	604	553	-51
25-34	228	271	43	1,601	1,649	48
35-44	206	255	49	1,979	1,902	-77
45-54	275	231	-44	1,889	2,214	325
55-64	173	229	56	1,097	2,002	905
65-74	167	154	-13	856	1,030	174
75-84	180	154	-26	622	717	95
85+	96	74	-22	224	275	51
Total	2,006	2,005	-1	12,584	14,399	1,815

Source: U.S. Census

For many years, demographic analysts have been talking about the impact that is occurring as the large “baby boom” generation moves through the aging cycle. This trend has been evident in Union County. Between 2000 and 2010, Union County had a net gain of 1,230 people in the age ranges between 45 and 64 years old. In 2010, nearly all of the baby boomers were within these age ranges. The aging of the baby boomers, as reflected in the numeric gain in the 55 to 64 year old age group, was the largest change within any of the defined age cohorts.

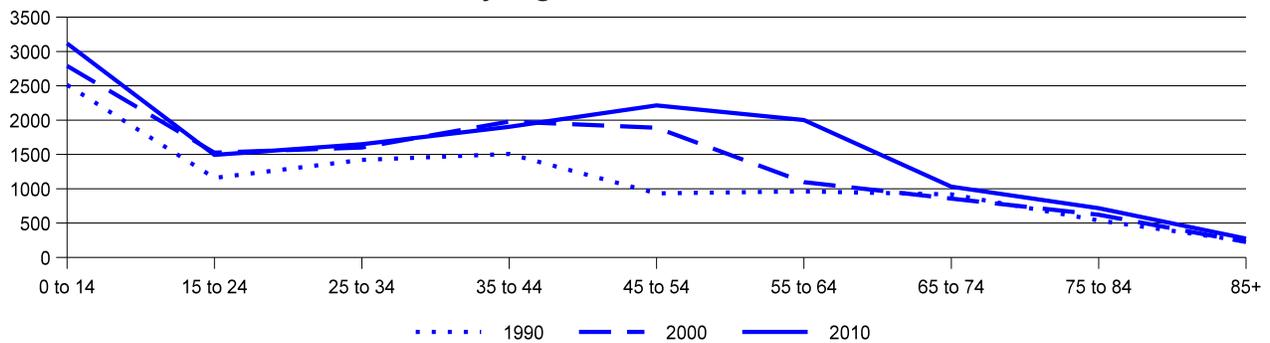
Union County also had growth in all the other age ranges with the exception of the 20 to 24 age range, which had a loss of 51 people, and the 35 to 44 age range, which decreased by 77 people.

Beresford had strong population growth in the 25 to 44 age ranges, which increased by 92 people. The City also had a gain of 49 people in the 0 to 14 age range and a gain of 56 people in the 55 to 64 age range.

Beresford experienced a population loss of 93 people in the 15 to 24 age ranges, a loss of 44 people in the 45 to 54 age range and a loss of 61 people in the 65 and older age ranges.

The aging trends present in Union County can be traced back over the previous decades to see the movement of the baby boom generation.

Union County Age Distribution: 1990 to 2010



Population Projections

The following table presents population projections using two different sources. The South Dakota State Data Center has issued population projections to the year 2030 for Union County. The following table shows the Data Center extrapolated projection for 2015 based on the Center’s 2015 and 2020 projections.

The other set of projections has been calculated by Community Partners Research, Inc., and these are based on past patterns of population change. The 20-year growth trend is based on the rate of change between 1990 and 2010, using the 1990 and 2010 Census. The 10-year growth trend uses the same methodology, but calculates an annual growth rate from 2000 to 2010.

Table 3 Population Projections Through 2015				
	2010 Population Census	2015 Projection from 10-year trend	2015 Projection from 20-year trend	2015 Projection State Data Center
Beresford	2,005	2,005	2,047	N/A
Union County	14,399	15,437	15,886	15,562
Lincoln County	44,828	55,176	58,186	53,631

Source: Community Partners Research, Inc.; U.S. Census; State Data Center

- ▶ The growth projections based on 10-year and 20-year growth trends show population gains from 2010 to 2015 for the City of Beresford and Union and Lincoln Counties. The State Data Center also projects population gain for Union and Lincoln Counties.
- ▶ The 10-year and 20-year growth trend population projections for Beresford forecast an increase of 0 to 42 people by 2015.
- ▶ Union County’s population, based on 10-year and 20-year growth trends, is projected to gain between 1,038 and 1,487 people from 2010 to 2015. The State Data Center projects that the County will gain 1,163 people by 2015.
- ▶ Lincoln County’s population, based on 10-year and 20-year growth trends is projected to gain between 10,348 and 13,358 people by 2015. This is a trend-based calculation that continues the rapid pace of growth that has been evident in recent decades in Lincoln County. The projection from the State Data Center also shows large-scale population growth, but at a rate that is slower than in the recent past.

Household Data and Trends

Table 4 Household Trends - 1980 to 2010						
	1980 Households	1990 Households	2000 Households	% Change 1990-2000	2010 Households	% Change 2000-2010
Beresford	790	797	852	6.9%	861	1.1%
Union County	3,928	3,859	4,927	27.7%	5,756	16.8%
Lincoln County	4,785	5,461	8,782	60.8%	16,649	89.6%

Source: U.S. Census

- ▶ According to the 2010 U.S. Census, Beresford, Union County and Lincoln County gained households from 2000 to 2010. Beresford had 861 households in 2010. This was an increase of nine households from 2000, or a household gain of 1.1%.
- ▶ Union County had 5,756 households in 2010. This was an increase of 829 households from 2000, or a household gain of 16.8%.
- ▶ Lincoln County had 16,649 households in 2010. This was an increase of 7,867 households, or a household gain of 89.6%.
- ▶ Beresford gained 55 households, Union County gained 1,068 households and Lincoln County gained 3,321 households during the 1990s.

Household by Age Trends: 2000 to 2010

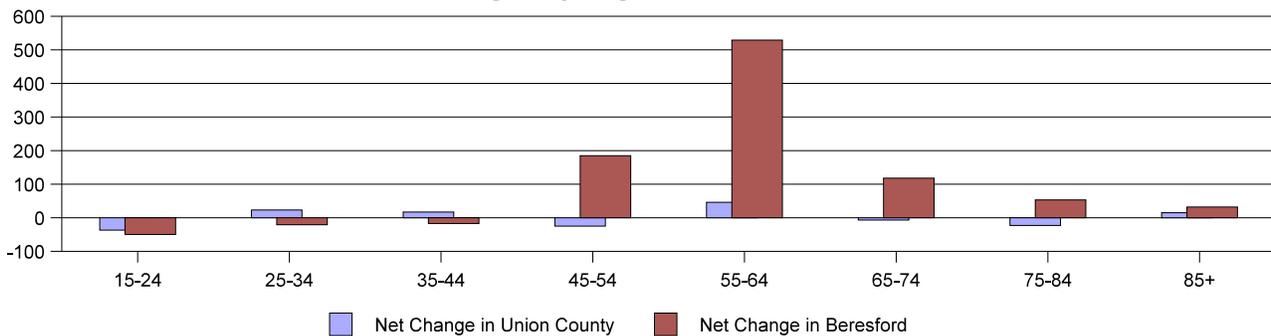
The 2010 Census allows for some analysis of Beresford and Union County’s changing age patterns. The following table compares households by age of householder in 2000 and 2010, along with the numeric changes.

Table 5 Households by Age - 2000 - 2010						
Age	Beresford			Union County		
	2000	2010	Change	2000	2010	Change
15-24	67	30	-37	220	170	-50
25-34	121	144	23	834	813	-21
35-44	119	136	17	1,047	1,030	-17
45-54	164	139	-25	1,076	1,261	185
55-64	95	141	46	633	1,162	529
65-74	105	98	-7	522	640	118
75-84	131	108	-23	436	489	53
85+	50	65	15	159	191	32
Total	852	861	9	4,927	5,756	829

Source: U.S. Census

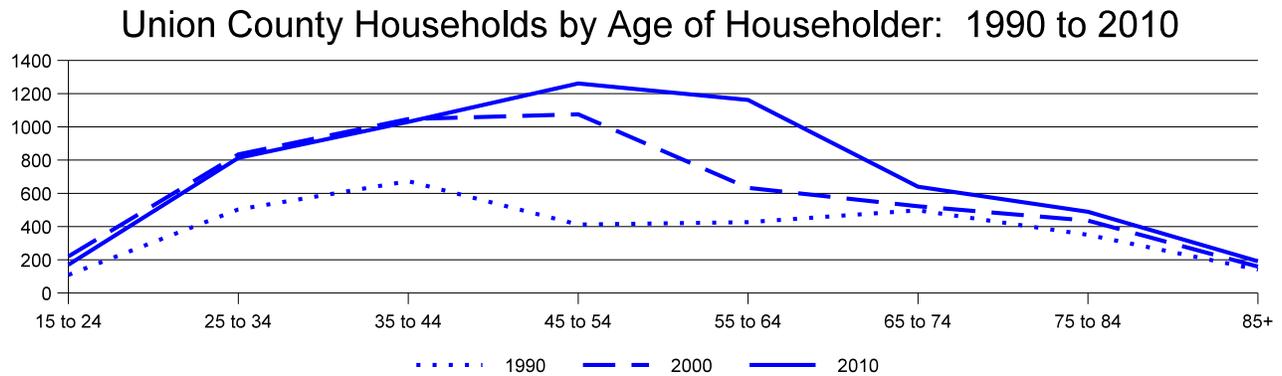
Beresford added 40 households in the 25 to 44 year old age ranges, 46 households in the 55 to 64 age group and 15 households in the age 85 and older group.

Household Change by Age Between 2000 and 2010



Beresford had a decrease of 37 households in the 15 to 24 age range, a decrease of 25 households in the 45 to 54 age range and a loss of 30 households in the 65 to 84 age ranges.

Union County had a loss of 88 households in the 44 and younger age ranges and a gain of 741 households in the 45 and older households.



As with the longer-term patterns for population, it is possible to track the progression of the baby boomer households over the past 30 years in Union County, using Census information for households by the age of householder.

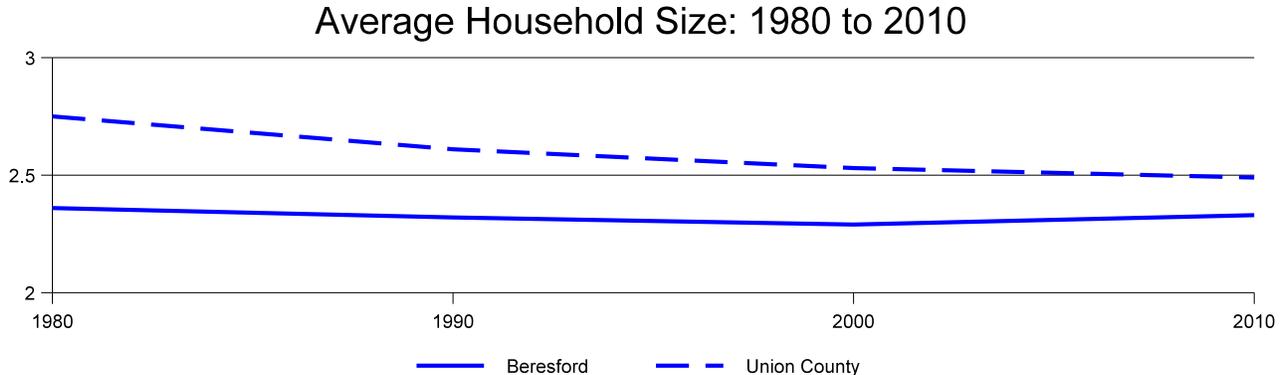
Average Household Size

The following table provides decennial Census information on average household size.

Table 6 Average Number of Persons Per Household: 1990 to 2010				
	1980 Census	1990 Census	2000 Census	2010 Census
Beresford	2.36	2.32	2.29	2.33
Union County	2.75	2.61	2.53	2.49
Lincoln County	2.85	2.77	2.72	2.68

Source: U.S. Census

Household formation has been occurring at a different rate than population change in recent decades due to a steady decrease in average household size. This has been caused by household composition changes, such as more single person and single parent families, fewer children per family, and more senior households due to longer life spans.



The average household size in Union and Lincoln Counties has decreased over the past three decades. Beresford’s average household size decreased between 1980 and 2000 but the increased from 2000 to 2010. In Beresford, the average household size decreased from 2.36 persons per household in 1980 to 2.29 persons in 2000 and increased from 2.29 in 2000 to 2.33 in 2010. Union County’s average household size decreased from 2.75 in 1980 to 2.49 in 2010. Lincoln County’s average household size decreased from 2.85 in 1980 to 2.68 in 2010.

Household Projections

The following table presents household projections for Beresford and Union County using two different calculation methods. Both of these calculations have been generated by Community Partners Research, Inc., and are based on the rate of change that was present between 2000 and 2010, and between 1990 and 2010.

Table 7 Household Projections Through 2015			
	2010 Census	2015 Projection from 10-year trend	2015 Projection from 20-year trend
Beresford	861	866	878
Union County	5,756	5,998	6,463
Lincoln County	16,649	24,106	25,176

Source: U.S. Census; Community Partners Research, Inc.

- ▶ The growth projections based on 10- and 20-year trends estimate household gains for Beresford and Union and Lincoln Counties from 2010 to 2015.
- ▶ From 2010 to 2015, Beresford is expected to increase by five to 17 households.
- ▶ Union County is projected to increase by 242 to 707 households from 2010 to 2015.
- ▶ Lincoln County is projected to increase by 7,457 to 8,527 households from 2010 to 2015.

