



IT STARTED FROM AN IDEA



# ANNUAL REPORT 2014



## OUR VISION.

To change people's lives by providing affordable housing opportunities.

## OUR MISSION.

We are a team of dedicated professionals who partner with others to achieve our vision of affordable housing through integrity, financial responsibility, innovation, and sustainability.



Providing affordable housing opportunities



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# ABOUT OUR AGENCY

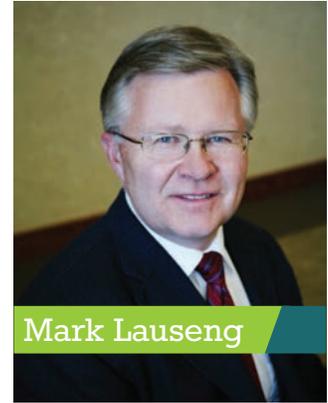
The South Dakota Housing Development Authority was created in 1973 by the State Legislature as an independent public instrumentality to exercise essential public functions.

SDHDA has traditionally been involved in financing both single family and multifamily housing via the delivery of housing programs made available through the US Department of Housing and Urban Development and the US Department of Treasury, Internal Revenue Service.



A team of dedicated professionals

# MESSAGE FROM THE EXECUTIVE DIRECTOR



Mark Lauseng

“During the 2013 legislative session, our legislators worked hard to craft the Building South Dakota Fund which created the Housing Opportunity Fund. Their vision and these projects will help address the unique housing needs of South Dakota communities,” said Mark Lauseng, South Dakota Housing Development Authority Executive Director.

Our vision at South Dakota Housing is to change people’s lives by providing affordable housing opportunities. The South Dakota Legislature also had that

homebuyer assistance.

In addition to this monumental opportunity, we were also able to fill a much needed void in communities

## Changing people’s lives

vision when they created the Housing Opportunity Fund during the 2013 Legislative session. While we have been involved with many opportunities over the past year that provide affordable housing, the work our legislators did to craft the bill and create the fund was monumental and will impact many South Dakotans not just in this fiscal year but for years to come.

During the 2014 Fiscal year, our Board of Commissioners approved \$3.7 million in Housing Opportunity Funds that will benefit 646 families. The \$3.7 million awarded will fund 40 projects ranging from the new construction of single family homes and multifamily units to homelessness prevention and

across South Dakota by redesigning the Governor’s House into a three-bedroom option. Furthermore, improvements were made

to increase the energy efficiency by up to 30 percent and to earn energy star certification.

Another great accomplishment is collaborating with other stakeholders in the creation of the South Dakota Native Homeownership Coalition. The goal of the Coalition is to increase homeownership in native communities.

We are proud of our work towards our vision and we look forward to the future with opportunism.

Mark Lauseng, Executive Director

# A YEAR AT A GLANCE

## **Released the details and funding opportunities of the Housing Opportunity Fund**

The Housing Opportunity Fund (HOF) is a tool to promote economic development by expanding affordable housing. Created via Senate Bill 235 during the 2013 legislative session, the HOF is administered by SDHDA.

## **Increased the First-time Homebuyer purchase price limits**

Increasing home prices along with increasing income limits warranted expanding the FTHB purchase price limits to the federally regulated maximum of \$250,200.

## **Displayed the Governor's House at various fairs**

SDHDA was able to "show off" the Governor's House to more than 900,000 South Dakotans statewide at the four largest fairs. The most notable was the super energy efficient Governor's House on display at the State Fair.

## **Presented training to potential Housing Developers**

A comprehensive training was attended by 40 participants to familiarize them with the housing application procedures and development process.

## **Hosted Fair Housing Training with HUD**

Over 200 participants were able to learn more about the Fair Housing Act and how it affects them and their jobs.

## **Received a audit report with no findings**

The annual audit reported a clean opinion and no material instances of noncompliance with state and federal regulations.

## **Sold \$60 million in Homeownership Mortgage Bonds**

With the warehousing of loans into Mortgage Backed Securities, SDHDA issued bonds to fund the loans.

## **Designed a 3 bedroom layout for the Governor's House**

To fill a void and provide a valuable component in affordable housing, the Governor's house was redesigned to address the needs of larger families.

## **Hosted the SD Native Homeownership Coalition during the 23rd Annual Housing Conference**

The coalition, formed by a diverse group of stakeholders, was created to remove the obstacles to homeownership for Native Americans.

## **Approved 22 HOF applications in the amount of \$1.9 million**

The projects will result in the new construction of 18 single family homes, 50 multifamily housing units and the rehabilitation of 70 single family homes. HOF funding will also provide for homebuyer assistance and homelessness prevention activities.

July

August

September

October

November

December

# A YEAR AT A GLANCE

## January

### **Conducted the annual homeless count**

The point-in-time homeless count revealed that there were 885 homeless individuals in South Dakota with 247 being children.

### **Increased the percentages of mortgage interest expense for MCCs**

To be more beneficial to First-time Homebuyers, SDHDA modified the MCC program to allow an increase in the amount of mortgage interest expense homeowners can deduct on their Federal taxes.

## February

### **Accepted applications for HOME, Housing Tax Credit and Housing Opportunity Fund programs**

For the HOME Program, 11 applications requesting \$6.2 million were received for the \$3.8 million available; for Housing Tax Credits, 13 applications requesting \$5.3 million were received for the \$2.6 million available; and for the Housing Opportunity Fund, 23 applications requesting \$3.9 million were received for the \$2.2 million available.

## March

### **Established the price of the two-bedroom and three-bedroom Governor's House**

The price of the two-bedroom house was increased to \$39,800 and the price of the three-bedroom was set at \$45,500.

## April

### **Hosted free lender training**

More than 250 lenders attended training on SDHDA's First-time Homebuyer and Mortgage Credit Certificate programs.

## May

### **Welcomed out of state guests to two regional trainings**

SDHDA hosted more than 100 of our regional counterparts at the Mountain Plains Regional Housing Summit and the Regional Contract Administrator's Meeting.

### **Awarded 22 projects \$7.7 million in housing development funding**

SDHDA's Commissioners approved \$2.6 million in Housing Tax Credits, \$3.4 million in HOME Program funding and \$1.7 million in Housing Opportunity Funds for housing activities across the state.

## June

### **Hosted the statewide Homeless Summit**

SDHDA hosted the annual statewide Homeless Summit, providing more than 90 individuals the opportunity to learn about various homeless topics.

### **Supported individuals displaced by a tornado**

SDHDA staff provided resources to individuals and families who lost their homes to the tornado in Wessington Springs.



## Empowerment for the Future

**“I definitely learned a lot, because I have never bought a house before,” said Taylor Mitchell. “The class covered interest rates, financing and a lot of other things that I needed to know.”**

Credit scores. APR. Basis points! Do you need to understand these terms just to buy a house?

Yes, yes and probably not. For first-time homebuyers, the process can be daunting. You can sometimes feel like you must be a realtor, a contractor and a lawyer all rolled into one -- but all you really want to be is a homeowner.

For years, prospective homebuyers from Buffalo to Beresford have availed themselves of the Homeowner Education Resource Organization, or HERO, to demystify the process of budgeting for, financing, buying and maintaining a home.

Nine different organizations offer free HERO classes in South Dakota. The classes cover personal budgeting, credit history, financing options, the home-buying process, shopping for a home, maintenance and predatory lending. In 2014 alone, 2,321 people completed the HERO classes in South Dakota, according to Mary Stewart, state HERO coordinator.

Taylor Mitchell graduated from college in 2012 and works for an information technology company in Aberdeen, his hometown. He completed the HERO class in the fall of 2013. It was offered by Homes Are Possible Inc., or HAPI, the Aberdeen agency that works closely with South Dakota Housing Development Authority to help improve housing opportunities in northeastern South Dakota.

