



South Dakota  
**Housing**  
Development Authority

2019 Annual Report





# Homeownership

As a state, South Dakota is fortunate to be in a favorable position - the unemployment rate is low; the homeownership rate is seven percent higher than the national average; the interest rates for SDHDA's fixed rate loans are strong, starting the year at 4.125% and ending the year at 3.00%; and home values increased by an average of 4.9 percent over the past year.

For the last five years volume has increased and 2019 was no exception. SDHDA was able to securitize eight percent more mortgage loans in FY 2019 than in FY 2018.

How does SDHDA continue to appeal to homebuyers? The answer resides in SDHDA's willingness to accept change and be proactive with its offerings. In August 2018, SDHDA announced the Fixed Rate Plus Loan program would switch from a gift to a zero percent second mortgage due-on-sale. This change allowed SDHDA to lower interest rates, while still providing downpayment funds of three percent of the loan amount.

In April 2019, SDHDA increased the purchase price limits for the first time since July 2013. The new purchase price limits are \$275,000 for first-time homebuyers and \$336,000 for repeat homebuyers and in targeted areas.

SDHDA closed out the year by committing the last Grants for Grads grants. Started in early 2018, Grants for Grads was a limited time interest rate option to help recent graduates with downpayment assistance. In total, 840 loans were committed loaning more than \$134 million. The grants, five percent of the loan amount, totaled \$6.7 million.



# First-Time Buyer vs. Repeat Buyer

 **31** Years Old | **2** Household Size 

 Household Income **\$53,719**

**\$147,859** Loan Amount 

 **35** Years Old | **3** Household Size 

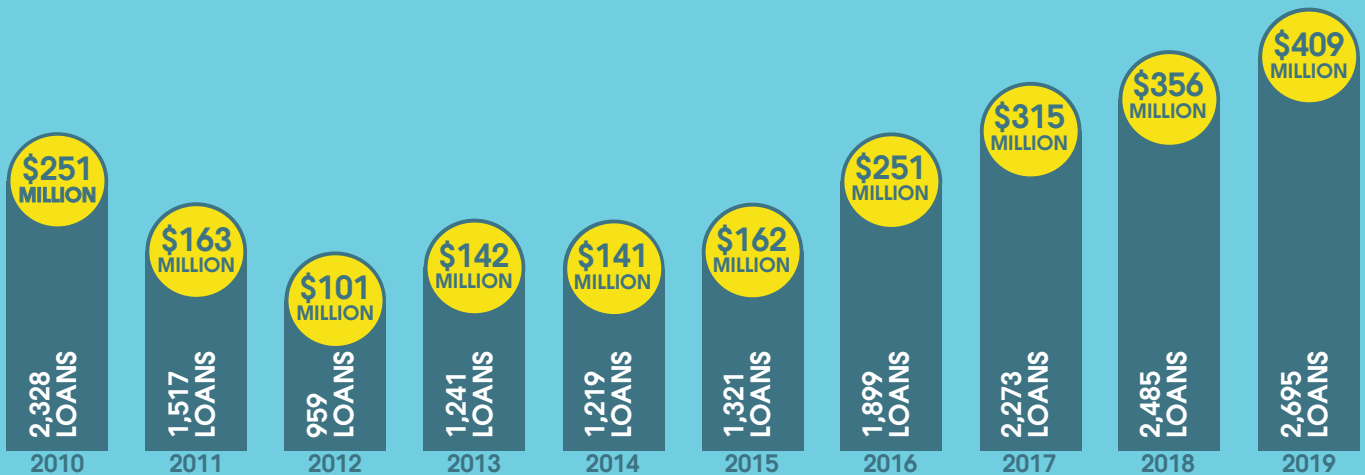
 Household Income **\$84,039**

**\$176,649** Loan Amount 

## Amount Loaned

**\$409** Million | **2,695** Loans

**\$84,846,563** | **524** Loans *Grants for Grads* | **\$67,833,080** | **384** Loans *Repeat Homebuyer* | **\$75,057,254** | **522** Loans *Mortgage Credit Certificate*