Household by Age Projections: 2010 to 2015

With the release of the 2010 Census, a new benchmark has been established for Union County's age-related statistics. In the following table, the South Dakota State Data Center and Community Partners Research, Inc., have generated age-based household projections for Union County to the year 2015.

The first set of age-based projections has been extrapolated from preliminary population forecasts that have just been issued by the South Dakota State Data Center. They have been converted into households using past calculations on the average household size that has existed within specific age ranges.

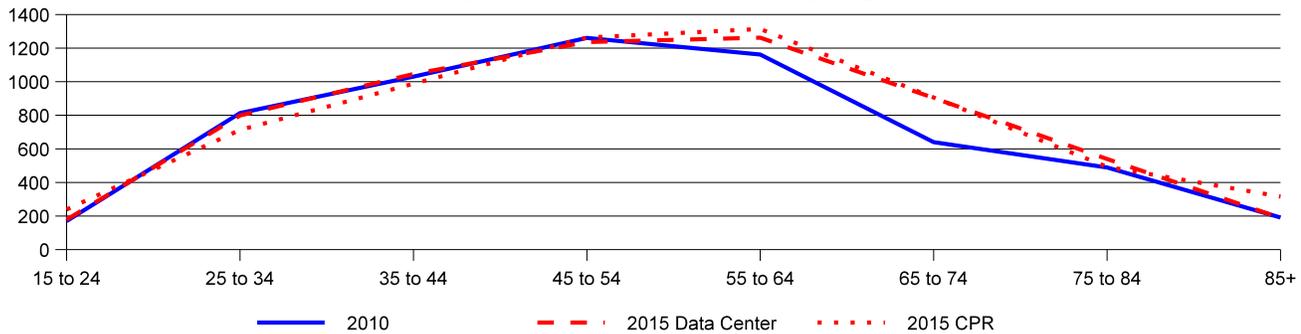
The second set of projections was created by Community Partners Research, Inc., by trending forward past retention rates within defined age cohorts, and assuming that these past patterns are reasonable predictors of future changes.

Both sets of projections assume that historical patterns will continue into the near-future, especially related to household formation and household size within specific age groups. If Union County adds population at a rate that is faster or slower than past patterns would suggest, traditional age-based forecasts would be altered.

Table 8 Union County Projected Households by Age - 2010 to 2015					
Age Range	2010 Census	Extrapolated from State Data Center		Community Partner Research	
		2015 Projection	Change from 2010	2015 Projection	Change from 2010
15-24	170	239	69	179	9
25-34	813	713	-100	799	-14
35-44	1,030	988	-42	1,046	16
45-54	1,261	1,263	2	1,236	-25
55-64	1,162	1,314	152	1,262	100
65-74	640	906	266	903	263
75-84	489	493	4	540	51
85+	191	316	125	189	-2
Total	5,756	6,232	477	6,154	398

Source: U.S. Census; Community Partners Research, Inc.

Union County Projected Households by Age: 2010 to 2015



Consistent with the age distribution data presented earlier, the movement of the “baby boom” generation through the aging cycle should generate most of the County’s growth in households in the age ranges between 55 and 74 years old. Community Partners Research, Inc., projections indicate a gain of 363 households and the State Data Center projects a gain of 418 households age 55 to 74 in Union County from 2010 to 2015.

There are differences in the State Data Center and Community Partners Research, Inc. projections in several age ranges. The State Data Center forecasts a 69 household increase for the 15 to 24 age range and Community Partners Research, Inc., is projecting a nine household increase. In the 45 to 54 year old age range, the State Data Center is projecting a net gain of two households, while Community Partners Research, Inc., projects a loss of 25 households. Conversely, Community Partners Research, Inc., is projecting a gain of 16 households in the 35 to 44 age range, while the State Data Center is projecting a loss of 42 households in this age range.

The State Data Center is estimating that there will be a significant decrease of 100 households in the 25 to 34 age range while Community Partners Research, Inc., is projecting a loss of only 14 households. Community Partners Research, Inc., is expecting a significant gain of 51 households in the 75 to 84 age range and the State Data Center is projecting a gain of only four households. In the 85 and older age group, the State Data Center is expecting an increase of 125 households, and Community Partners Research, Inc., is expecting a small net loss of two households.

Households by Type

The 2010 Census can be compared to statistics from 2000 to examine changes in household composition. The following table looks at household trends within the City of Beresford.

Table 9 Beresford Household Composition - 2000 to 2010			
	2000 Census	2010 Census	Change
Family Households			
Married Couple with own children	191	183	-8
Single Parent with own children	61	59	-2
Married Couple without own children	256	289	33
Family Householder without spouse	28	30	2
Total Families	536	561	25
Non-Family Households			
Single Person	288	269	-19
Two or more persons	28	31	3
Total Non-Families	316	300	-16

Source: U.S. Census

Between 2000 and 2010, Beresford experienced an overall net increase of 25 “family” households. There was a decrease of eight married couple families that had their own children in the household. The City also had a decrease of two single parent households with children. The City had a gain of 33 married couples without children.

The City of Beresford had a decrease of 16 “non-family” households. There was a decrease of 19 one-person households. There was an increase of three households that had unrelated individuals living together.

Housing Tenure

The 2010 Census provided an updated look at housing tenure patterns. The following tables examine tenure rates, along with changes that have occurred.

Table 10 Household Tenure - 2010				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Beresford	621	72.1%	240	27.9%
Union County	4,285	74.4%	1,471	25.6%
State	-	68.1%	-	31.9%

Source: U.S. Census

According to the 2010 Census, the ownership tenure rate in Beresford was 72.1% and Union County’s ownership rate was 74.4% in 2010. Beresford’s rental tenure rate of 27.9% was below the Statewide rate of 31.9% renter households.

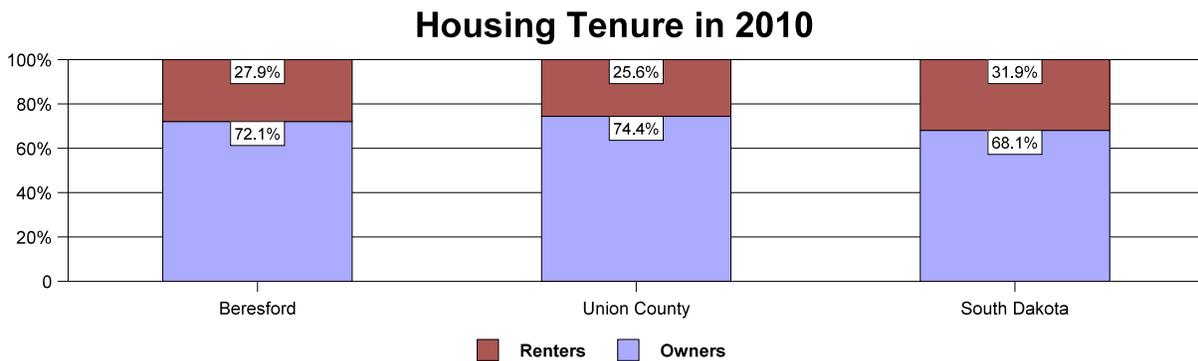


Table 11 Households by Housing Tenure - 2000 to 2010						
Tenure	Beresford			Union County		
	2000	2010	Change	2000	2010	Change
Owners	614/72.1%	621/72.1%	7	3,665/74.4%	4,285/74.4%	620
Renters	238/27.9%	240/27.9%	2	1,262/25.6%	1,471/25.6%	209
Total	852	861	9	4,927	5,756	829

Source: U.S. Census

The City of Beresford’s ownership tenure rate remained the same from 2000 to 2010. For Union County, the ownership tenure rate also remained the same from 2000 to 2010 at 74.4%.

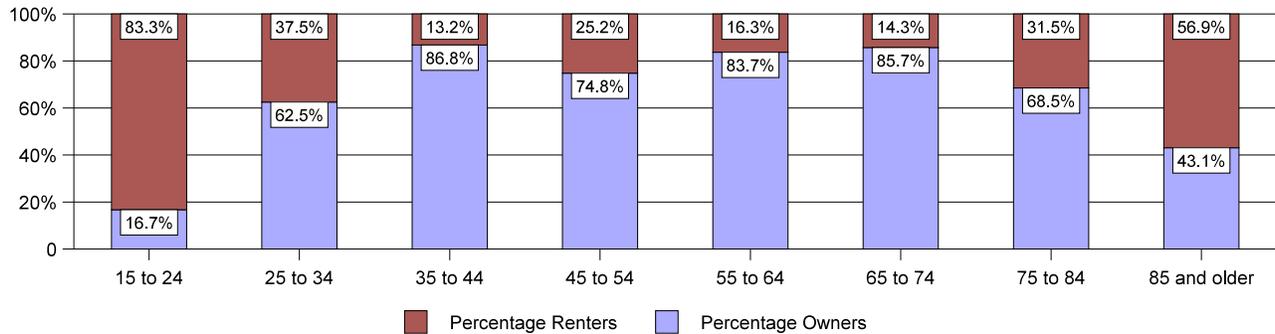
Tenure by Age of Householder

The 2010 Census provided information on the tenure distribution of Beresford households within each defined age range. The following table examines the number and percentage of renters and owners in each age group in Beresford.

Table 12 Beresford Tenure by Age of Householder - 2010				
Age	Owners		Renters	
	Number	Percent within age	Number	Percent within age
15-24	5	16.7%	25	83.3%
25-34	90	62.5%	54	37.5%
35-44	118	86.8%	18	13.2%
45-54	104	74.8%	35	25.2%
55-64	118	83.7%	23	16.3%
65-74	84	85.7%	14	14.3%
75-84	74	68.5%	34	31.5%
85+	28	43.1%	37	56.9%
Total	621	72.1%	240	27.9%

Source: U.S. Census

Union County Housing Tenure Patterns by Age in 2010



Within the defined age ranges, typical tenure patterns were present. Households at the lowest and highest ends of the age spectrum showed greater preference for rented housing, while middle-aged adult households were primarily homeowners. Approximately 83% of households age 24 and younger rented their unit, and approximately 57% of households age 85 and older were renters. Home ownership rates for each of the 10-year age cohorts between 35 and 74 years old were above 74%.

Tenure by Household Size

The 2010 Census provided information on housing tenure by household size. This can be compared to 2000 Census information to better understand trends for housing unit needs. The following table provides information for Beresford.

Table 13 Beresford Tenure by Household Size - 2000 to 2010						
Household Size	Owners			Renters		
	2000	2010	Change	2000	2010	Change
1-Person	154	140	-14	134	129	-5
2-Person	234	252	18	59	57	-2
3-Person	89	88	-1	23	29	6
4-Person	73	83	10	10	16	6
5-Person	46	35	-11	10	5	-5
6-Person	14	19	5	1	3	2
7-Persons+	4	4	0	1	1	0
Total	614	621	7	238	240	2

Source: U.S. Census

From 2000 to 2010, there were slight increases in the number of owner and renter households in Beresford. There was a net increase of 13 owner households with four or fewer household members. There was a net decrease of six households with five or more household members. There was a decrease of seven renter households with one or two household members, however, there was a gain of 12 households with three or four household members. There was a loss of five five-person households and a gain of two six-person households. Approximately 78% of the renter households in Beresford were one or two person households in 2010.

Beresford Housing Tenure Patterns by Household Size in 2010



2011 Income Data

The 2010 Census did not collect information on household income. However, estimates are available at the city and county level through the 2011 American Community Survey.

Household income represents all independent households, including people living alone and unrelated individuals together in a housing unit. Families are two or more related individuals living in a household.

Table 14 Median Household Income - 2000 to 2011			
	2000 Median	2011 Median	% Change
Beresford	\$35,331	\$48,906	38.4%
Union County	\$44,790	\$63,773	42.4%
Lincoln County	\$48,338	\$70,043	44.9%
South Dakota	\$35,271	\$46,369	31.5%

Source: U.S. Census; 2011 ACS 5-year survey

Table 15 Median Family Income - 2000 to 2011			
	2000 Median	2011 Median	% Change
Beresford	\$45,231	\$69,219	53.0%
Union County	\$51,227	\$73,884	44.2%
Lincoln County	\$55,401	\$78,131	41.0%
South Dakota	\$43,237	\$58,958	36.4%

Source: U.S. Census; 2011 ACS 5-year survey

Information contained in the 2011 American Community Survey shows that the median household and family incomes have increased substantially from 2000 to 2011 in Beresford, Union County and Lincoln County, and these median levels are above the State of South Dakota's median incomes.

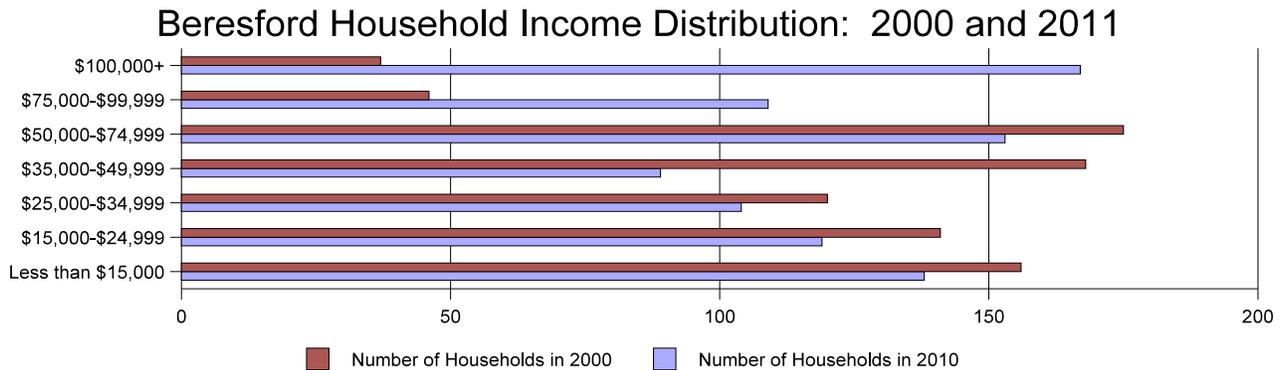
Generally, family household incomes tend to be much higher than the overall household median, as families have at least two household members, and potentially more income-earners. Using the commonly accepted standard that up to 30% of gross income can be applied to housing expenses without experiencing a cost burden, a median income household in Beresford could afford approximately \$1,223 per month and a median income family household could afford \$1,730 per month for ownership or rental housing in 2011.