“I definitely learned a lot, because I have never bought a house before,” he said. “The class covered interest rates, financing and a lot of other things that I needed to know.”

Taylor moved into his new house in January of 2014. It’s a newly built house in the southwest corner of Aberdeen, near Simmons Elementary and Simmons Middle School.

Taylor’s dog loves having a large back yard in which to roam and Taylor likes the idea that he’s no longer a renter. And although the class covered the topic, he

was a little surprised by the maintenance part of homeownership. He had to plant grass, do the landscaping and take care of other chores that come with a brand new house.

“The biggest difference is how much work there is to do, compared with renting,” he said.

Today, the process of buying a home, coupled with the wide variety of mortgage products and services that are ever changing; it’s not surprising that homebuyers are sometimes overwhelmed by the process. Attending a homebuyer education class not only takes the fear out of the process but also guides potential homebuyers on their journey as responsible homeowners.

So whether one is buying their first home or even their third home, attending a homebuyer education class is really the key to successful homeownership.

# KEY FIGURES FROM THE FIRST-TIME HOMEBUYER PROGRAM

## Borrower Age

# 31 years

The average age of a First-time Homebuyer.

## Income

# \$47,541

The average income of a First-time Homebuyer.

## Purchase Price

# \$119,441

The average purchase price of a First-time Homebuyer home.

## Loan Volume by Type

# 58%

Fixed Rate Loans

# 40%

Fixed Rate Plus 3%  
Gift Loans

# 21%

First-Time  
Homebuyer loans  
with an MCC

## Amount Loaned

The total amount loaned in millions through the First-time Homebuyer Program





## Building a new life

**“They gave me support, encouraged me, and helped with the kids so they could understand why we were there. That was hard for them” said Tara.**

When Tara finally decided it was time to leave her partner of nine years, she and her three children had no money and nowhere to go.

“We pretty much left with nothing,” she recalled. “For me, it was hard. I was afraid he might get the kids because he made all of the money.” But his drinking and drug use made it impossible to stay, she recalled.

That was the fall of 2013. The family, Tara, her 13-year-old son and daughters age 9 and 8, turned to the Mitchell Area Safehouse. “They gave me support, encouraged me, and helped with the kids so they could understand why we were there. That was hard for them” she said.

Marilyn Haley hears stories such as Tara’s quite often. She is the administrator of the Mitchell Area Safehouse. The shelter’s mission is to provide a safe and secure place for victims of domestic violence and sexual assault to recover and start building new lives.

The safehouse has eight rooms, and enough space for up to 25 women and

children. Mitchell Area Safehouse also assists men who are victims of domestic abuse -- there were 7 in 2013 -- but they are housed in a different facility. Mitchell Area Safehouse serves residents of Davison, Hanson, Aurora, Sanborn, Jerauld, Hutchinson and Douglas counties.

But Mitchell Area Safehouse provides more than a bed and clothing. The shelter’s trained advocates help the victims obtain protection orders; legal, medical, and housing assistance; help in finding jobs; or help in going back to school.

“That’s where the federal Emergency Solutions Grant Program, administered by South Dakota Housing Development Authority, makes a big difference in the lives of the people who end up at the Mitchell Area Safehouse,” Haley said.

The Emergency Solutions Grant (ESG) Program funds emergency shelter and homelessness prevention activities. Domestic violence shelters are often the front-line defense against family homelessness.

Haley said that if the person qualifies under the ESG program, advocates can use the funds to help pay for rent, deposits, utilities and other housing needs. The program funds a case manager at the shelter who can help the residents evaluate housing, employment and other needs.

“Often they have been very controlled (by spouses). They don’t have the resources that a lot of people have -- how to find a job, how to get housing, all of the things most people know how to do,” she said. “The cycle of domestic violence can repeat itself; they return to their former situations because they lack resources.”

Tara and her children, however, are doing well now. She’s renting her own place. The kids have made friends and Tara hopes to complete her General Educational Development exams, or GED, and find work in food service or daycare.

The services provided by Mitchell Area Safehouse were enough to help Tara and her family build a new life.

# KEY FIGURES FROM RENTAL DEVELOPMENT

Board approved developments from the HOME, Housing Tax Credit, and Housing Opportunity Fund Programs. Programs funded from the Housing Opportunity Fund are listed on page 23.

Development Name:	Location	Total Units	Amount Allocated	Funding Sources	Summary
<b>Beacon Apartments</b>	Sioux Falls	14	\$514,293	HOME/HTC	MF NC
<b>Brookings Area Habitat 2014 Build Program</b>	Brookings	3	\$30,000	HOF	SF NC
<b>Doland Tri-Plex</b>	Doland	3	\$139,379	HOF	MF NC
<b>Habitat for Humanity - Beadle County</b>	Huron	2	\$80,000	HOF	SF NC
<b>Habitat for Humanity Building Houses, Building Neighborhoods</b>	Sioux Falls	8	\$396,160	HOF	SF NC
<b>Habitat for Humanity - Canton</b>	Canton	1	\$40,840	HOF	SF NC
<b>Habitat for Humanity - Greater Watertown Region</b>	Watertown	2	\$100,000	HOF	SF NC
<b>Heartland House</b>	Sioux Falls	46	\$100,000	HOF	MF REHAB
<b>HUB Area Habitat for Humanity House #13</b>	Aberdeen	1	\$65,000	HOF	SF NC
<b>Lemmon 1st, 3rd &amp; 7th Avenue Projects</b>	Lemmon	3	\$78,980	HOF	SF ACQ/REHAB
<b>Madison Park Townhomes</b>	Vermillion	40	\$1,211,534	HOME/HTC	MF NC
<b>Milbank Rural Acquisition Rehab/Resale</b>	Milbank	1	\$49,000	HOF	SF ACQ/REHAB
<b>Northern Hills New Construction</b>	Spearfish	1	\$50,000	HOF	SF NC
<b>Pearl Street Project House 38</b>	Yankton	1	\$52,500	HOF	SF NC
<b>Rapid City Good Samaritan</b>	Rapid City	50	\$1,201,187	HOME/HTC/HOF	MF NC
<b>SEDF Lot Redevelopment Program</b>	Sioux Falls	5	\$125,000	HOF	SF NC
<b>Thunder Valley Regenerative Project</b>	Porcupine	6	\$387,941	HOF	SF NC
<b>Tulare Housing Apartment Renovation</b>	Tulare	4	\$20,720	HOF	MF REHAB
<b>Wagner Home Ownership Opportunity</b>	Wagner	4	\$220,913	HOF	SF NC
<b>Westwood Apartments</b>	Sioux Falls	56	\$1,220,000	HOME/HTC	MF NC
<b>Whisper Rock Apartments</b>	Rapid Valley	62	\$1,490,000	HOME/HTC/HOF	MF NC
<b>Yankton Heights Apartments</b>	Yankton	30	\$1,036,885	HOME/HTC/HOF	MF NC



## A top-to-bottom remodel

**“It was pretty extensive. They all had to move,” Jamie McKinney said.**

Except for the dishwasher, Vi Hof loved the improvements to her apartment at Evergreen Estates in Madison.

After a top-to-bottom remodeling of the 32-unit complex, Vi could do laundry in her apartment instead of down the hall. She liked the new stove, refrigerator and microwave oven. The central air conditioning and forced air heating made the apartment more comfortable.

But the dishwasher in her kitchen never saw a dirty dish from the day it was installed. Instead, she kept her plastic food storage containers in it.

“She likes to do dishes (by hand),” her daughter Lyn Jorgensen explained. “She always told us that dishwasher makes your fingernails grow.”

Raising a large family, four daughters and four sons, Vi had plenty of experience washing dishes. In 1992, with her family grown, she moved into Evergreen. She remained until 2014, making her one of the longest-residing tenants of the complex. Because of health problems, she moved to

her daughter’s house in July.

Evergreen Estates was placed into service in 1978. The complex was kept up well over the years, but a new owner decided it was time for a complete renovation, said Jamie McKinney of Mills Property Management, which manages the complex. South Dakota Housing Development Authority awarded HOME Investment Partnership Program and Housing Tax Credit funds for the project in 2010. Two years later, the rehabilitation was completed.

“It was pretty extensive. They all had to move,” McKinney said. Some residents moved to apartments off site until the rehabilitation work was completed on the first units. After that, residents moved within the complex as the work progressed.

For the residents, however, all of the hassle was worthwhile. Before the rehab, the apartments had electric baseboard heating, window air conditioners, coin-operated washers and driers down the hall, no dishwashers and dated appliances.

Windows, appliances, heating and air

conditioning, floor covering and cupboards were all replaced. The partition between the living room and kitchen was modified to create a more open feeling and extra counter space.

Evergreen Estates is comprised of four buildings of eight apartments each in an established neighborhood east of downtown Madison. The property is shaded by mature trees and offers easy access to downtown.

McKinney said the buildings’ exteriors were also updated with new siding and new front entrances. A pergola-covered outdoor patio was created. The patio is flanked by flower gardens, and enjoyed by the residents.

Vi Hof made a lot of friends over the years, and Lyn said her departure was bittersweet. “The people in her building had a going-away party for her. Everybody loved her, and they’re going to miss her.”

And Vi will miss Evergreen Estates -- but not that dishwasher.

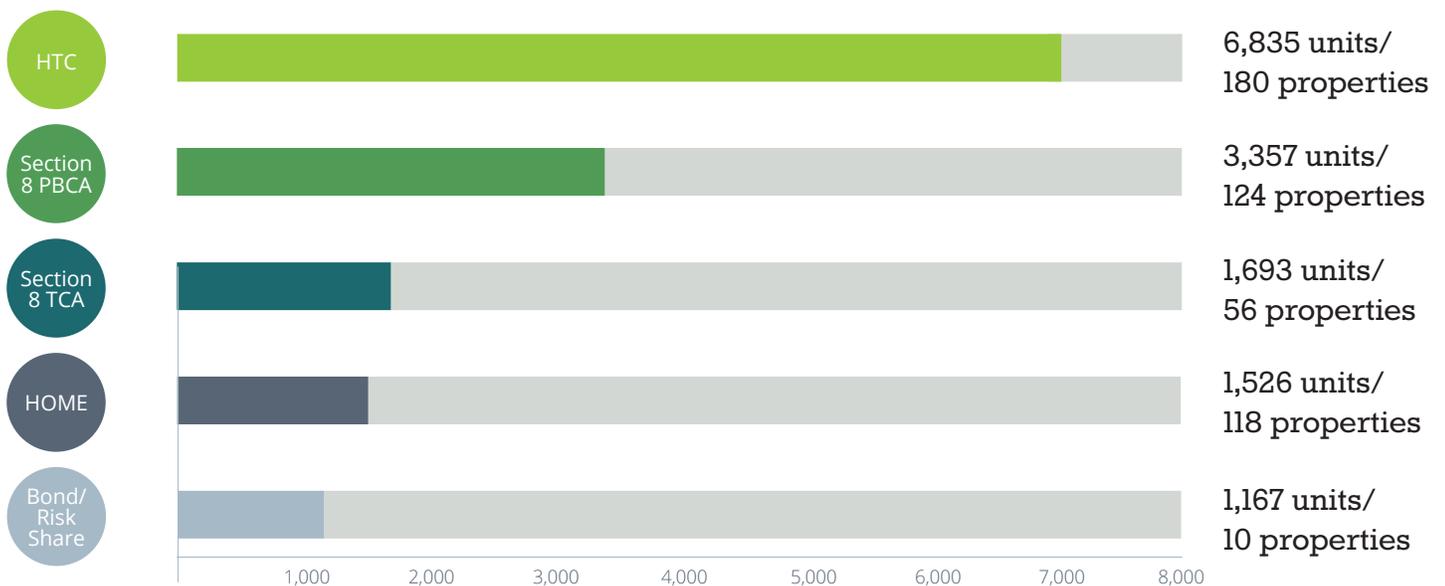
# KEY FIGURES FROM RENTAL MANAGEMENT

Section 8 Housing Statistics As of June 30, 2014	2012	2013	2014
Total Number of Units	5,418	5,331	5,050
Number of Households	5,130	5,179	5,138
Average Household Income	\$10,151	\$10,506	\$10,583
Average Assistance Payment	\$385	\$386	\$388
Average Total Tenant Payment	\$241	\$249	\$259
Total Assistance Paid	\$24,341,045	\$24,060,148	\$23,288,282



## Multifamily Portfolio

Units by type as of June 30, 2014





## More spacious and efficient

**“If I end up making this my forever home, I wouldn’t be disappointed,” Lim Bun said.**

Lim Bun of Sioux Falls grew up in a multigenerational household -- grandparents, parents and kids under one roof. He liked that tight-knit feeling and dreams to someday start his own multigenerational family. He’s just 29, and not making a lot of money yet. “I’m lower-middle middle class,” he said with a chuckle.

So when he started looking for a home of his own, he wanted a large, inexpensive house that didn’t require a lot of fixing up. “I’m handy, but when you work 9 to 5 you don’t have a lot of time for that,” he said. Few homes in the booming Sioux Falls housing market fit that description.

A friend suggested that Bun look at buying a Governor’s House. He toured a two-bedroom model in Sioux Falls. “When I walked in, I was impressed,” he said. When he found out South Dakota Housing Development Authority was introducing a three-bedroom Governor’s House, Bun was the first to buy one.

Bun’s house is being placed on a lot in the Whittier neighborhood, east of Falls

Park in Sioux Falls. Bun’s home will have an unfinished basement -- in other words, space for a growing family.

Bun is apparently not alone in wanting room to grow. At mid-year, sales of Governor’s Houses were on track to double 2013 sales, and 65 percent of the homes purchased were the three-bedroom model, said Mike Harsma, who runs the Governor’s House program for SDHDA.

“There’s pretty broad-based demand for three-bedroom Governor’s Houses,” he said. “It’s not unheard of to have families of six, seven or eight people buying a Governor’s House. The three-bedroom option has made it more viable for a lot of families.”

The Governor’s House program began in 1996 and since then more than 2,100 Governor’s Houses have been sold to income-qualified individuals and families in every corner of South Dakota. Until 2014, the Governor’s House was based on a two-bedroom, 1,008-square-foot blueprint.

Now, buyers have the option of purchasing the 1,200-square-foot model with three

bedrooms. The new design’s overall footprint is 50 feet by 24 feet -- 8 feet longer than a two-bedroom Governor’s House.