Beresford Household Income Distribution

The 2011 American Community Survey household income estimates for Beresford can be compared to the same distribution information from 2000 to examine changes that have occurred over the past decade.

Household Income	Number of Households 2000	Number of Households in 2011	Change 2000 to 2010
\$0 - \$14,999	156	138	-18
\$15,000 - \$24,999	141	119	-22
\$25,000 - \$34,999	120	104	-16
\$35,000 - \$49,999	168	89	-79
\$50,000 - \$74,999	175	153	-22
\$75,000 - \$99,999	46	109	63
\$100,000+	37	167	130
Total	843	879	36

Source: 2000 Census; 2011 ACS



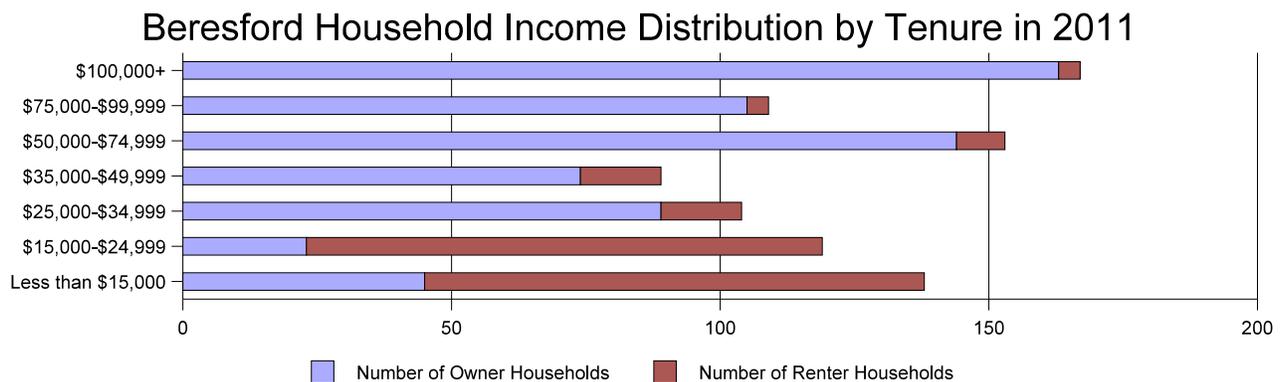
According to income estimates contained in the 2011 American Community Survey, household incomes have improved in Beresford in the highest income ranges. When compared to the 2000 Census (1999 income), the number of households with an income of \$75,000, or more, increased by 193 households. Conversely, the number of households with annual incomes under \$35,000 decreased by 56 households. Although there was a decrease in the number of households in the lower income ranges, there were still 257 households with an annual income below \$25,000 in 2011, which represented 29.2% of all households in Beresford.

Beresford Income Distribution by Housing Tenure

The 2011 American Community Survey provides income data by owner and renter status. The following table examines income distribution in Beresford. The American Community Survey is an estimate, based on limited sampling data, and there are some differences when compared to the 2010 Census. The American Community Survey reported income information on 361 households and the U.S. 2010 Census reported that there are 355 households in Beresford.

Household Income	Number of Owner Households	Number of Renter Households	Total Households
\$0 - \$14,999	45/32.6%	93/67.4%	138
\$15,000 - \$24,999	23/19.3%	96/80.7%	119
\$25,000 - \$34,999	89/85.6%	15/14.4%	104
\$35,000 - \$49,999	74/83.1%	15/16.9%	89
\$50,000 - \$74,999	144/94.1%	9/5.9%	153
\$75,000 - \$99,999	105/96.3%	4/3.7%	109
\$100,000+	163/97.6%	4/2.4%	167
Total	643/73.2%	236/26.8%	879

Source: 2011 American Community Survey



Income and housing tenure are often linked for most households, with home owners generally having higher annual income levels, and renters having lower incomes.

In 2011, approximately 86% of all renter households in Beresford had an annual income below \$35,000. At 30% of income, these households would have \$875, or less, that could be applied to monthly housing costs. The median income for all renter households was approximately \$18,000 in 2011. At 30% of income, a renter at the median level could afford approximately \$450 per month or less for housing costs.

Most owner households had a higher income level than rental households. Approximately 64% of all owner households had an annual income of \$50,000 or more. The estimated median household income for owners in 2011 was approximately \$65,000. At 30% of income, an owner at the median income level could afford approximately \$1,625 per month for housing costs.

2011 Estimated Income and Housing Costs - Renters

The American Community Survey also collected information on housing costs. The following table provides data on the number of renter households that are paying different percentages of their gross household income for housing in Beresford.

Table 18 Gross Rent as a Percentage of Household Income - Beresford		
Percentage of Household Income for Housing Costs	Number of Renter Households 2011	Percent of All Renter Households 2011
0% to 19.9%	41	17.4%
20% to 29.9%	45	19.1%
30% to 34.9%	46	19.5%
35% or more	88	37.3%
Not Computed	16	6.7%
Total	236	100%

Source: 2011 American Community Survey

Based on the more recently released tenure information from the 2010 Census, the 2011 American Community Survey did underestimate the number of renter households in Beresford by four households. However, the estimates on housing cost burden are the best available information on income and expenses for housing.

According to the American Community Survey, approximately 57% of all renters in the City were paying 30% or more of their income for rent. The large majority of these households were actually paying 35% or more of their income for housing. Federal standards for rent subsidy programs generally identify 30% of income as the maximum household contribution. When more than 30% of income is required, this is often called a "rent burden". When more than 35% is required, this can be considered a "severe rent burden".

Many of the renter households with a housing cost burden had an annual household income below \$20,000. To avoid a cost burden, these lower income households would have needed a unit with a gross monthly rent of \$500 or less.

2011 Estimated Income and Housing Costs - Owners

The American Community Survey also provided housing cost estimates for owner-occupants. The following table provides estimates of the number of households in Beresford County that are paying different percentages of their gross household income for housing costs.

Table 19 Ownership Costs as a Percentage of Income - Beresford		
Percentage of Household Income for Housing Costs	Number of Owner Households 2010	Percent of All Owner Households 2010
0% to 19.9%	395	61.4%
20% to 29.9%	169	26.3%
30% to 34.9%	26	4.1%
35% or more	53	8.2%
Not Computed	0	0%
Total	643	100%

Source: 2011 ACS

The 2011 American Community Survey overestimated the number of owner households in the City of Beresford by 22 households. However, this source still represents the best available information on income compared to housing costs.

Most owner-occupants, which would include households with and without a mortgage, reported paying less than 20% of their income for housing. However, more than 12% of all home owners reported that they paid more than 30% of their income for housing. Most of these households were paying more than 35% of income for housing costs.

Occupancy Status of Housing Units - 2010

Table 20 Occupancy Status of Housing Units - 2010						
	Occupied Units		Vacant Units			
	Owner	Renter	For Rent	For Sale	Seasonal Use	Other Vacant
Beresford	621	240	47	13	2	36
Union Co.	4,285	1,471	155	76	100	193

Source: U.S. Census

- ▶ In 2010, according to the U.S. Census, there were 100 seasonal housing units in Union County including two units in Beresford.
- ▶ There were 424 vacant housing units in Union County in 2010 in addition to the seasonal units, including 96 units in Beresford.

Existing Home Sales

This section examines houses that have been sold in Beresford in 2011 and 2012. It is important to note that the number of houses that have sold is limited, and may not be an accurate indicator of overall home values in the City of Beresford. However, this sample does provide some insight into those units that have turned-over during this time period.

This table primarily reflects existing home sales. New construction sales activity would generally not be recorded in the data that was used for this analysis.

Table 21 Median Value of Recent Residential Sales - 2011 and 2012			
	Number of Good Sales	Median Sale Price	Average Sale Price
2012	18	\$117,375	\$114,280
2011	28	\$77,500	\$99,300

Source: Union County Assessor; Community Partners Research, Inc.

- ▶ In 2011 and 2012, there were 46 improved residential sales of single family houses in Beresford that were considered to be "arms length" transactions, according to the Union County and Lincoln County Directors of Equalization. Sales that are not "arms length" include, but are not limited to, sales between relatives, forced sales and foreclosures, and estate transfers that are not available on the open market. Only the "arms length" transactions have been reviewed for this study.
- ▶ The median sales price for the 18 residential sales in Beresford in 2012 was \$117,375. The highest valued sale was for \$308,500 and the lowest valued sale was for \$18,000.
- ▶ The median sales price for the 28 residential sales in Beresford in 2011 was \$77,500. The highest valued sale was for \$270,000 and the lowest valued sale was for \$22,000.

Beresford Housing Condition

Community Partners Research, Inc. representatives conducted a visual 'windshield' survey of 242 single family/duplex houses in two of Beresford's oldest neighborhoods. The table below provides the survey information for single family homes north and south of Main Street.

The boundaries of the two neighborhoods are as follows:

- ▶ Neighborhood #1: North - City limits
South - Hwy 46
East - City limits, E & W Cedar St.
West - N. 8th St.

- ▶ Neighborhood #2: North - Hwy 46
South - E. Maple St.
East - E. 1st St.
West - S. 3rd St.

Houses that appeared to contain three or more residential units were excluded from the survey. Houses were categorized in one of four levels of physical condition, Sound, Minor Repair, Major Repair, and Dilapidated as defined below. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure's interior quality.

Dilapidated was the lowest rating used. These houses need major renovation to become decent, safe and sanitary housing. Some Dilapidated properties may be abandoned and may be candidates for demolition and clearance.

Major Rehabilitation is defined as a house needing multiple major improvements such as roof, windows, sidings, structural/foundation, etc. Houses in this condition category may or may not be economically feasible to rehabilitate.

Minor Repair houses are judged to be generally in good condition and require less extensive repair, such as one major improvement. Houses in this condition category will generally be good candidates for rehabilitation programs because they are in a salable price range and are economically feasible to repair.

Sound houses are judged to be in good, 'move-in' condition. Sound houses may contain minor code violations and still be considered Sound.

Table 22 Windshield Survey Condition Estimate - 2012

	Sound	Minor Repair	Major Repair	Dilapidated	Total
Neighborhood #1	67/49.3%	39/28.7%	21/15.4%	9/6.6%	136
Neighborhood #2	45/42.4%	39/36.8%	18/17.0%	4/3.8%	106
Total	112/46.3%	78/32.2%	39/16.1%	13/5.4%	242

Source: Community Partners Research, Inc.

- ▶ The existing housing stock in Beresford is in fair to good condition. Approximately 32% of the houses in the City's two oldest neighborhoods need minor repair and 16% need major repair. Approximately 46% are sound, with no required improvements. Thirteen houses are dilapidated and possibly beyond repair.

Beresford Mobile Home Housing Condition

Community Partners Research, Inc. representatives conducted a visual 'windshield' survey of the 43 mobile homes that are located in Beresford.

Mobile homes were categorized in one of four levels of physical condition, Sound, Minor Repair, Major Repair, and Dilapidated as defined below. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure's interior quality.

Dilapidated was the lowest rating used. Dilapidated mobile homes need major renovation to become decent, safe and sanitary housing. Some Dilapidated properties may be abandoned and may be candidates for demolition and clearance.

Major Rehabilitation is defined as a mobile home needing multiple major improvements such as roof, windows, sidings, structural/foundation, etc. Houses and mobile homes in this condition category may or may not be economically feasible to rehabilitate.

Minor Repair mobile homes are judged to be generally in good condition and require less extensive repair, such as one major improvement. Mobile homes in this condition category may be good candidates for rehabilitation programs because they are in a salable price range and are economically feasible to repair.

Sound mobile homes are judged to be in good, 'move-in' condition. Mobile homes may contain minor code violations and still be considered Sound.

Table 23 Windshield Survey Condition Estimate - 2012					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Mobile homes	4/9.3%	11/25.6%	18/41.9%	10/23.2%	43

Source: Community Partners Research, Inc.

- ▶ The mobile homes in Beresford are in fair to poor condition. Approximately 26% of the mobile homes in the City need minor repair and 42% need major repair. Approximately 9% are sound, with no required improvements.
- ▶ Ten mobile homes are dilapidated and possibly beyond repair.

Building Permit Trends

Beresford has had a significant amount of new housing construction activity in recent years. The following table identifies the units that have been constructed and the units that have been demolished from 2000 to 2012.

Table 24 Beresford Housing Unit Construction Activity: 2000 to 2012				
Year	Single Family	Multifamily	Total Units Constructed	Houses Demolished
2012	6	4	10	5
2011	5	0	5	2
2010	3	0	3	2
2009	2	2	4	1
2008	8	0	8	1
2007	2	6	8	2
2006	6	8	14	3
2005	15	0	15	1
2004	13	10	23	1
2003	8	0	8	3
2002	3	0	3	1
2001	8	4	12	3
2000	1	0	1	0
TOTAL	80	34	114	25

Source: City of Beresford; Community Partners Research, Inc.

Over the past 13 years, 114 new housing units have been constructed in Beresford, based on building permit issuance. A majority of these units are identified as single family homes or twin homes, but 34 units have also been constructed in multifamily projects. The single family/twin homes and multifamily units include rental and owner-occupied units. Over the past 13 years, 25 houses have been demolished in Beresford.