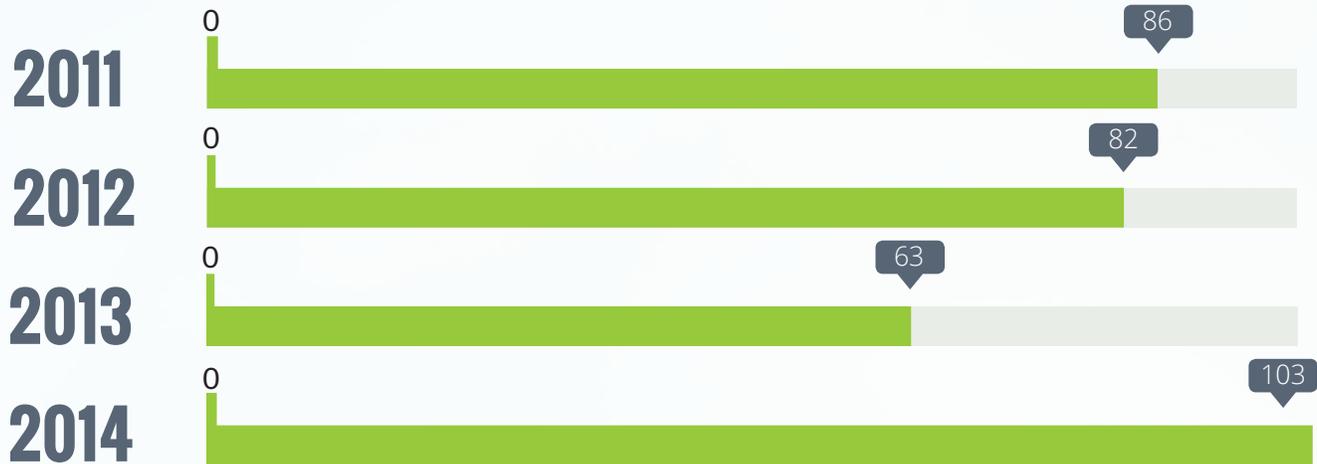
Other factors behind the big demand for Governor’s Houses are the overall improvement in the housing market and design changes that make the Governor’s House ENERGY STAR-certified, Harsma said.

Improved insulation, high-performance exterior sheathing and an energy-efficient ventilation system have greatly improved the energy efficiency of the Governor’s House. ENERGY STAR homes typically use 30 percent less energy than traditional homes, and reduce a home’s environmental footprint. The owner of a Governor’s House can expect to pay \$300 to \$400 less per year in heating and cooling costs.

For Lim Bun, the energy savings are a bonus. “If I end up making this my forever home, I wouldn’t be disappointed,” he said.

# KEY FIGURES FROM THE GOVERNOR'S HOUSE PROGRAM

## Houses Sold



### Total Hours

**77,607**

Total number of hours worked by inmates.

### Avg. Inmate Numbers

**65**

Average number of inmates working per week.

### Avg. Hours per Week

**1,493**

Average number of hours worked per week.

### Avg. Inmate Hours

**23**

Average number of hours worked per week per inmate.

# KEY FIGURES FROM FINANCE

## AAA

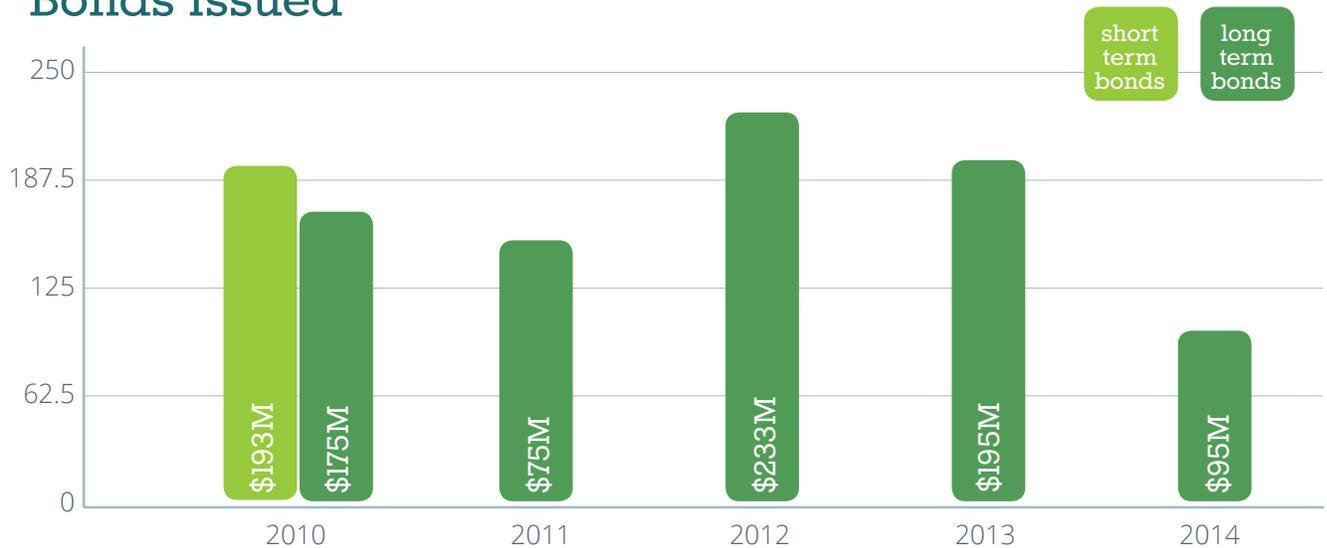
### Standard & Poor's Ratings Service has assigned a rating of AAA

Standard & Poor's Ratings Services assigned its 'AAA' long-term rating to SDHDA's homeownership mortgage bonds, series 2014A, 2014B, and 2014C, issued under the 1974 Homeownership Mortgage Bond Program resolution. Also, Standard & Poor's affirmed its 'AAA' and 'AAA/A-1+' ratings on the other outstanding bonds issued under the resolution, all of which are on parity with each other as well as with the newly issued bonds. The outlook on the long-term ratings is stable.

The 'AAA' long-term ratings reflect our view of:

- Extremely strong cash flows showing minimum asset-liability parity of 130.89% and overcollateralization sufficient to cover potential credit losses and liquidity shortfalls modeled at the 'AAA' rating level;
- A single-family whole loan portfolio of very strong credit quality, with more than 84% of loans either guaranteed by the U.S. government or with loan-to-value ratios (LTVs) below 80%;
- Ample liquid reserves;
- High-quality investments; and
- Legal provisions and program management that continue to be consistent with our criteria.

## Bonds Issued



# 57

Number of employees  
at SDHDA

# \$10.3M

Commission Approved  
Administrative  
Budget

# \$176M

Funds SDHDA has  
dedicated to  
housing

# OUR EMPLOYEES

AS OF JUNE 30, 2014

## BOARD MEMBERS

Lloyd Schipper  
David Pummel  
Brent Dykstra  
Linda Barker  
Bill Hansen  
Steve Kolbeck  
Mark Puetz

## EXECUTIVE

Mark Lauseng  
Brenda Atkins  
Joni Lingle

## RENTAL HOUSING DEVELOPMENT

Lorraine Polak  
Denise Albertson  
Lisa Bondy  
Joanne Heckenlaible  
Scott Rounds  
Slade Weller

## FINANCE & ADMINISTRATION

Todd Hight  
Travis Duffy  
Daleen Gore  
Tracy Laqua  
Doug Mahowald  
Donna Manning  
Laura Rolf  
Paul Schoenfelder  
Cristi Swenson

## HOMEOWNERSHIP

Brent Adney  
Gloria Albertus  
Eileen Duff  
Ben Merrill  
Amie Miller  
Mona Pries  
Julie Skaggs  
Mary Stewart  
Barb Wood

## RENTAL HOUSING MANAGEMENT

Vona Johnson  
Lee Alter  
Julie Anderson  
Jill Baldwin  
Carla Berry  
Lindsay Bruckner  
Kris Gilkerson  
Melody Havranek  
Tasha Jones  
Kelly Kruse  
Jane LaRoque  
Kevin Merrill  
Kenda Nutter  
Wayne Schaeftbauer  
Beth Todd

## SINGLE FAMILY DEVELOPMENT

Mike Harsma  
Waylin Amber  
Butch Davis  
Pete Eckert  
Rob Globke  
Leo Harts  
Vern Ishmael  
Steve Maruska  
Mona Nelles  
Jarod Schelske  
Vic Settje  
Doug Stemper  
Matt Trenhaile

## RESEARCH & MARKETING

Amanda Weisgram  
Sheila Ricketts

We are a team of dedicated professionals.

## Homeownership Activity

County / City	Total Loans	Loan Amount	County / City	Total Loans	Loan Amount	County / City	Total Loans	Loan Amount
<b>Beadle</b>	<b>30</b>	<b>\$2,305,410</b>	<b>Gregory</b>	3	186,224	<b>Piedmont</b>	2	319,389
Huron	28	2,106,280	<b>Haakon</b>	<b>1</b>	<b>\$120,918</b>	<b>Sturgis</b>	8	1,038,131
<b>Wolsey</b>	<b>2</b>	<b>199,130</b>	Philip	1	120,918	<b>Mellette</b>	<b>1</b>	<b>\$29,489</b>
<b>Bon Homme</b>	<b>5</b>	<b>\$320,109</b>	<b>Hamlin</b>	<b>8</b>	<b>\$490,006</b>	White River	1	29,489
Avon	1	91,836	Bryant	4	204,590	<b>Miner</b>	<b>3</b>	<b>\$166,519</b>
Springfield	2	125,231	Castlewood	2	147,661	Howard	3	166,519
Tabor	1	47,940	Hayti	1	60,204	<b>Minnehaha</b>	<b>537</b>	<b>\$65,152,906</b>
Tyndall	1	55,102	Lake Norden	1	77,551	Baltic	3	335,422
<b>Brookings</b>	<b>46</b>	<b>\$6,116,306</b>	<b>Hand</b>	<b>3</b>	<b>\$232,649</b>	Brandon	12	1,760,020
Aurora	5	688,638	Miller	1	81,630	Colton	1	180,663
Brookings	31	4,243,325	Saint Lawrence	2	151,019	Crooks	2	244,022
Bruce	1	66,806	<b>Hanson</b>	<b>3</b>	<b>\$257,695</b>	Dell Rapids	9	1,189,579
Elkton	1	57,142	Alexandria	2	211,165	Garretson	4	289,146
Volga	5	733,543	Emery	1	46,530	Hartford	6	673,751
White	3	326,852	<b>Hughes</b>	<b>24</b>	<b>\$3,242,014</b>	Humboldt	1	114,285
<b>Brown</b>	<b>76</b>	<b>\$8,181,639</b>	Pierre	24	3,242,014	Rowena	1	110,000
Aberdeen	68	7,454,597	<b>Hutchinson</b>	<b>7</b>	<b>\$552,956</b>	Sioux Falls	494	59,868,067
Bath	2	236,049	Dimock	1	79,081	Valley Springs	4	387,951
Claremont	1	53,061	Freeman	3	285,713	<b>Moody</b>	<b>6</b>	<b>\$584,437</b>
Columbia	1	65,786	Parkston	3	188,162	Colman	3	371,173
Frederick	1	85,816	<b>Hyde</b>	<b>1</b>	<b>\$91,836</b>	Egan	1	51,020
Groton	2	184,290	Highmore	1	91,836	Flandreau	2	162,244
Mansfield	1	102,040	<b>Jackson</b>	<b>1</b>	<b>\$23,163</b>	<b>Pennington</b>	<b>90</b>	<b>\$11,319,241</b>
<b>Brule</b>	<b>1</b>	<b>\$80,673</b>	Kadoka	1	23,163	Box Elder	12	1,706,102
Chamberlain	1	80,673	<b>Jerauld</b>	<b>1</b>	<b>\$44,000</b>	Hill City	1	187,234
<b>Butte</b>	<b>6</b>	<b>\$637,358</b>	Wessington Springs	1	44,000	New Underwood	3	255,304
Belle Fourche	6	637,358	<b>Jones</b>	<b>1</b>	<b>\$91,836</b>	Rapid City	74	9,170,601
<b>Charles Mix</b>	<b>10</b>	<b>\$901,853</b>	Murdo	1	91,836	<b>Potter</b>	<b>1</b>	<b>\$38,928</b>
Lake Andes	1	51,938	<b>Kingsbury</b>	<b>4</b>	<b>\$349,618</b>	Gettysburg	1	38,928
Platte	6	712,545	Arlington	2	158,455	<b>Roberts</b>	<b>1</b>	<b>\$85,368</b>
Wagner	3	137,370	De Smet	2	191,163	Sisseton	1	85,368
<b>Clark</b>	<b>3</b>	<b>\$265,959</b>	<b>Lake</b>	<b>19</b>	<b>\$1,715,043</b>	<b>Spink</b>	<b>3</b>	<b>\$271,734</b>
Clark	3	265,959	Madison	18	1,633,513	Northville	1	133,163
<b>Clay</b>	<b>5</b>	<b>\$592,949</b>	Wentworth	1	81,530	Redfield	2	138,571
Vermillion	5	592,949	<b>Lawrence</b>	<b>15</b>	<b>\$2,242,894</b>	<b>Stanley</b>	<b>2</b>	<b>\$209,182</b>
<b>Codington</b>	<b>46</b>	<b>\$5,413,116</b>	Deadwood	1	149,350	Fort Pierre	2	209,182
Watertown	46	5,413,116	Lead	1	133,193	<b>Sully</b>	<b>2</b>	<b>\$307,244</b>
<b>Davison</b>	<b>34</b>	<b>\$3,447,491</b>	Spearfish	12	1,810,614	Onida	2	307,244
Ethan	3	361,346	Whitewood	1	149,737	<b>Todd</b>	<b>1</b>	<b>\$122,448</b>
Mitchell	30	3,014,717	<b>Lincoln</b>	<b>108</b>	<b>\$14,841,192</b>	Mission	1	122,448
Mount Vernon	1	71,428	Beresford	1	153,664	<b>Tripp</b>	<b>6</b>	<b>\$487,650</b>
<b>Day</b>	<b>7</b>	<b>\$493,911</b>	Canton	7	718,975	Colome	1	58,673
Pierpont	1	70,150	Harrisburg	23	3,525,294	Winner	5	428,977
Roslyn	1	65,631	Lennox	7	647,782	<b>Turner</b>	<b>9</b>	<b>\$729,248</b>
Webster	5	358,130	Sioux Falls	54	7,724,731	Centerville	2	156,900
<b>Douglas</b>	<b>1</b>	<b>\$75,000</b>	Tea	8	1,138,341	Chancellor	2	188,600
Armour	1	75,000	Worthing	8	932,405	Marion	2	142,700
<b>Edmunds</b>	<b>2</b>	<b>\$144,340</b>	<b>Lyman</b>	<b>3</b>	<b>\$232,652</b>	Parker	1	71,428
Ipswich	2	144,340	Oacoma	2	161,224	Viborg	2	169,620
<b>Fall River</b>	<b>6</b>	<b>\$686,083</b>	Presho	1	71,428	<b>Union</b>	<b>3</b>	<b>\$335,019</b>
Hot Springs	6	686,083	<b>Marshall</b>	<b>4</b>	<b>\$308,682</b>	Beresford	1	134,500
<b>Faulk</b>	<b>2</b>	<b>\$137,710</b>	Britton	4	308,682	Elk Point	2	200,519
Cresbard	1	38,770	<b>McCook</b>	<b>1</b>	<b>\$56,122</b>	<b>Walworth</b>	<b>5</b>	<b>\$382,138</b>
Faulkton	1	98,940	Montrose	1	56,122	Mobridge	3	211,597
<b>Grant</b>	<b>11</b>	<b>\$971,533</b>	<b>McPherson</b>	<b>2</b>	<b>\$112,040</b>	Selby	2	170,541
Big Stone City	1	52,040	Eureka	1	41,836	<b>Yankton</b>	<b>24</b>	<b>\$2,519,463</b>
Milbank	9	800,106	Leola	1	70,204	Gayville	1	121,428
Twin Brooks	1	119,387	<b>Meade</b>	<b>21</b>	<b>\$2,918,240</b>	Lesterville	2	96,166
<b>Gregory</b>	<b>7</b>	<b>\$400,630</b>	Black Hawk	9	1,229,272	Mission Hill	1	84,693
Bonesteel	2	91,529	Box Elder	1	184,000	Yankton	20	2,217,176
Burke	2	122,877	Hereford	1	147,448	<b>Total</b>	<b>1,219</b>	<b>\$141,836,640</b>