Much of the new single family construction occurred between 2003 and 2008. During this five-year period, the City averaged approximately 13 new housing units per year. After 2008, housing construction activity slowed, and the City has averaged approximately six new units per year from 2009 to 2012.

Rental Housing Data

Census Bureau Rental Inventory

According to the 2010 U.S. Census, there were 240 occupied rental units and 49 unoccupied rental units in Beresford, for a total estimated rental inventory of 289 units. The City's rental tenure rate in 2010 was 27.9%, below the Statewide rental rate of 31.9%.

At the time of the 2000 Census, Beresford had 238 occupied rental units, and 22 vacant rental units, for a total estimated rental inventory of 260 units. The rental tenure rate in 2000 was also 27.9%.

Based on a Census comparison, the City gained two renter-occupancy households, and approximately 29 rental units during the last decade.

Rental Housing Survey

As part of this housing study, a telephone survey was conducted of multifamily projects in Beresford. Emphasis was placed on contacting properties that have six or more units. For the purposes of planning additional projects in the future, multifamily properties represent the best comparison of market potential. However, we also obtained some information on smaller rental projects and single family homes.

Information was tallied separately for different types of rental housing, including market rate units, subsidized housing and senior independent and senior housing with services.

There were 148 housing units of all types that were contacted in the survey. In addition to the 148 rental units, the nursing home, which has 67 beds, was surveyed.

The units that were successfully contacted include:

- ▶ 69 market rate units
- ▶ 60 federally subsidized units
- ▶ 19 senior independent/assisted living units
- ▶ 67 beds in the nursing home

The findings of the survey are provided below.

Market Rate Summary

Information was obtained on 53 rental units in five projects. We also obtained information on 16 single family homes, for a total of 69 total market rate rental units.

Unit Mix

The bedroom mix of the 53 market rate units in the five projects that we surveyed is:

- ▶ one-bedroom - 17 (32.1%)
- ▶ two-bedroom - 35 (66.0%)
- ▶ three-bedroom - 1 (1.9%)

Occupancy / Vacancy

At the time of the survey, there were five vacancies in the 69 market rate units that were surveyed. This is a vacancy rate of 7.2%. Four of the five vacancies were in Oakwood Apartments. Oakwood Apartments was formerly a subsidized rental project but has converted to a conventional, market rate project. The Beresford HRC rentals had one vacancy. The other projects and all of the single family homes surveyed had no vacancies.

Rental Rates

The rental rates in the rental projects that were surveyed range from \$200 to \$385 plus utilities for a one-bedroom unit and \$350 to 755 for a two-bedroom unit plus utilities. The rent for the three-bedroom unit that was surveyed is \$595 plus utilities. The rent in the single family homes, which includes homes with one to five bedrooms, range from \$250 to \$1,100 plus utilities.

Tax Credit Summary

There are no tax credit units in Beresford.

Subsidized Summary

The research completed for this Study identified five subsidized projects providing rental opportunities for lower income households. These projects have a combined 60 units. All five projects are general occupancy rental housing, although two projects were originally senior/disabled projects.

The five subsidized rental projects in Beresford include:

- ▶ **West Acres Apartments** - West Acres Apartments is an eight-unit general occupancy USDA Rural Development Project. The eight units are all two-bedroom units. The project was constructed in the 1970s.
- ▶ **Sunview Apartments** - Sunview Apartments is an eight-unit general occupancy USDA Rural Development project. The eight units are all one-bedroom units. The project was constructed in 1986.
- ▶ **Kary House Apartments** - Kary House Apartments is an eight-unit USDA Rural Development General Occupancy Project. The eight units include four one-bedroom and four two-bedroom units. The project was constructed in 1973.
- ▶ **Evergreen Square Apartments** - Evergreen Square Apartments is a 20-unit HUD-subsidized project. The project includes two 10-unit buildings. The 20 units include two efficiencies, 14 one-bedroom and four two-bedroom units. The project was constructed in 1969, however, one of the buildings was renovated approximately four years ago. Also, eight one-bedroom units have been converted into four two-bedroom units.
- ▶ **Northview Apartments** - Northview Apartments is a 16-unit USDA Rural Development General Occupancy project. The 16 units include two one-bedroom and 14 two-bedroom units.

The City's subsidized units have access to project-based rent assistance. These units can charge rent based on 30% of the tenant's household income. The projects have a waiver that allows tenants that are over the income limits to rent a unit if a unit is available. These tenants pay a maximum rent.

Unit Mix

The bedroom mix breakdown for the 60 subsidized housing units in Beresford is as follows:

- ▶ 2 efficiencies (3.3%)
- ▶ 28 one-bedroom (46.7%)
- ▶ 30 two-bedroom (50.0%)

Occupancy / Vacancy

There were 18 unoccupied units that were identified in the subsidized projects, which is a 30% vacancy rate. Fourteen of the 18 vacancies were in Evergreen Square Apartments. Sunview Apartments reported three vacancies and West

Acres Apartments reported one vacancy. Kary House Apartments and Northview Apartments reported no vacancies.

Subsidized Housing Gains/Losses

Federal subsidy sources for low income rental housing have been very limited for the past few decades. The five subsidized projects in Beresford were constructed in the 1960s, 1970s and 1980s. Some of these older projects in the State of South Dakota have completed their compliance requirements and have the opportunity to leave their subsidy program and convert to conventional rental housing.

Oakwood Apartments is an 11-unit project that was subsidized, but has opted-out of its subsidy contract. Oakwood Apartments now provides conventional, market rate housing. At this time, we are not aware of any additional projects that are considering opting out of their subsidy program.

Senior Housing with Services

Unit Inventory

Bethesda of Beresford includes a 16-unit independent living facility, three assisted living units and a 67-bed nursing home.

Bethesda Inn - Bethesda Inn is a 16-unit independent living facility that includes six one-bedroom and 10 two-bedroom units. Tenants can rent a unit and live independently with no services or obtain services as needed through home health care and/or purchase additional services from the nursing home. Rent is \$940 for a one-bedroom unit and \$1,125 for a two-bedroom unit. There are fees for additional services. At the time of the survey, there were three vacancies.

Bethesda of Beresford Assisted Living - Bethesda of Beresford Assisted Living includes three beds. Currently, all three beds are occupied. Bethesda of Beresford plans to convert the assisted living beds to nursing home beds as it is their experience that Bethesda Inn is addressing the needs of seniors who need assisted living services.

Bethesda of Beresford Nursing Home - The Bethesda of Beresford Nursing Home is licensed as a 67-bed skilled nursing facility. The facility has a high occupancy rate, and averages approximately 65 residents. Fees are based on the level of services.

Table 25 Beresford Multifamily Rental Housing Inventory

Name	Number of Units / Bedroom Mix	Rent	Vacancy/ Wait List	Tenant Mix	Comments
Market Rate					
Oakwood Apartments	10 - 1 bedroom <u>1 - 3 bedroom</u> 11 total units	\$385 \$595 + utilities	4 vacant units, 4 - 1 Bdrm	General occupancy	Oakwood Apartments is an 11-unit general occupancy market rate project that was constructed in 1976. Tenants pay utilities. Manager reports four vacancies.
Beresford HRC Rentals	<u>16 - 2 bedroom</u> 16 total units	\$755 + utilities	1 vacancy	General occupancy	Beresford HRC Rentals include 16 units. The units are townhome style and include two bedrooms, two baths and an attached garage. Eight units were constructed in 2009, four were constructed in 2011 and four were constructed in 2012. Tenants pay utilities in addition to rent. Manager reports one vacancy and an excellent ongoing occupancy rate. Tenants are mostly seniors. There are income limits, but they are high, therefore, we have identified these units as market rate units.
S & S Rentals	<u>12 - 2 bedroom</u> 12 total units	\$700 + utilities	No vacancies	General occupancy	S & S Rentals include 12 two-bedroom units. The units were purchased from the Beresford HRC. Eight units were constructed in 2000 and four units were constructed in 2004. The units are townhome style. Owner reports no vacancies. Rents are \$700 plus utilities.
206 S 4th	<u>4 - 1 bedroom</u> 4 total units	\$200 + utilities	No vacancies	General occupancy	Ranch-style house with four one-bedroom units. Rent is \$200 plus utilities. Manager reports no vacancies.
BCD Rentals	4 - 2 bdrm (4-plex) <u>1 - 2 bdrm (house)</u> 5 total units	\$350 \$450	No vacancies	General occupancy	BCD Rentals include a 4-plex with four two-bedroom units and a two-bedroom single family. Four-plex was constructed in 1976. Rent on 4-plex units is \$350, and rent includes water. Rent on the single family home is \$450, and tenant pays all utilities. All the units are fully occupied.
507 N 6th	3 - 1 bedroom <u>3 - 2 bedroom</u> 6 total units	\$325 \$450	No vacancies	General occupancy	Large house that has been converted into six units, three one-bedroom and three two-bedroom. Rents range from \$325 to \$450. Manager reports no vacancies.

Table 25 Beresford Multifamily Rental Housing Inventory

Name	Number of Units / Bedroom Mix	Rent	Vacancy/ Wait List	Tenant Mix	Comments
Market Rate					
M & H Rentals	15 one to five-bedroom homes	\$250 to \$1,100	No vacancies	General occupancy	M & H Rentals owns or manages approximately 15 single family homes in Beresford. The size of the homes range from one-bedroom to five-bedroom. Rents range from \$250 to \$1,100. Manager reports that all of the houses are fully occupied and there is excellent demand for rental single family homes.
Subsidized					
West Acre Apartments	<u>8 - 2 bedroom</u> 8 total units	\$482 max. 30% of income	1 vacancy	General occupancy	Rural Development general occupancy project with eight two-bedroom units. Project was constructed in the 1970s, but totally renovated 14 years ago. Manager reports one vacancy. Non-low income tenants can live in the project if they pay market rent.
Sunview Apartments	<u>8 - 1 bedroom</u> 8 total units	\$570 max. 30% of income	3 vacancies	General Occupancy	Rural Development general occupancy project with eight one-bedroom units. Project was constructed in 1986. Manager reports three vacancies. Non-low income tenants can live in the project if they pay market rent.
Kary House Apartments	<u>4 - 1 bedroom</u> <u>4 - 2 bedroom</u> 8 total units	\$505 max. \$530 max. 30% of income	No vacancies	General occupancy	Rural Development general occupancy project constructed in 1973. The project has four one-bedroom and four two-bedroom units. Manager reports no vacancies. Non-low income tenants can live in the project if they pay market rent.
Evergreen Square	2 - efficiencies 16 - 1 bedroom <u>4 - 2 bedroom</u> 24 total units	\$673 max. \$711 max. 30% of income	14 vacancies	General occupancy	HUD Section 8 general occupancy project which includes two 12-unit buildings. The project was constructed in 1969. East Building was renovated two years ago. Each building includes one efficiency, nine one-bedroom and two two-bedroom units. Manager reports a total 14 vacancies in the two buildings. None-low income tenants can live in the project if they pay maximum rent. Project originally was a senior/disabled project, but is now general occupancy.

Table 25 Beresford Multifamily Rental Housing Inventory

Name	Number of Units / Bedroom Mix	Rent	Vacancy/ Wait List	Tenant Mix	Comments
Subsidized					
Northview Apartments	2 - 1 bedroom <u>14 - 2 bedroom</u> 16 total units	\$400 max. \$425 max. 30% of income	No vacancies	General occupancy	Northview Apartments is a Rural Development General Occupancy project with 16 units. The 16 units include two one-bedroom and 14 two-bedroom units. Manager reports no vacancies and a good occupancy history. Non-low income tenants can rent a unit if they pay market rent. Several tenants are paying market rent.
Senior with Services					
Bethesda of Beresford - Assisted Living	3 beds	Based on services	No vacancies	Seniors	Bethesda has three assisted living beds that they plan to phase out and convert to nursing home beds because Bethesda Inn independent living units with home health care address the area's assisted living needs.
Bethesda Inn - Residential Living	6 - 1 bedroom <u>10 - 2 bedroom</u> 16 total units	\$940 \$1,125	3 vacancies, 1 - Bdrm 2 - 2 Bdrm	Seniors	Bethesda Inn is an independent living senior facility with six one-bedroom and 10 two-bedroom units. Tenants can get home health care an/or purchase additional services from Bethesda. Rents are \$940 for a one-bedroom unit and \$1,125 for a two-bedroom unit. Currently, there are three vacancies, a one-bedroom and two two-bedroom units.
Bethesda of Beresford - Nursing Home	67 beds	Based on services	Average 65-bed occupancy	Seniors	The nursing home includes 67 beds. Administrator reports a high occupancy rate.

Source: Community Partners Research, Inc.

Employment and Local Economic Trends

While many factors influence the need for housing, employment opportunities represent a predominant demand generator. Without jobs and corresponding wages, the means to afford housing is severely limited. The type of employment, wage level, and working conditions will each influence the kind of housing that is needed and at what level of affordability.

The City of Beresford is located on the border of Lincoln and Union Counties. Lincoln County is part of the Sioux Falls Metropolitan Statistical Area (MSA), while Union County is part of the Sioux City MSA. As a result, Beresford residents have job opportunities available locally, as well as multiple options for commuters, in both Sioux Falls and Sioux City.

The largest employers located in Beresford include:

- ▶ Bethesda Nursing Home
- ▶ Quality Park Products
- ▶ Beresford School District
- ▶ City of Beresford
- ▶ Fiesta Foods
- ▶ Sioux Steam Cleaners
- ▶ First Savings Bank
- ▶ Pedersen Machines
- ▶ Farmers Elevator

Major employers in Sioux Falls with more than 1,000 employees include:

- ▶ Sanford Health
- ▶ Avera
- ▶ John Morrell & Company
- ▶ Wells Fargo
- ▶ Sioux Falls School District
- ▶ Citibank
- ▶ Hy-Vee Food Stores
- ▶ Sioux Valley Clinic
- ▶ Evangelical Lutheran Good Samaritan Society
- ▶ Midwest Coast Transport
- ▶ WalMart/Sam's Club
- ▶ First PREMIER Bank/PREMIER Finance Bankcard
- ▶ City of Sioux Falls

Source: Governor's Office of Economic Development

Major employers with 1,000 or more employees in the Sioux City MSA would primarily be located in Iowa, and no listing was available.