### Homebuyer Education Activity

County/ City	Total Clients	County/ City	Total Clients	County/ City	Total Clients	County/ City	Total Clients
<b>Aurora</b>	<b>3</b>	<b>Davison</b>	<b>29</b>	<b>Lawrence</b>	<b>144</b>	Wall	3
Plankinton	2	Ethan	1	Central City	2	Wasta	2
White Lake	1	Mitchell	28	Deadwood	17	<b>Perkins</b>	<b>1</b>
<b>Beadle</b>	<b>56</b>	<b>Day</b>	<b>5</b>	Lead	28	Lemmon	1
Cavour	1	Andover	1	Nemo	49	<b>Potter</b>	<b>2</b>
Huron	53	Bristol	1	Spearfish	46	Gettysburg	2
Wessington	1	Webster	3	Whitewood	2	<b>Roberts</b>	<b>39</b>
Wolsey	1	<b>Deuel</b>	<b>2</b>	<b>Lincoln</b>	<b>21</b>	Agency Village	2
<b>Bennett</b>	<b>3</b>	Clear Lake	1	Canton	3	New Effington	1
Martin	3	Goodwin	1	Harrisburg	4	Peever	3
<b>Bon Homme</b>	<b>41</b>	<b>Dewey</b>	<b>3</b>	Lennox	3	Rosholt	3
Scotland	2	Eagle Butte	3	Tea	9	Sisseton	29
Springfield	39	<b>Douglas</b>	<b>1</b>	Worthing	2	Summit	1
<b>Brookings</b>	<b>40</b>	Harrison	1	<b>Lyman</b>	<b>5</b>	<b>Sanborn</b>	<b>1</b>
Aurora	1	<b>Fall River</b>	<b>13</b>	Lower Brule	5	Artesian	1
Brookings	31	Edgemont	1	<b>Marshall</b>	<b>24</b>	<b>Shannon</b>	<b>47</b>
Bruce	1	Hot Springs	11	Britton	4	Batesland	1
Elkton	1	Smithwick	1	Eden	2	Kyle	5
Volga	6	<b>Faulk</b>	<b>3</b>	Lake City	1	Manderson	9
<b>Brown</b>	<b>139</b>	Cresbard	1	Langford	15	Oglala	3
Aberdeen	123	Faulkton	2	Veblen	2	Pine Ridge	16
Bath	1	<b>Grant</b>	<b>10</b>	<b>McCook</b>	<b>5</b>	Porcupine	6
Frederick	3	Big Stone City	1	Canistota	4	Wounded Knee	7
Groton	6	Milbank	7	Salem	1	<b>Spink</b>	<b>5</b>
Hecla	1	Twin Brooks	2	<b>McPherson</b>	<b>2</b>	Doland	1
Mansfield	4	<b>Gregory</b>	<b>2</b>	Leola	2	Mellette	1
Westport	1	Burke	2	<b>Meade</b>	<b>66</b>	Redfield	2
<b>Brule</b>	<b>3</b>	<b>Hamlin</b>	<b>4</b>	Black Hawk	11	Tulare	1
Chamberlain	3	Bryant	1	Piedmont	10	<b>Stanley</b>	<b>4</b>
<b>Buffalo</b>	<b>17</b>	Hayti	2	Sturgis	45	Fort Pierre	4
Fort Thompson	16	Lake Norden	1	<b>Miner</b>	<b>2</b>	<b>Todd</b>	<b>5</b>
Gann Valley	1	<b>Hand</b>	<b>2</b>	Howard	2	Mission	1
<b>Butte</b>	<b>40</b>	Miller	2	<b>Minnehaha</b>	<b>712</b>	Parmelee	1
Belle Fourche	37	<b>Hughes</b>	<b>92</b>	Brandon	11	Rosebud	3
Newell	2	Harrold	1	Colton	4	<b>Tripp</b>	<b>7</b>
Vale	1	Pierre	91	Dell Rapids	5	Colome	1
<b>Campbell</b>	<b>1</b>	<b>Hutchinson</b>	<b>4</b>	Garretson	1	Hamill	4
Herreid	1	Parkston	2	Hartford	7	Winner	2
<b>Charles Mix</b>	<b>9</b>	Tripp	2	Humboldt	1	<b>Turner</b>	<b>3</b>
Lake Andes	2	<b>Hyde</b>	<b>2</b>	Renner	1	Chancellor	1
Wagner	7	Stephan	2	Rowena	1	Parker	2
<b>Clark</b>	<b>8</b>	<b>Jackson</b>	<b>10</b>	Sherman	1	<b>Union</b>	<b>1</b>
Bradley	6	Interior	2	Sioux Falls	680	Elk Point	1
Burbank	1	Kadoka	5	<b>Moody</b>	<b>8</b>	<b>Walworth</b>	<b>4</b>
Willow Lake	1	Wanblee	3	Colman	1	Mobridge	4
<b>Clay</b>	<b>5</b>	<b>Jerauld</b>	<b>3</b>	Egan	1	<b>Yankton</b>	<b>48</b>
Vermillion	4	Alpena	1	Flandreau	6	Yankton	48
Wakonda	1	Wessington Spgs	2	<b>Pennington</b>	<b>541</b>	<b>Other</b>	<b>37</b>
<b>Codington</b>	<b>15</b>	<b>Jones</b>	<b>1</b>	Box Elder	53	Other	37
Watertown	15	Murdo	1	Caputa	1	<b>Total</b>	<b>2321</b>
<b>Corson</b>	<b>1</b>	<b>Kingsbury</b>	<b>4</b>	Ellsworth AFB	29		
Keldron	1	Arlington	1	Hill City	5		
<b>Custer</b>	<b>9</b>	De Smet	2	Keystone	1		
Custer	4	Lake Preston	1	New Underwood	2		
Fairburn	1	<b>Lake</b>	<b>7</b>	Owanka	1		
Hermosa	4	Madison	7	Rapid City	444		

## Home Improvement Activity

County/ City	Total Loans	Loan Amount
<b>Beadle</b>	<b>1</b>	<b>\$5,204</b>
Huron	1	5,204
<b>Brown</b>	<b>4</b>	<b>\$39,600</b>
Aberdeen	4	39,600
<b>Codington</b>	<b>4</b>	<b>\$49,197</b>
Florence	1	24,729
Watertown	3	24,468
<b>Davison</b>	<b>1</b>	<b>\$7,150</b>
Mitchell	1	7,150
<b>Day</b>	<b>1</b>	<b>\$23,071</b>
Webster	1	23,071
<b>Gregory</b>	<b>3</b>	<b>\$58,457</b>
Burke	1	24,457
Dallas	1	25,000
Gregory	1	9,000
<b>Hamlin</b>	<b>1</b>	<b>\$5,264</b>
Arlington	1	5,264
<b>Hughes</b>	<b>4</b>	<b>\$48,638</b>
Pierre	4	48,638
<b>Jones</b>	<b>2</b>	<b>\$33,500</b>
Murdo	2	33,500
<b>Lincoln</b>	<b>1</b>	<b>\$24,675</b>
Lennox	1	24,675
<b>Mellette</b>	<b>1</b>	<b>\$11,629</b>
Wood	1	11,629
<b>Minnehaha</b>	<b>16</b>	<b>\$223,219</b>
Dell Rapids	1	18,098
Sioux Falls	15	205,121
<b>Roberts</b>	<b>2</b>	<b>\$21,000</b>
Sisseton	2	21,000
<b>Todd</b>	<b>1</b>	<b>\$21,000</b>
Mission	1	21,000
<b>Tripp</b>	<b>2</b>	<b>\$50,079</b>
Winner	2	50,079
<b>Turner</b>	<b>1</b>	<b>\$10,000</b>
Parker	1	10,000
<b>Total</b>	<b>45</b>	<b>\$631,683</b>

## Governor's House Activity

County/ City	Total Houses	County/ City	Total Houses
<b>Beadle</b>	<b>1</b>	Spearfish	3
Hitchcock	1	<b>Lincoln</b>	<b>1</b>
<b>Bennett</b>	<b>1</b>	Beresford	1
Allen	1	<b>Marshall</b>	<b>2</b>
<b>Bon Homme</b>	<b>3</b>	Britton	1
Springfield	1	Langford	1
Tabor	1	<b>Minnehaha</b>	<b>5</b>
Tyndall	1	Hartford	2
<b>Brown</b>	<b>9</b>	Sioux Falls	3
Aberdeen	6	<b>Pennington</b>	<b>18</b>
Frederick	2	Box Elder	2
Groton	1	Hill City	1
<b>Campbell</b>	<b>1</b>	Rapid City	15
Herreid	1	<b>Perkins</b>	<b>1</b>
<b>Clark</b>	<b>2</b>	Lodgepole	1
Clark	2	<b>Roberts</b>	<b>3</b>
<b>Codington</b>	<b>1</b>	Sisseton	3
Watertown	1	<b>Shannon</b>	<b>4</b>
<b>Custer</b>	<b>3</b>	Batesland	1
Buffalo Gap	1	Kyle	1
Hermosa	1	Manderson	1
Pringle	1	Oglala	1
<b>Davison</b>	<b>4</b>	<b>Spink</b>	<b>6</b>
Ethan	1	Doland	2
Mitchell	3	Frankfort	1
<b>Day</b>	<b>2</b>	Mellette	2
Andover	1	Northville	1
Webster	1	<b>Stanley</b>	<b>2</b>
<b>Deuel</b>	<b>1</b>	Fort Pierre	2
Clear Lake	1	<b>Todd</b>	<b>2</b>
<b>Dewey</b>	<b>2</b>	Rosebud	1
Timber Lake	2	St. Francis	1
<b>Grant</b>	<b>3</b>	<b>Tripp</b>	<b>1</b>
Milbank	1	Winner	1
Stockholm	1	<b>Turner</b>	<b>3</b>
Twin Brooks	1	Parker	2
<b>Gregory</b>	<b>2</b>	Viborg	1
Dallas	2	<b>Union</b>	<b>2</b>
<b>Hand</b>	<b>2</b>	North Sioux City	2
Miller	2	<b>Yankton</b>	<b>4</b>
<b>Hughes</b>	<b>4</b>	Gayville	2
Pierre	4	Yankton	2
<b>Jerauld</b>	<b>1</b>	<b>Ziebach</b>	<b>3</b>
Alpena	1	Dupree	2
<b>Lake</b>	<b>1</b>	Red Scaffold	1
Chester	1	<b>Total</b>	<b>103</b>
<b>Lawrence</b>	<b>3</b>		

### Housing Assistance Payments

County/ City	Total Units	HAP Amount
Beadle	193	\$822,409
Huron	193	822,409
Bon Homme	56	\$113,474
Avon	12	32,433
Springfield	12	25,408
Tyndall	32	55,633
Brookings	206	\$686,192
Brookings	206	686,192
Brown	321	\$1,345,438
Aberdeen	304	1,303,526
Groton	17	41,912
Brule	68	\$354,996
Chamberlain	68	354,996
Butte	122	\$485,891
Belle Fourche	88	362,882
Newell	34	123,009
Charles Mix	12	\$39,992
Wagner	12	39,992
Clay	118	\$617,081
Vermillion	118	617,081
Codington	205	\$675,432
Watertown	205	675,432
Corson	8	\$29,979
McLaughlin	8	29,979
Custer	28	\$95,308
Custer	28	95,308
Davison	287	\$1,375,181
Mitchell	287	1,375,181
Day	12	\$35,574
Webster	12	35,574
Douglas	20	N/A
Armour	20	N/A*
Edmunds	6	\$13,412
Ipswich	6	13,412
Fall River	135	\$482,564
Edgemont	24	70,211
Hot Springs	111	412,353
Faulk	22	\$54,211
Faulkton	22	54,211
Grant	108	\$470,679
Milbank	108	470,679
Gregory	78	\$147,997
Burke	20	45,578
Fairfax	6	5,566
Gregory	52	96,853
Haakon	26	\$79,393
Philip	26	79,393
Hand	26	\$32,807
Miller	26	32,807
Hughes	136	\$518,128
Pierre	136	518,128
Hutchinson	48	\$93,086

County/ City	Total Units	HAP Amount
Freeman	24	19,331
Parkston	16	59,236
Tripp	8	14,519
Hyde	20	\$24,126
Highmore	20	24,126
Jackson	30	\$137,773
Kadoka	30	137,773
Lake	68	\$307,128
Madison	68	307,128
Lawrence	119	\$412,074
Lead	44	169,587
Spearfish	75	242,487
Lincoln	16	\$101,898
Lennox	16	101,898
Lyman	16	\$26,724
Presho	16	26,724
Meade	93	\$300,499
Faith	18	41,995
Sturgis	75	258,504
Mellette	8	\$28,474
White River	8	28,474
Minnehaha	933	\$4,723,418
Brandon	16	100,589
Sioux Falls	917	4,622,829
Moody	16	\$42,804
Flandreau	16	42,804
Pennington	992	\$5,394,344
Hill City	24	86,149
Rapid City	968	5,308,195
Perkins	41	\$147,335
Bison	16	28,104
Lemmon	25	119,231
Roberts	16	\$37,162
Sisseton	16	37,162
Spink	55	\$213,034
Redfield	55	213,034
Stanley	10	\$49,789
Fort Pierre	10	49,789
Tripp	48	\$281,952
Winner	48	281,952
Turner	24	\$56,656
Centerville	12	35,145
Viborg	12	21,511
Union	42	\$130,858
Beresford	22	34,578
Elk Point	20	96,280
Walworth	68	\$343,884
Mobridge	68	343,884
Yankton	376	\$1,823,268
Yankton	376	1,823,268
Total	5,266	\$23,288,282

### Emergency Solutions Grants

County/ City	Grant Amount
Beadle	\$13,991
Huron	13,991
Brookings	\$30,423
Brookings	30,423
Brown	\$86,524
Aberdeen	86,524
Codington	\$23,747
Watertown	23,747
Custer	\$15,531
Custer	15,531
Davison	\$36,071
Mitchell	36,071
Hughes	\$49,525
Pierre	49,525
Lake	\$13,123
Madison	13,123
Lawrence	\$24,623
Spearfish	24,623
Minnehaha	\$58,140
Sioux Falls	58,140
Moody	\$11,585
Flandreau	11,585
Pennington	\$60,967
Rapid City	60,967
Perkins	\$7,823
Lemmon	7,823
Walworth	\$6,613
Mobridge	6,613
Yankton	\$13,066
Yankton	13,066
Total	\$451,752