Work Force and Unemployment Rates

Since most of Beresford is located in Union County, the following tables examine labor statistics for Union County. Information has been reviewed back to the year 2000. Data in the tables that follow have been obtained from the South Dakota Department of Labor.

Table 26 Union County Annual Labor Statistics 2000 to 2012						
Year	Labor Force	Employed	Unemployed	Unemployment Rate - County	Unemployment Rate - SD	Unemployment Rate - US
2000	7,300	7,105	195	2.7%	2.7%	4.0%
2001	7,445	7,210	235	3.1%	3.1%	4.7%
2002	7,395	7,100	295	4.0%	3.3%	5.8%
2003	7,475	7,150	325	4.3%	3.5%	6.0%
2004	7,500	7,155	345	4.6%	3.7%	5.6%
2005	7,530	7,235	295	3.9%	3.7%	5.1%
2006	7,740	7,485	255	3.3%	3.1%	4.6%
2007	8,150	7,900	250	3.1%	2.9%	4.6%
2008	8,345	8,065	280	3.4%	3.0%	5.8%
2009	8,495	7,960	535	6.3%	5.2%	9.3%
2010	8,240	7,780	460	5.6%	5.0%	9.6%
2011	8,300	7,895	405	4.9%	4.7%	8.9%
2012	8,320	7,930	390	4.7%	4.4%	8.1%

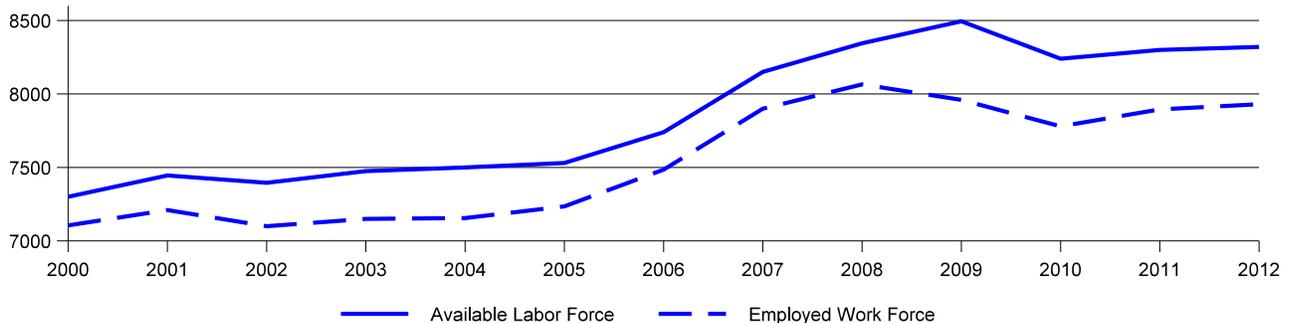
Source: South Dakota Department of Labor; Community Partners Research, Inc.
Not seasonally adjusted

Union County represents only a small portion of the employment that exists in the Sioux City MSA, but the size of the available labor force has continued to grow. Over a longer time period, from 2000 to 2012, the County added more than 1,000 people to the labor force, or an increase of nearly 14%. The size of the labor force actually reached a peak in 2009, before decreasing slightly. However, the size of the labor force has started to grow again after 2010.

The employed resident work force has shown similar patterns, with long-term growth, despite some short-term setbacks late in the last decade. Between 2000 and 2012, the employed work force increased by more than 800 people, or nearly 12%. The employed work force reached a recent peak in 2008, at 8,065 people. After decreasing between 2008 and 2010, the employed work force has been growing again since 2010.

The County's unemployment rate has remained low by national standards, but has been above the Statewide rate since 2002. In 2012, the last full year of data, the unemployment rate in Union County was at 4.7%.

Union County Labor Force and Employed Work Force



Employment and Wages by Industry

The following table shows the annual employment and average annual wages by major employment sector in 2012, the last full year of data. It is important to note that the major employment sectors listed do not represent all employment, as some classifications, such as self-employed workers, are not included. This information is for all of Union County.

Table 27 Union Average Annual Wages by Industry Detail - 2012		
Industry	2011 Employment	Average Annual Wage
Total All Industry	8,852	\$46,003
Natural Resources, Mining	42	\$40,507
Construction	196	\$38,614
Manufacturing	1,534	\$44,410
Trade, Transportation, Utilities	1,181	\$42,495
Information	97	\$41,495
Financial Activities	853	\$39,550
Professional and Business Services	2,163	\$68,004
Education and Health Services	1,036	\$54,937
Leisure and Hospitality	821	\$13,504
Other Services	164	\$22,133
Government	764	\$30,298

Source: South Dakota Department of Labor

The average annual wage for all industry in 2012 was \$46,003 in Union County. The County benefitted from a number of higher-paying wage sectors, including Professional and Business Services at more than \$68,000, Education and Health Services at nearly \$55,000, and Manufacturing at more than \$44,000. Each of these industry sectors also had more than 1,000 employees.

The lowest average wages were paid in the Leisure and Hospitality sector, at \$13,504, and the Other Services sector, at \$22,133. These were the only sectors with an average wage below \$30,000.

Commuting Patterns of Beresford Residents

Only limited information is available on area workers that commute for employment. The best information is from the 2011 American Community Survey, and has been examined for the City of Beresford. This table only examines people that commuted, and excludes people that work at home.

Table 28 Commuting Times for Beresford Residents - 2011	
Travel Time	Number/Percent
Less than 5 minutes	231 / 22.4%
5 to 9 minutes	283 / 27.4%
10 to 19 minutes	89 / 8.6%
20 to 29 minutes	78 / 7.6%
30 minutes or more	350 / 33.9%
Total	1,031

Source: 2011 American Community Survey 5-year estimates

Although a majority of Beresford residents appear to be working more locally, more than one-third of resident commute 30 minutes or more, and may be working in the Sioux Falls or Sioux City urban areas. Nearly half of all residents had a travel time of nine minutes or less, and are probably employed within the City limits.

Findings on Growth Trends

As part of this Study, Community Partners Research, Inc., has examined growth patterns for Beresford and Union County over the past few decades. These historic growth trends have then been used as a basis for projecting future demographic changes in the area.

Beresford's population increased by 8.5% from 1990 to 2000. The population increased from 1,849 in 1990 to 2,006 in 2000. From 2000 to 2010, Beresford's population decreased by one person.

Union County's population increased from 10,189 in 1990 to 12,584 in 2000, which was an increase of 23.5%. The population continued to grow in the 2000s from 12,584 in 2000 to 14,399 in 2010, which was a gain of 14.4%.

Lincoln County, which includes a small portion of Beresford, had a population increase of 8,704 people from 1990 to 2000, an increase of 56.4%. Lincoln County's population was 24,131 in 2000 and 44,828 in 2010, a gain of 85.8%.

Household levels have also increased from 1990 to 2010 in Beresford and in Union Lincoln Counties. Beresford experienced a gain of 55 households from 1990 to 2000 and a gain of nine households from 2000 to 2010. Union County gained 1,068 households from 1990 to 2000 and 829 households from 2000 to 2010. Lincoln County added 3,321 households from 1990 to 2000 and 7,867 households from 2000 to 2010.

Findings on Projected Growth

The projections for Beresford and Union and Lincoln Counties calculated by Community Partners Research, Inc., from past growth trends reflect the patterns of recent decades. Using the past trends to form a range, Community Partners Research, Inc., projects that Beresford's population will increase by 0 to 42 people between 2010 and 2015. The household projections expect a range of a gain of five to 17 households from 2010 to 2015.

The population and household projections for all of Union County expect an ongoing increase through the year 2015. The forecasts used for this Study expect a gain of between 1,038 and 1,487 people and a gain of 242 to 707 households over the five-year projection period. Lincoln County is expected to gain 10,348 to 13,358 people and 7,457 to 8,527 households from 2010 to 2015.

Summary of Union County Growth Projections by Age Group

The Demographic section of this Study presented Union County projection information on anticipated changes by age group from 2010 to 2015. This information can be informative in determining the housing that may be needed due to age patterns of the area's population.

In general terms, much of the projected net growth to the year 2015 will occur among people in the 55 to 74 age ranges. This would largely reflect the aging "baby boomers", nearly all of whom will be age 55 or older by the year 2015.

There are differences in the State Data Center and Community Partners Research, Inc. projections in several age ranges. The State Data Center forecasts a 69 household increase for the 15 to 24 age range and Community Partners Research, Inc., is projecting a nine household increase. In the 45 to 54 year old age range, the State Data Center is projecting a net gain of two households, while Community Partners Research, Inc., projects a loss of 25 households. Conversely, Community Partners Research, Inc., is projecting a gain of 16 households in the 35 to 44 age range, while the State Data Center is projecting a loss of 42 households in this age range.

The State Data Center is estimating that there will be a significant decrease of 100 households in the 25 to 34 age range while Community Partners Research, Inc., is projecting a loss of only 14 households. Community Partners Research, Inc., is expecting a significant gain of 51 households in the 75 to 84 age range and the State Data Center is projecting a gain of only four households. In the 85 and older age group, the State Data Center is expecting an increase of 125 households, and Community Partners Research, Inc., is expecting a small net loss of two households.

While projections can be informative in planning for change, it is important to note that they may be altered in the future. To the extent that Beresford and Union County can attract in-migration, the demographic profile of future residents may not always match historical patterns, and it is possible that more young adults may move to the area.

The following approximate ranges show the expected net change in the number of Union County households in each 10-year age cohort between 2010 and 2015. The first column shows the projections based on State Data Center data and the second column shows projections based on Community Partners Research, Inc. calculations.

<u>Age Range</u>	<u>Projected Change in Households</u> <u>2010 to 2015</u>
15 to 24	69 to 9
25 to 34	-100 to -14
35 to 44	-42 to 16
45 to 54	2 to -25
55 to 64	152 to 100
65 to 74	266 to 263
75 to 84	4 to 51
85 and Older	125 to -2
Total	477 to 398

Findings on Housing Unit Demand and Tenure

Calculations for total future housing need are generally based on three demand generators; household growth, replacement of lost housing units, and pent-up, or existing demand for units from households that already exist but are not being served.

Demand from Growth - The household projections used for this Study expect Beresford to gain a limited number of five to 17 households through 2015. Significant household gains of 242 to 707 households are projected for all of Union County. Anticipated household growth will yield some demand for new housing production in Beresford.

Replacement of Lost Owner-Occupancy Units - It is difficult to quantify the number of units that are lost from the housing stock on an annual basis. Unit losses may be caused by demolition activity, losses to fire or natural disasters, and to causes such as deterioration or obsolescence. In Beresford, some dilapidated housing has been demolished, and more units will be removed in the future. As a result, we have included a minor allowance for unit replacement in the recommendations that follow.

Replacement of Lost Renter-Occupancy Units - It is also difficult to accurately quantify the number of units that are lost from the rental housing stock on an annual basis, however, we are projecting that rental units will be removed from the rental inventory over the next several years. As a result, we have included a minor allowance for unit replacement in the recommendations that follow.

Pent-Up Demand - The third primary demand-generator for new housing is caused by unmet need among existing households, or pent-up demand. Although there has not been any significant growth in the number of households, shifting age patterns have created demand for certain types of age-appropriate housing in Beresford. We have included our estimates of pent-up demand into the specific recommendations that follow later in this section.

Findings on Unit Demand by Type of Housing

Based on the household by age projections presented earlier, the changing age composition of Union County's population through the five-year projection period will have an impact on demand for housing.

Age 24 and Younger - The projections used for this Study expect a gain of nine to 69 households in the 15 to 24 age range through the year 2015. Past tenure patterns indicate that approximately 83% of these households in Beresford will rent their housing. A growth in the number of households in this age range should mean that rental demand from younger households will increase during the projection period.

25 to 34 Years Old - The projections show a loss of 14 to 100 households in this age range by 2015. Within this age range households often move from rental to ownership housing. The ownership rate among these households in Beresford was approximately 63% in 2010. A loss of households within this age range indicates less demand for both first-time home buyer and rental opportunities.

35 to 44 Years Old - The projections for this 10-year age cohort expect a range of a loss of 42 households to a gain of 16 households between 2010 and 2015 in Union County. In the past, this age group has had a high rate of home ownership in Beresford, at more than approximately 87%. Households within this range often represent both first-time buyers and households looking to trade-up in housing, selling their starter home for a more expensive house.

45 to 54 Years Old - By 2015, this age cohort will represent the front-end of the "baby bust" generation that followed behind the baby boomers. This age group represents a much smaller segment of the population than the baby boom age group. For Union County, the projections show a range of a loss of 25 households to a gain of two households in this range. This age group historically has had a high rate of home ownership, approximately 79% in Beresford in 2010, and will often look for trade-up housing opportunities. A relatively stable number of households in this age group, indicates that the demand for trade-up housing will remain relatively unchanged during the projection period.

55 to 64 Years Old - This age range is part of the baby boom generation. The projections show an expected increase of 100 to 152 additional households in this 10-year age range by the year 2015 in the County. This age range has traditionally a high rate of home ownership in Beresford, at approximately 84% in 2010. Age-appropriate housing, such as town house or twin home units, is

often well suited to the life-cycle preferences of this age group, as no maintenance/low maintenance housing has become a popular option for empty-nesters.

65 to 74 Years Old - The State Data Center and Community Partners Research, Inc., expect a strong gain of 263 to 266 households by the year 2015 in the 65 to 74 age range. While this group will begin moving to life-cycle housing options as they age, the younger seniors are still predominantly home owners. At the time of the 2010 Census, approximately 86% of households in this age range owned their housing in Beresford. Once again, preferences for age-appropriate units would increase from household growth within this age cohort.

75 to 84 Years Old - There is a projected gain of four to 51 households in Union County in this age range between 2010 and 2015. In the past, households within this 10-year age range have had a relatively high rate of home ownership, at approximately 69% in Beresford. While this is likely to continue, an expansion of other housing options for seniors, including high quality rental housing, should appeal to this age group. In most cases, income levels for senior households have been improving, as people have done better retirement planning. As a result, households in this age range may have fewer cost limitations for housing choices than previous generations of seniors.

85 Years and Older - A range of a gain of 125 households to a loss of two households is projected from 2010 to 2015. Historic home ownership rates in this age group in Beresford have been relatively low, at approximately 43% in 2010. Seniors in this age range often seek senior housing with services options.

These demographic trends will be incorporated into the recommendations that follow later in this section.

Strengths for Housing Development

The following strengths for the City of Beresford were identified through statistical data, local interviews, research and on-site review of the local housing stock.

- ▶ **Beresford serves as a small regional center** - Beresford provides employment opportunities, retail/service options, health and professional services and recreational facilities for a geographical area that surrounds the City.
- ▶ **Affordable priced housing stock** - The City of Beresford has a stock of affordable, existing houses. Our analysis shows that the City's median home value based on 2012 sales is approximately \$117,375. This existing stock, when available for sale, provides an affordable option for home ownership.
- ▶ **Adequate land for development** - Beresford has adequate land available for both residential and commercial/industrial development. However, some of this land needs to be serviced with infrastructure improvements and/or annexed into the City limits.
- ▶ **Proactive City involvement** - Beresford has a track record of being very proactive and working with housing agencies and the private sector to develop housing opportunities, including rental housing and subdivision development.
- ▶ **Educational system** - Beresford has an excellent public K-12 school system.
- ▶ **Health facilities** - Beresford has excellent health facilities including a medical clinic, a nursing home and assisted living.
- ▶ **Infrastructure** - Beresford's water and sewer infrastructure can accommodate future expansion.
- ▶ **Commercial development** - Beresford's commercial district is adequate to meet most daily needs. The City is developing a plan to redevelop the downtown.
- ▶ **Beresford Housing and Redevelopment Commission** - The Beresford Housing and Redevelopment Commission owns and manages rental projects and is actively providing other housing programs in Beresford.

- ▶ **Beresford Economic Development Corporation** - The Beresford EDC has developed residential lots and has been active in promoting economic development opportunities.
- ▶ **Available lots** - Beresford currently has approximately 12 lots with City utilities that are available for new home construction.
- ▶ **Job Creation** - There are several economic development projects in the Region that are in the planning phase. If they come to fruition, jobs will be created and there will be a need for additional housing.
- ▶ **Beresford is located near three regional centers** - Beresford is located 37 miles from Sioux Falls, 46 miles from Yankton and 30 miles from Vermillion. These regional centers provide employment opportunities, retail/service options, education services and cultural amenities. Many households prefer to live near, but not in a regional center.

Barriers or Limitations to Housing Activities

Our research also identified the following barriers or limitations that hinder or prevent certain housing activities in Beresford.

- ▶ **Age and condition of the housing stock** - While the existing stock is very affordable, some of the housing is in need of improvements to meet expectations of potential buyers.
- ▶ **Low rent structure** - The area's rent structure is low, which makes it difficult to construct new rental housing.
- ▶ **Value gap deters new owner-occupied construction** - Based on market values for 2012 residential sales, we estimate that the median priced home in Beresford is valued at approximately \$117,375. This is below the comparable cost for new housing construction, which will generally be above \$150,000 for a stick built home with commonly expected amenities. This creates a value gap between new construction and existing homes. This can be a disincentive for any type of speculative building and can also deter customized construction, unless the owner is willing to accept a potential loss on their investment.
- ▶ **Population and household growth** - Historical data indicates that Beresford is not expected to add a significant number of people or households from 2010 to 2015. The City has to use realistic expectations when planning for the future.
- ▶ **Distance from a major regional center** - The nearest regional centers are Sioux Falls, which is 37 miles from Beresford, Yankton, which is 46 miles from Beresford, and Vermillion, which is 30 miles from Beresford. Many households desire or need to be near a regional center for employment, health care, entertainment, retail, etc.

Recommendations, Strategies and Housing Market Opportunities

Based on the research contained in this study, and the housing strengths and barriers identified above, we believe that the following recommendations are realistic options for Beresford. They are based on the following strategies.

- ▶ **Be realistic in expectations for housing development** - Large-scale residential growth has not occurred in the recent past and is not likely to occur in the near future. The scale of activities proposed for the future should be comparable with the area's potential for growth.
- ▶ **New housing development generally will not occur without proactive community involvement** - To attract new home or apartment construction in Beresford, subsidies or some other form of financial assistance may be needed from the City, local and regional housing and economic development agencies and the South Dakota Housing Development Authority.
- ▶ **Protect the existing housing stock** - The future of Beresford will be heavily dependent on the City's appeal as a residential location. The condition of the existing housing stock is a major factor in determining the City's long-term viability. The existing housing stock is in good condition and is a major asset, however, rehabilitation efforts are needed to preserve the housing stock.
- ▶ **Protect the existing assets and resources** - Beresford has many assets including a K-12 school, employment opportunities, a Downtown Commercial District, health facilities, etc. These are strong assets that make Beresford a desirable community to live in, and are key components to the City's long-term success and viability. These assets must be protected and improved.
- ▶ **Develop a realistic action plan with goals and time lines** - In the past the City has been involved in housing issues. The City should prioritize its housing issues and establish goals and time lines to achieve success in addressing its housing needs.
- ▶ **Access all available resources for housing** - In addition to the local efforts, the City has other resources to draw on including USDA Rural Development, the South Dakota Housing Development Authority, the South Eastern Council of Governments, the South Eastern Development Foundation, the Inter-Lakes Community Action Agency, the Rural Office of Community Services and Growth South Dakota. These resources should be accessed as needed to assist with housing activities.

Summary of Findings/Recommendations

The findings/recommendations for the City of Beresford have been formulated through the analysis of the information provided in the previous sections and include 20 recommendations. The findings/recommendations have been developed in the following five categories:

- ▶ **Rental Housing Development**
- ▶ **Home Ownership**
- ▶ **Single Family Housing Development**
- ▶ **Housing Rehabilitation**
- ▶ **Other Housing Issues**

The findings/recommendations for each category are as follows:

Rental Housing Development

1. Develop 14 to 16 general occupancy market rate rental units
2. Develop six to eight affordable rental units
3. Explore options to maximize the subsidized rental units and to improve occupancy rates
4. Consider the development of 10 to 12 independent/senior with services units
5. Develop a downtown mixed-use commercial/housing project
6. Utilize the Housing Choice Voucher Program

Home Ownership

7. Continue to utilize and promote all programs that assist with home ownership
8. Develop a purchase/rehabilitation program

Single Family Housing Development

9. Support Lot/Subdivision Development
10. Continue and expand City of Beresford Housing Incentive Programs

11. Coordinate with economic development agencies, housing agencies and nonprofit groups to construct affordable housing
12. Promote twin home/townhome development

Housing Rehabilitation

13. Promote rental housing rehabilitation
14. Promote owner-occupied housing rehabilitation efforts

Other Housing Issues

15. Continue to acquire and demolish dilapidated structures
16. Create a plan and a coordinated effort among housing agencies
17. Promote commercial rehabilitation and development
18. Develop mobile home park improvement programs
19. Develop home ownership and new construction marketing programs
20. Competition with other jurisdictions

Rental Housing Development

Findings: It is difficult to produce new affordable rental units. A number of factors including federal tax policy, state property tax rates, a low rent structure and high construction costs have all contributed to making rental housing difficult, especially in small cities.

Our projections indicate that the City of Beresford and Union County will add households from 2010 to 2015. Also, there is pent-up demand for quality rental units, the ongoing loss of rental units from the housing stock and low vacancy rates in existing market rate units, thus, we are recommending the development of the following units from 2013 to 2018:

▶ General Occupancy Market Rate	- 14 to 16
▶ Subsidized	- 0
▶ Rehab/Conversions	- 6 to 8
▶ Independent/Senior with Services	- <u>10 to 12</u>
Total	30 to 36

1. Develop 14 to 16 general occupancy market rate rental units

Findings: Beresford has a limited number of quality market rate units. The Beresford Housing and Redevelopment Commission has constructed 28 market rate rental units, which represents the majority of the quality rental units in Beresford. The Beresford Housing and Redevelopment Commission has sold 12 of the 28 units to S & S Rentals.

The Beresford Housing and Redevelopment Commission rental units are all two-bedroom units and have the most amenities of any rental housing in the City. Rents are \$755 per month plus utilities. The rents for the S & S Rental units are \$700 per month plus utilities.

Rents in City's older rental buildings, with fewer amenities, range from \$350 to \$595.

In addition to multifamily rental projects, there are also single family homes being rented in Beresford. The City's subsidized rental projects will also allow over-income tenants to live in the projects if they pay the maximum rent established for the project.

The only three-bedroom and four-bedroom market rate units are in single family homes with the exception of one three-bedroom unit in Oakwood Apartments.

Our interviews and rental survey identified demand and a need for additional market rate rental housing. We found only one vacancy in the Beresford Housing and Redevelopment Commission and S & S units, which are the highest quality rental options in the City.

There is a projected gain of up to 17 households in Beresford between 2010 and 2015. There is also a projected increase of up to 707 households in Union County. While this projection is for the overall growth in Union County, Beresford has the potential to capture a share of this growth. Some of these households will prefer to rent and will seek higher quality market rate units.

Additionally, we are expecting the loss of rental units due to deterioration and demolition. We have identified 13 single family homes in two older Beresford neighborhoods that are dilapidated and beyond repair. We also identified 39 single family homes that need major rehabilitation. Some of these dwellings are rentals and may be demolished or no longer rented because of their condition.

Recommendation: We recommend the development of 14 to 16 market rate rental housing units over the next five years. A town home unit or twin home style similar to the existing Beresford Housing and Redevelopment Commission would be the preferred style, to cater to active renter households, although, a high quality apartment building with 'state of the art' amenities is an option.

The first option to developing market rate housing would be to encourage private developers to undertake the construction of market rate rental housing. If private developers do not proceed, the Beresford Housing and Redevelopment Commission could potentially utilize essential function bonds, or similar funding sources, to construct market rate units as it has in the past.

Also, the Beresford Housing and Redevelopment Commission could partner with private developers to construct additional units. Additionally, the City of Beresford could assist with land donations, tax increment financing, reduced water and sewer hook up fees, etc. If new units are constructed in the Lincoln County portion of the City, it may also be possible to utilize Housing Choice Vouchers if they meet income requirements and the rents are at or below Fair Market Rents (FMRs). The 2013 FMRs are \$681 for a two-bedroom and \$958 for a three-bedroom unit.

The units could be added in several phases, as demand dictates the need for additional units. In this way they have expanded the supply without saturating the market. Additionally, some of the units should be three-bedroom units as there is a shortage of three-bedroom units in Beresford.

We recommend the development of 14 to 16 units and the unit mix and rents should be as follows:

Recommended unit mix, sizes and rents for the Beresford Market Rate Housing Project:

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size/Sq. Ft.</u>	<u>Rent</u>
Two Bedroom	8-9	950-1,050	\$875-\$925
Three Bedroom	6-7	1,150-1,250	\$975-\$1,025
Total	14-16		

Note: Rents are quoted in 2013 dollars and include utilities.

2. Develop six to eight affordable rental units

Findings: The previous recommendation addressed the market potential to develop high quality rental units in Beresford. Unfortunately, these units would tend to be beyond the financial capability of many area renters. A majority of Beresford renter households have an annual income below \$25,000. These households would need a rental unit at \$625 per month or less.

There is evidence that Beresford has lost some affordable rental housing over the years and will continue to lose units due to deterioration and demolition. Part of the need for additional rental units in Beresford is to provide for unit replacement. Unfortunately, most of the lost units are probably very affordable, and new construction will not replace these units in a similar price range.

There are still some programs for affordable housing creation for moderate income renters. The federal low income housing tax credit program is one available resource. However, competition for tax credits is very difficult, and few awards are made to small cities for small rental projects.

Recommendation: We would encourage the City of Beresford to promote the development of more affordable rental units. A goal of six to eight units over the next five years would help to replace affordable housing that has been lost and to address pent-up demand.

It would be difficult to create units through new construction. Instead, it may be more practical to work on building renovation or conversion projects that can create housing. This opportunity may arise in downtown buildings or through the purchase and rehabilitation of existing single family homes. According to the U.S. Census, in 2010 there were 96 vacant housing units in Beresford. Potentially, some housing units could be renovated to be quality rental units.

These units could be developed by a housing agency or by a private developer. A partnership between a housing agency and private developers is another option. Through the interview process, some current rental property owners expressed interest in purchasing properties and renovating them into affordable rental units.

Creating rental units with contract rents below \$600 per month would help to expand the choices available to a majority of the City's renter households.

To obtain an affordable rent structure, financial commitments from other sources such as tax increment financing from the City of Beresford, property tax deferment and other financial resources from funding agencies such as the South Dakota Housing Development Authority may be necessary.