## HOME Program Activity

County/ City	Total Units	HOME Amount	Summary	County/ City	Total Units	HOME Amount	Summary
<b>Beadle</b>	<b>65</b>	<b>\$25,000</b>		<b>Meade</b>	<b>48</b>	<b>\$42,736</b>	
Huron	65	25,000	Security Deposit	<b>Black Hawk</b>	1	10,000	Homeowner Rehabilitation
<b>Brookings</b>	<b>20</b>	<b>\$10,000</b>		<b>Box Elder</b>	1	3,200	Homeowner Rehabilitation
Brookings	20	10,000	Security Deposit	<b>Sturgis</b>	45	25,000	Security Deposit
<b>Brown</b>	<b>83</b>	<b>\$25,000</b>			1	4,536	Homeowner Rehabilitation
Aberdeen	83	25,000	Security Deposit	<b>Miner</b>	<b>1</b>	<b>\$13,075</b>	
<b>Clay</b>	<b>40</b>	<b>\$685,000</b>		<b>Howard</b>	1	13,075	Homeowner Rehabilitation
Vermillion	40	685,000	Multifamily New Construction	<b>Minnehaha</b>	<b>72</b>	<b>\$1,042,996</b>	
<b>Codington</b>	<b>1</b>	<b>\$6,234</b>		<b>Dell Rapids</b>	1	9,679	Homeowner Rehabilitation
Watertown	1	6,234	Homeowner Rehabilitation	<b>Sioux Falls</b>	70	1,024,901	Multifamily New Construction
<b>Deuel</b>	<b>3</b>	<b>\$25,880</b>		<b>Valley Springs</b>	1	8,416	Homeowner Rehabilitation
Clear Lake	2	15,466	Homeowner Rehabilitation	<b>Moody</b>	<b>2</b>	<b>\$19,053</b>	
Gary	1	10,414	Homeowner Rehabilitation	<b>Egan</b>	1	10,619	Homeowner Rehabilitation
<b>Hamlin</b>	<b>3</b>	<b>\$32,255</b>		<b>Flandreau</b>	1	8,434	Homeowner Rehabilitation
Castlewood	1	11,817	Homeowner Rehabilitation	<b>Pennington</b>	<b>120</b>	<b>\$1,173,256</b>	
Estelline	1	9,094	Homeowner Rehabilitation	<b>Rapid City</b>	50	439,387	Multifamily New Construction
<b>Lake Norden</b>	<b>1</b>	<b>11,344</b>			8	48,869	Homeowner Rehabilitation
Kingsbury	2	\$11,830		<b>Rapid Valley</b>	62	685,000	Multifamily New Construction
Arlington	1	3,711	Homeowner Rehabilitation	<b>Roberts</b>	<b>41</b>	<b>\$12,500</b>	
<b>Iroquois</b>	<b>1</b>	<b>8,119</b>		<b>Sisseton</b>	41	12,500	Security Deposit
Lake	10	\$5,000		<b>Yankton</b>	<b>30</b>	<b>\$600,000</b>	
Madison	10	5,000	Security Deposit	<b>Yankton</b>	30	600,000	Multifamily New Construction
<b>Lawrence</b>	<b>2</b>	<b>\$15,929</b>		<b>Total</b>	<b>543</b>	<b>\$3,745,744</b>	
Deadwood	2	15,929	Homeowner Rehabilitation				

## Housing Tax Credit Activity

County/City	Total Units	HTC Amount	Summary
<b>Clay</b>	<b>40</b>	<b>\$526,534</b>	
Vermillion	40	526,534	Multifamily New Construction
<b>Minnehaha</b>	<b>70</b>	<b>\$709,392</b>	
Sioux Falls	70	709,392	Multifamily New Construction
<b>Pennington</b>	<b>112</b>	<b>\$1,070,000</b>	
Rapid City	50	535,000	Multifamily New Construction
<b>Rapid Valley</b>	<b>62</b>	<b>535,000</b>	
Yankton	30	\$290,274	
<b>Yankton</b>	<b>30</b>	<b>290,274</b>	
Yankton	30	290,274	Multifamily New Construction
<b>Total</b>	<b>252</b>	<b>\$2,596,200</b>	

### Housing Opportunity Fund Activity

County/ City	Total Households	HOF Amount	Summary
<b>Beadle</b>	<b>2</b>	<b>\$80,000</b>	
Huron	2	80,000	Single Family New Construction
<b>Brookings</b>	<b>3</b>	<b>\$30,000</b>	
Brookings	3	30,000	Single Family New Construction
<b>Brown</b>	<b>1</b>	<b>\$65,000</b>	
Aberdeen	1	65,000	Single Family New Construction
<b>Charles Mix</b>	<b>4</b>	<b>\$220,913</b>	
Wagner	4	220,913	Single Family New Construction
<b>Codington</b>	<b>2</b>	<b>\$100,000</b>	
Watertown	2	100,000	Single Family New Construction
<b>Grant</b>	<b>1</b>	<b>\$49,000</b>	
Milbank	1	49,000	Single Family Acquisition/Rehab
<b>Lawrence</b>	<b>1</b>	<b>\$50,000</b>	
Spearfish	1	50,000	Single Family New Construction
<b>Lincoln</b>	<b>1</b>	<b>\$40,840</b>	
Canton	1	40,840	Single Family New Construction
<b>Minnehaha</b>	<b>59</b>	<b>\$621,160</b>	
Sioux Falls	5	125,000	Single Family New Construction
Sioux Falls	46	100,000	Multifamily Rehabilitation
Sioux Falls	8	396,160	Single Family New Construction
<b>Pennington</b>	<b>112</b>	<b>\$496,800</b>	
Rapid City	50	226,800	Multifamily New Construction
Rapid Valley	62	270,000	Multifamily New Construction
<b>Perkins</b>	<b>3</b>	<b>\$78,980</b>	
Lemmon	3	78,980	Single Family Acquisition/Rehab
<b>Shannon</b>	<b>11</b>	<b>\$442,941</b>	
Pine Ridge	5	55,000	Homebuyer Assistance
Porcupine	6	387,941	Single Family New Construction
<b>Spink</b>	<b>7</b>	<b>\$160,099</b>	
Doland	3	139,379	Multifamily New Construction
Tulare	4	20,720	Multifamily Rehabilitation
<b>Union</b>	<b>10</b>	<b>\$10,000</b>	
Alcester	10	10,000	Homeowner Rehabilitation
<b>Yankton</b>	<b>31</b>	<b>\$199,111</b>	
Yankton	1	52,500	Single Family New Construction
	30	146,611	Multifamily New Construction
<b>Statewide</b>	<b>398</b>	<b>\$1,137,500</b>	
	10	99,000	Land Trust
	123	493,500	Homebuyer Assistance
	179	220,000	Homelessness Prevention
	86	325,000	Homeowner Rehabilitation
<b>Total</b>	<b>646</b>	<b>\$3,782,344</b>	

### Housing Needs Studies

County/ City	Total Studies	Match Amount
<b>Haakon</b>	<b>1</b>	<b>\$2,500</b>
Philip	1	2,500
<b>Lincoln</b>	<b>2</b>	<b>\$6,250</b>
Harrisburg	1	3,750
Worthing	1	2,500
<b>Meade</b>	<b>1</b>	<b>\$5,000</b>
Sturgis	1	5,000
<b>Moody</b>	<b>1</b>	<b>\$3,750</b>
Flandreau	1	3,750
<b>Spink</b>	<b>1</b>	<b>\$3,750</b>
Redfield	1	3,750
<b>Regional</b>	<b>1</b>	<b>\$7,500</b>
Doland, Frankfurt, Tulare, Hitchcock, Iroquois, Yale, Cavour	1	7,500
<b>Total</b>	<b>7</b>	<b>\$28,750</b>



## Get in touch

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