3. Explore options to maximize the subsidized units and to improve occupancy rates

Findings: The City of Beresford has five subsidized rental projects with a total of 60 units. The 60 units are approximately 21% of the City's total rental housing stock. The five subsidized rental projects include:

- ▶ **West Acres Apartments** - West Acres Apartments is an eight-unit general occupancy USDA Rural Development Project. The eight units are all two-bedroom units. The project was constructed in the 1970s.
- ▶ **Sunview Apartments** - Sunview Apartments is an eight-unit general occupancy USDA Rural Development project. The eight units are all one-bedroom units. The project was constructed in 1986.
- ▶ **Kary House Apartments** - Kary House Apartments is an eight-unit USDA Rural Development General Occupancy Project. The eight units include four one-bedroom and four two-bedroom units. The project was constructed in 1973.
- ▶ **Evergreen Square Apartments** - Evergreen Square Apartments is a 20-unit HUD-subsidized project. The project includes two 10-unit buildings. The 20 units include two efficiencies, 14 one-bedroom and four two-bedroom units. The project was constructed in 1969, however, one of the buildings was renovated approximately four years ago. Also, eight one-bedroom units have been converted into four two-bedroom units.

- ▶ **Northview Apartments** - Northview Apartments is a 16-unit USDA Rural Development General Occupancy project. The 16 units include two one-bedroom and 14 two-bedroom units.

Currently, there are 18 vacancies in the 60 units, which is a 30% vacancy rate. Based on our rental survey and interviews, there have been chronic vacancies over the past several years in some of the subsidized projects.

Recommendation: Beresford's market rate rental unit vacancy rate is currently low and there is a need for rental units in Beresford.

The subsidized rental projects in Beresford are under utilized with a high ongoing vacancy rate. It is our recommendation that the City and the Beresford Housing and Redevelopment Commission work with the projects' owners, USDA Rural Development, HUD, the South Dakota Housing Development Authority and area housing agencies to determine what actions can be taken to increase the subsidized projects' occupancy rates and to better address Beresford's rental housing needs.

Actions could include purchase of the projects, combining smaller units to create larger units, renovations, converting some of the projects to market rate, lowering the market rent, etc.

4. Consider the development of 10 to 12 senior independent/senior with services units

Findings: Bethesda of Beresford is a senior campus that provides a full array of senior housing including independent, light services, assisted living and nursing home beds.

The facility also has the flexibility to convert units or beds to the type of senior housing that is needed or to services as needed.

Based on our interviews and research, there currently are an adequate number of senior units and beds in Beresford. However, if senior growth trends continue as projected, there will be a need for additional units later in the five-year period.

Recommendation: The need for additional senior units should be monitored to determine if units are needed in the future. It is our projection that 10 to 12 units will be needed in the next four to five years.

Bethesda of Beresford is in the best position to determine when additional units are needed and the type of units that will be needed in the future.

5. Develop a Downtown Mixed-Use Commercial/Housing Project

Findings: The City of Beresford is developing a plan to redevelop the downtown area. A mixed-use rental housing/commercial project could complement the City's ongoing efforts to redevelop the downtown. There should be sensitivity to the timing of the project and type of commercial tenants the project will have, to assure the project is an asset to the downtown.

New mixed use projects have been developed in several cities comparable to the size of Beresford. Some of these projects were developed because of market demand while others were developed to enhance the downtown, to introduce a new product to the market and to serve as a catalyst for downtown redevelopment.

Recommendation: We recommend the development of a mixed-use building in the downtown Beresford area. There are several potential sites in the downtown area for a mixed-use project.

We recommend commercial space on the first floor and six to eight rental units on the second floor. Prior to construction, a portion of the commercial space should be leased to an anchor tenant who would complement existing downtown businesses and attract people to downtown.

The six to eight rental units should be primarily market rate units, but could be mixed income with some moderate income units. The units should be primarily two-bedroom units. Please note that these units are not in addition to the units recommended in the first and second recommendations of this section. If a mixed use building was constructed, the number of units recommended previously should be reduced.

Ideally, a private developer would construct and own the building. The City may have a role in the project by providing TIF or other local funds and land at a reduced price.

6. Utilize the Housing Choice Voucher Program

Findings: The Housing Choice Voucher Program provides portable, tenant-based rent assistance to lower income renter households. The program requires participating households to contribute from 30% to 40% of their adjusted income for rent, with the rent subsidy payment making up the difference. Tenants may lease any suitable rental unit in the community, provided that it passes a Housing Quality Standards inspection, and has a reasonable gross rent when compared to prevailing rents in the community.

Although the federal government provides almost no funding for subsidized housing construction, it has provided new Housing Choice Voucher allocations over the last two decades. Because of the flexibility offered through the program, eligible households often prefer the portable rent assistance to other forms of subsidized housing that are project-based, and can only be accessed by living in a specific rental development.

Based on the research for this Study, the Housing Choice Voucher Program is only available in the Lincoln County portion of Beresford. Union County does not have a countywide program.

The Housing Choice Voucher Program is administered in Lincoln County by the Canton Housing Authority. There currently is a waiting list of 18 months to obtain a Housing Choice Voucher. The Canton Housing Authority has the ability to issue approximately 68 Vouchers. At the time of the research for this Study, one Beresford renter household was being processed for a Voucher and several additional Beresford households were on the waiting list.

Recommendation: The Canton Housing Authority should work with Beresford and the Beresford Housing and Redevelopment Commission to assure that Beresford households are aware of the Housing Choice Voucher Program and have to the opportunity to apply for a Voucher.

Also, the Beresford Housing and Redevelopment Commission should work with HUD to attempt to bring a Voucher program to Union County.

Home Ownership

Findings: Expanding home ownership opportunities is one of the primary goals for most cities. High rates of home ownership promote stable communities and strengthen the local tax base. The median owner-occupied home value in Beresford is estimated to be approximately \$117,375 based on 2012 sales activity. The home values in Beresford provide a good opportunity for first time buyers and households seeking moderately priced homes.

Our analysis of Union County demographic trends shows an increasing number of households in the traditionally strong home ownership age ranges between 55 and 74 years old. Some households in these age ranges as well as other age ranges that have not been able to achieve the goal of home ownership may need the assistance of special programs to help them purchase their first home.

To assist in promoting the goal of home ownership, the following activities are recommended:

7. Continue to utilize and promote all programs that assist with home ownership

Findings: We believe that affordable home ownership is one of the issues facing Beresford in the future. Home ownership is generally the preferred housing option for most households and most communities. There are a number of strategies and programs that can be used to promote home ownership programs, and can assist with this effort.

First time home buyer assistance, down payment assistance, low interest loans and home ownership counseling and training programs can help to address affordable housing issues. The City of Beresford has a supply of houses that are price-eligible for these assistance programs. The home value estimates used in this study indicate that a large majority of the existing stock currently is valued under the purchase price limits for the first-time home buyer assistance programs.

While these individual home ownership assistance programs may not generate a large volume of new ownership activity, the combination of below-market mortgage money, home ownership training, credit counseling, and down payment assistance may be the mix of incentives that moves a potential home buyer into home ownership.

Recommendation: Beresford should continue to work with area housing agencies, the South Dakota Housing Development Authority and local financial institutions to utilize all available home ownership assistance programs. Private and nonprofit agencies should also be encouraged to provide home ownership opportunities. Currently, the Beresford Housing and Redevelopment Commission is developing a down payment assistance program to assist low/moderate income households with buying a home.

The City of Beresford and the Beresford Housing and Redevelopment Corporation should also work with housing agencies to assure that they are receiving their share of resources that are available in the region.

Funding sources for home ownership programs may include USDA Rural Development, the South Dakota Housing Development Authority, and the Federal Home Loan Bank. Also, the South Eastern Development Foundation and Grow South Dakota utilize several funding sources to provide home ownership programs.

8. Develop a Purchase/Rehabilitation Program

Findings: Beresford has a large stock of older, lower valued homes, many of which need repairs. Our analysis of recent sales activity indicates that many of the homes in Beresford are valued under \$75,000. As some lower valued homes come up for sale, they may not be attractive options for potential home buyers because of the amount of repair work that is required.

Some communities with a stock of older homes that need rehabilitation have developed a purchase/rehabilitation program. Under a purchase/rehabilitation program, the City or a housing agency purchases an existing home that needs rehabilitation, rehabilitates the home, sells the home to a low/moderate income family and provides a mortgage with no down payment, no interest and a monthly payment that is affordable for the family.

In many cases, the cost of acquisition and rehab will exceed the house's after-rehab value, thus, a subsidy is needed. Although a public subsidy may be involved, the cost to rehab and sell an existing housing unit is generally lower than the subsidy required to provide an equally affordable unit through new construction.

Recommendation: We recommend that Beresford work with a housing agency to develop and implement a purchase/rehab program. Attitudinal surveys that we have conducted in other cities have found that purchase/rehabilitation programs are appealing to people who are currently renting their housing. In some similar sized communities, a large majority of survey respondents who were renters indicated an interest in buying a home in need of repair if rehabilitation assistance was available.

A purchase/rehabilitation program achieves several goals. The program encourages home ownership, prevents substandard homes from becoming rental properties and rehabilitates homes that are currently substandard.

Because a purchase/rehabilitation program can be expensive and its cost effectiveness in some cases may be marginal, it may be advantageous in some cases to directly assist low and moderate income households with purchasing and rehabilitating homes. Area housing agencies and financial institutions could offer some rehabilitation assistance in conjunction with first-time home buyer programs to make the City's older housing a more attractive option for potential home buyers. Also, USDA Rural Development provides purchase/rehabilitation loans to low and moderate income buyers.

Single Family Housing Development

Findings: Based on City of Beresford information, Beresford has experienced significant single family housing development from 2000 to 2012. Over the past 13 years, approximately 68 single family owner-occupied units have been constructed in Beresford. This is an average of approximately five to six owner-occupied units constructed annually in Beresford.

Household growth projections for Beresford and Union County indicate demand for owner-occupied housing construction. Growth is anticipated over the next five years among Beresford and Union County households in the 55 and 74 year old age ranges. Households in these age ranges tend to be predominantly home owners, and form a market for higher priced, and trade-up housing or town homes/twin homes.

Growth projections estimate that households in the 25 to 44 age ranges will remain relatively stable from 2010 to 2015. Some households in these age ranges are first-time home buyers and may be in the market for new affordable homes.

It is our opinion that if the City, housing agencies, and builders are proactive, nine to 12 homes can be constructed or moved into Beresford annually from 2013 to 2018.

The breakdown of our projection of nine to 12 new owner occupied housing units annually over the next five years is as follows:

▶ Higher and Median priced homes	3-4
▶ Affordable Homes	2-3
▶ Twin homes/Townhomes	<u>4-5</u>
Total	9-12

9. Support Lot Development

Findings: As part of this Study, we attempted to identify the inventory of available residential lots for single family housing construction in Beresford. Buildable lots are defined as having sewer and water available to the lots. It appears that there are approximately 12 available lots in Beresford.

There are also a limited number of infill lots that are potentially available throughout the City. We do not know the status of these lots. Also, there are

dilapidated houses throughout the City that are being demolished and the lots could potentially be suitable for new construction. The City recently passed an ordinance that allows new homes to be constructed on smaller infill lots.

Recommendation: We use a standard that a 2.5-year supply of lots should be available in the marketplace, based on annual lot usage. Using our projections that nine to 12 houses will be constructed or moved in annually, an adequate supply of lots would be 23 to 30 lots. With approximately 12 lots available in Beresford, there is a need for additional lots.

The Beresford Economic Development Corporation has the potential to develop a 2nd phase of the Bridges Development. This would add 19 lots. We recommend the development of the Bridges 2nd phase. We also recommend that the City of Beresford, the Beresford Economic Development Corporation and the Beresford Housing and Redevelopment Commission continue to identify infill lots that are available for purchase and are suitable for a new home.

Also, the City, the Beresford Economic Development Corporation and the Beresford Housing and Redevelopment Commission should plan for future subdivision and lot development. If new construction projections come to fruition, there will be a need for 45 to 60 lots over the next five years. The current inventory of 12 lots, plus the 19 lots in the Bridges 2nd phase total only 31 lots.

10. Continue and expand City of Beresford Housing Incentive Programs

Findings: Currently, the Beresford Economic Development Corporation offers a Country Club membership and cash back at closing for households that buy a Bridges lot. Also, the Beresford Housing and Redevelopment Commission is developing a down payment assistance program for low/moderate income households that buy or build a home in Beresford.

Several cities have also developed Incentive Programs to encourage new home construction. For example, the City of Herreid has developed the following program. The Incentive Program guidelines are as follows:

- ▶ A loan up to \$1,000 per person not to exceed \$5,000 per family is awarded to a person or family for the construction of a new home located within the city limits
- ▶ 0% interest and no principal due for five years - after five years of residency, the loan is forgiven

- ▶ The loan must be used toward down payment or closing costs - not applicable if financing is not required
- ▶ Homes \$100,000 and over may qualify for the \$5,000 maximum, homes under \$100,000 will be prorated based on 5% of the purchase price

Recommendation: We recommend that the City of Beresford continue to offer and develop Incentive Programs to promote new single family housing development. In addition to a cash payment, other incentives can include:

- ▶ Reduced lot prices
- ▶ Free water and sewer for a period of time
- ▶ Permit and water and sewer hookup fees waived or discounted
- ▶ Discounts at area businesses

11. Continue to coordinate with economic development agencies, housing agencies and nonprofit groups to construct affordable housing

Findings: There are several housing agencies and nonprofit groups that have the capacity to construct new housing in Beresford, including the Beresford Housing and Redevelopment Commission, Grow South Dakota and Interlakes Community Action Partnership. However, due to the downturn in the housing economy, most agencies have cut back on new housing production over the past few years.

The Beresford Housing and Redevelopment Commission has moved a Governors Home into Beresford, and sold it to a moderate income household.

Interlakes Community Action Partnership administers the Mutual Self Help Program. The Mutual Self Help Program works with three or more households to construct new homes. The households work together to construct the homes.

Recommendation: We encourage the City of Beresford to continue to actively work with economic development and housing agencies or nonprofit groups to develop affordable housing.

As the housing economy continues to improve and home values increase, new affordable home construction production in Beresford will be more feasible.

The Beresford Housing and Redevelopment Commission should continue to move in Governors homes and the development of a Mutual Self Help Program should be considered. The South Eastern Development Foundation provides loans to purchase and set up Governors Homes. The development of one to two affordable homes annually over the next five years would be a realistic goal.

12. Promote twin home/townhome development

Findings: Attached housing provides desirable alternatives for empty nesters and seniors to move out of their single family homes, thus, making homes available for families. It is important for the community to offer a range of life-cycle housing options.

In 2010, there were 1,802 Union County households in the 55 to 74 year old age ranges and these age ranges are expected to increase by 363 to 418 households between 2010 and 2015. Household growth among empty-nester and senior households should result in some demand for attached single family units. It is likely that demand for attached housing units will also be dependent on the product's ability to gain additional market acceptance among the households in the prime target market, and among other households.

Recommendation: It is our projection that approximately four to six new owner-occupied twin homes or townhomes could be constructed in Beresford annually over the next five years. Our projection is based on the availability of an ideal location for twin home development as well as high quality design and workmanship. The Bridges 2nd phase will have lots for twin home/townhome development.

We recommend that for twin home development to be successful, the following should be considered:

- ▶ Senior friendly home designs
- ▶ Maintenance, lawn care, snow removal, etc. all covered by an Association
- ▶ Cluster development of a significant number of homes which provides security
- ▶ Homes at a price that is acceptable to the market

Beresford's role could include assuring that adequate land is available for development and that zoning allows for attached housing construction. The City or Beresford Economic Redevelopment Corporation could also provide financial assistance in the form of land write downs, tax increment financing, etc.

A corporation has been developed in Arlington, MN, that includes local contractors, the local bank, the local lumberyard and local investors to construct twin homes. They have been very successful.

It may be advantageous to meet with a group of empty nesters and seniors who are interested in purchasing a twin home to solicit their ideas.

Housing Rehabilitation

Findings: Beresford has an asset in its existing housing stock. Existing units, both now and into the future, will represent the large majority of the affordable housing opportunities. Existing units generally sell at a discount to their replacement value. Units that are not maintained and improved may slip into disrepair and be lost from the housing stock. Investment in housing rehabilitation activities will be critical to offering affordable housing opportunities.

It is our opinion that Beresford and area housing agencies will need to make housing rehabilitation a priority in the future. New housing construction that has occurred is often in a price range that is beyond the affordability level for many Beresford households. Housing options for households at or below the median income level will largely be met by the existing, more affordable housing stock. As this existing stock ages, more maintenance and repair will be required. Without rehabilitation assistance, there is a chance that this affordable stock could shrink, creating an even more difficult affordability situation.

The following specific recommendations are made to address the housing rehabilitation needs.

13. Promote rental housing rehabilitation

Findings: Based on the U.S. Census data, the City of Beresford had approximately 289 rental units in 2010. These rental buildings are in multi-family projects, small rental buildings, duplexes, single family homes and mobile homes. Many of these rental structures could benefit from rehabilitation as many of these rental structures are more than 25 years old and some rental units are in poor condition.

It is difficult for rental property owners to rehabilitate and maintain their rental properties while keeping the rents affordable for the tenants. The rehabilitation of older rental units can be one of the most effective ways to produce decent, safe and sanitary affordable housing.

Recommendation: The City of Beresford should work with housing agencies to seek funds that allow for program design flexibility that make a rental rehabilitation program workable. Potential funding sources may include USDA Rural Development, Grow South Dakota, the South Dakota Housing Development Authority and the Federal Home Loan Bank.

14. Promote owner-occupied housing rehabilitation efforts

Findings: The affordability and quality of the existing housing stock in Beresford will continue to be an attraction for families that are seeking housing in Beresford. Investment in owner-occupied housing rehabilitation activities will be critical to offering affordable housing opportunities.

Our housing condition survey of 242 homes in two of Beresford's older neighborhoods found 78 homes that need minor repairs and 39 homes that need major repairs. Without rehabilitation assistance, the affordable housing stock will shrink in Beresford.

Recommendation: We recommend that the City of Beresford and the Beresford Housing and Redevelopment Commission seek local, state and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority, the Federal Home Loan Bank, Interlakes Community Action Partnership and the Rural Office of Community Services are potential funding sources.

Interlakes Community Action Partnership currently has several housing programs to assist households with the rehabilitation of their homes including the Self Help Rehabilitation Program and programs utilizing Home and CHIP funds. Also, the Rural Office of Community Services, Inc., provides Weatherization funds for Beresford and Union County.

Some programs offer households that meet program requirements for a deferred loan to rehabilitate their homes. Deferred loans do not have to be paid back if the household lives in the rehabilitated home for a stipulated amount of time after the rehabilitation is completed. We encourage Beresford and Union County households to continue to utilize these housing rehabilitation programs.

Other Housing Initiatives

15. Continue to acquire and demolish dilapidated structures

Findings: Our housing condition survey identified 13 single family houses in two of the City's oldest neighborhoods that are dilapidated and too deteriorated to rehabilitate. We also identified 39 single family houses in Beresford as needing major repair and several of these homes may be too dilapidated to rehabilitate. To improve the quality of the housing stock and to maintain the appearance of the City, these structures should be demolished. Currently, the City is working with property owners to demolish dilapidated structures.

Recommendation: Beresford is currently aggressively working to condemn and demolish dilapidated homes. The appearance of the City is enhanced when blighted and dilapidated structures are removed. Also, some of the cleared lots can be utilized for the construction of new affordable housing units.

Some cities are developing ordinances that give cities more authority to require property owners to demolish vacant, dilapidated homes.

16. Create a plan and a coordinated effort among housing agencies

Findings: Beresford will continue to need staff resources in addition to existing City and Development Corporation personnel and local volunteers to plan and implement many of the housing recommendations advanced in this Study. The City of Beresford has access to the South Eastern Council of Governments, the USDA Rural Development Office, the South Dakota Housing Development Authority, Interlakes Community Action Partnership, the Rural Office of Community Services, the South Eastern Development Foundation, and Grow South Dakota. These agencies all have experience with housing and community development programs.

Recommendation: Beresford has access to multiple agencies that can assist with addressing housing needs. It is our recommendation that the City prioritize the recommendations of this Study and develop a plan to address the identified housing needs. The Plan should include strategies, time lines and the responsibilities of each agency. While there has traditionally been a degree of staff interaction between agencies, it will be important that a coordinated approach be used to prioritize and assign responsibility for housing programs.

It will also be important for the City of Beresford to continue to look for opportunities to work cooperatively with other area cities to address housing issues. With the number of small cities in the Region, and limited staff capacity at both the city and county levels, cooperative efforts may be the only way to accomplish certain projects. Cooperative efforts will not only make housing projects more practical, but they will often be more cost-effective and competitive.

17. Promote Commercial Rehabilitation and Development

Findings: The City of Beresford's commercial district is in fair to good condition, and several commercial buildings have been renovated, however, there are several substandard commercial buildings in Beresford.

When households are selecting a city to purchase a home in, they often determine if the city's commercial sector is sufficient to serve their daily needs. A viable commercial district is an important factor in their decision making process.

The City of Beresford is currently developing a plan for the redevelopment of downtown.

Recommendation: We recommend that the City of Beresford and the Beresford Economic Development Corporation continue to work with commercial property and business owners to rehabilitate their buildings. Also, new businesses should continue to be encouraged to locate in Beresford.

The City of Beresford and the Beresford Economic Development Corporation should also continue to seek funding to assist property owners with rehabilitating their commercial buildings. A goal of two commercial rehab projects annually in Beresford would be a realistic goal.

We also encourage the City of Beresford and the Beresford Economic Development Corporation to continue to develop a Redevelopment Plan for the downtown.

18. Develop mobile home park improvement programs

Findings: Based on our mobile home condition survey, Beresford has an inventory of 43 mobile homes. This is approximately 5% of the total housing unit inventory in Beresford. Our condition survey identified 27 mobile homes that need repairs and 10 mobile homes that are dilapidated and beyond repair.

Recommendation: Addressing the issues created by substandard mobile homes is not easily solved. Some communities have rehabilitated older units, but this is difficult to accomplish because of the type of construction of mobile homes, and it is rarely cost effective.

Some communities have established programs that provide for the purchase and removal of substandard mobile home units, provided a newer unit is purchased to replace the acquired dwelling. While this approach can work well in upgrading the stock, it can be expensive, especially if there are a large number of homes in poor condition.

It may be appropriate for the City to initiate programs to improve the quality of mobile homes, even if these programs can only address a few units per year. Some of the innovative programs that have been used in other communities to address mobile home conditions and mobile home park issues include:

- ▶ ***Operation Safe Mobile Home Park*** - Owners of substandard mobile homes are given the option of voluntarily selling their substandard mobile home to the City or a local housing agency for a fixed minimum price. The mobile homes are then removed from the park and demolished/salvaged. The owner can then use the funds from the sale to help purchase a new home. Mobile home dealerships have sometimes participated by buying the salvaged homes.
- ▶ ***Time of Sale Inspection Program*** - This inspection program is designed to provide safe living conditions through the identification and elimination of basic life/safety hazards in older mobile homes. Mobile homes are subject to inspection prior to their sale. All identified safety hazards must be corrected before the unit is sold and/or occupied.
- ▶ ***Cooperative/Land Trust*** - Some mobile home parks have created a cooperative or a land trust which enables the home owners to own the mobile home park land and facilities. This ownership often creates pride which results in a clean, safe park atmosphere.

Often mobile home programs improve the quality of mobile home parks and make mobile home living a more viable option for households.

19. Develop home ownership and new construction marketing programs

Findings: With the downturn in the housing economy, the competition among cities for households looking to buy or build a home has been greater than in the past. Also, some cities have an excess inventory of residential lots, homes for sale, vacant homes and homes in foreclosure. Additionally, households are evaluating the appropriate timing to buy or build a home.

As the economy continues to improve, cities that invest in marketing have an advantage. Opportunities to buy or construct a home are sometimes limited because of the lack of information and awareness of financing and incentive programs, homes and lots on the market, local builders, etc. This is especially evident for new households moving into the area. The home buying/home building process can be very intimidating for first-time buyers and builders. It is important for the home buying or home building process to be user-friendly.

Recommendation: The City of Beresford and Beresford Economic Development Corporation have been active in promoting and marketing housing and we recommend the following:

- ▶ Determine the City's strengths and competitive advantages and heavily promote them
- ▶ Continue to create marketing materials that can be distributed regionally (including internet, TV, radio, etc.)
- ▶ Work closely with employers (Beresford and the entire region) to provide employees with housing opportunities in Beresford
- ▶ Work with housing agencies to provide down payment assistance, low interest loans, home owner education and home owner counseling programs
- ▶ Consider an annual Housing Fair that provides information on lots, builders, finance programs, etc. Developers, builders, lenders, realtors, public agencies and local businesses could participate
- ▶ Work with builders to make the construction of a new home a very user friendly process
- ▶ Continue to develop new home construction and home purchase incentive programs.

20. Competition with Other Jurisdictions

Findings: During the interview process, several individuals expressed concern regarding the City of Beresford’s ability to compete for new development in the region. It is our opinion that the City of Beresford’s household growth and new housing starts over the past several years has been competitive with other cities in the Region.

Recommendation: Although Beresford is competing well with other jurisdictions in the Region, the City can enhance its position as a viable location for new households. We recommend the following:

- ▶ Continue to work on the creation of jobs and the development of retail, service and recreational opportunities that make the City a “full service” community
- ▶ Continue to provide attractive lots at an affordable price for a variety of home sizes, styles and price ranges
- ▶ Provide financing mechanisms for households to build new homes, purchase existing homes and to rehabilitate older homes
- ▶ Preserve the quality of existing neighborhoods through the rehabilitation of substandard housing and the demolition of dilapidated structures that are beyond repair
- ▶ Continue to develop new housing choices that serve life-cycle housing needs, such as new rental housing, twin homes, senior housing, etc.
- ▶ Publicize and market Beresford throughout the Region and among the employers and employees in Beresford and the Region
- ▶ Develop a coordinated housing plan with area housing agencies

Agencies and Resources

The following regional and state agencies administer programs or provide funds for housing programs and projects:

InterLakes Community Action Partnership

505 North Western Avenue
Sioux Falls, SD 57104
(605) 334-2808
Contact: Dana Whitehouse

South Eastern Development Foundation

500 North Western Avenue, Suite 100
Sioux Falls, SD 57104
(605) 367-5390
Contact: Lynne Keller Forbes, Executive Director

South Eastern Council of Governments

500 North Western Avenue, Suite 100
Sioux Falls, SD 57104
(605) 367-5390
Contact: Lynne Keller Forbes, Executive Director

South Dakota Housing Development Authority

221 South Central Avenue
Pierre, SD 57501
(605) 773-3181
Contact: Mark Lauseng, Executive Director

USDA Rural Development

2408 East Benson Road
Sioux Falls, SD 57104
(605) 996-1564
Contact: Trace Davids

Rural Office of Community Services, Inc.

214 W. Main
P.O. Box 70
Lake Andes, SD 57356
(605) 698-7654
Contact: Deb Cahoy, Executive Director

Lennox Housing and Redevelopment Commission

217 S. Pine Street

P.O. Box 265

Lennox, SD 57039

(605) 647-2140

Contact: Monica Kock, Executive Director