 **3,411** Clients | **\$450,675**  
*Homebuyer Education*

 **1,247** Clients | **\$268,290**  
*Housing Counseling*

 **59** Loans | **\$1,261,612**  
*Home Improvement*

# Rental Development Funding

DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
600 1st Avenue West	Lemmon	4	\$303,226	HOF	MF NC
Abbott House - "Bridges" Project	Rapid City	18	\$575,000	HOF/HTF	MF NC
Black Hills Works 6-Plex Apartments	Rapid City	6	\$775,000	HTF	MF NC
Centerville Development Corp. Broadway Home Rehab	Centerville	1	\$40,000	HOF	SF Acq/Rehab
Cornerstone Rescue Mission	Rapid City	30	\$110,000	HOF	HP
Cottage Villa Relocation Project	Vermillion	12	\$66,000	HOF	HO Rehab
Dakota Land Trust Lot Purchase	Box Elder/Rapid City	2	\$61,500	HOF	Land Trust
Davison Court Townhomes	Mitchell	24	\$1,170,869	HOME/HTC/HTF	MF Acq/Rehab
Denali Ridge Apartments	Pierre	40	\$1,676,615	HOME/HTC/HTF	MF Acq/Rehab
Disaster Recovery Funding	Scattered Sites	33	\$165,000	HOF	HO Rehab
GrowSD Down Payment/Closing Cost Assistance	Scattered Sites	47	\$263,553	HOF	HA
HAPI Homebuyer Assistance	Scattered Sites	12	\$55,000	HOF	HA
HAPI Minor Home Rehab	Scattered Sites	10	\$67,524	HOF	HO Rehab
Habitat for Humanity Building Homes, Building Neighborhoods	Sioux Falls Area	6	\$421,000	HOF	SF NC
Lead Schoolhouse Apartments	Lead	16	\$1,098,871	HOF/CHDP	MF Acq/Rehab
Madison Park Townhomes	Vermillion	40	\$1,118,750	HOME/HTC	MF NC
Meadowland Apartments	Sioux Falls	120	\$7,500,000	MF Bond	MF Acq/Rehab
Neighborhood Revitalization	Sioux Falls	9	\$225,000	HOME	SF NC
NESDCAP Home Improvement Program	Scattered Sites	8	\$110,000	HOF	HO Rehab
North Star II	Eagle Butte	6	\$600,000	HTF	SF NC (Rental)
NWDHR Homeowner Rehab Program	Scattered Sites	10	\$110,000	HOF	HO Rehab
Pathways Homeless Prevention	Yankton	16	\$23,100	HOF	HP
Roseland Heights Apartments	Sioux Falls	36	\$1,587,472	HOME/HTC/HTF	MF NC
SEDF Workforce Housing Program	Sioux Falls	11	\$157,190	HOF	SF NC
Sicangu Village Estates IV	Mission	15	\$293,178	HTC	SF NC (Rental)
Southeastern Behavioral Healthcare	Sioux Falls		\$260,150	SHIP	HP
Sunshine Mobile Home Park	Rapid City	17	\$700,000	NSP	MF Rehab
Technology Heights II Apartments	Sioux Falls	39	\$1,302,178	HOME/HTC/HTF	MF NC
The Residences at Greenway	Sioux Falls	42	\$689,919	HTC/HTF	MF NC
Whisper Rock II Apartments	Rapid City	40	\$1,728,961	HOME/HTC/HTF	MF NC
Whittier Apartments	Sioux Falls	144	\$11,000,000	MF Bond	MF Acq/Rehab
Wiyaka Sakpe (Six Feathers)	Eagle Butte	36	\$399,279	HTC	MF NC
Yankton Sioux Tribe School Employee Housing	Marty/Lake Andes	12	\$340,000	HOF	SF NC (Rental)
<b>TOTALS</b>		<b>862</b>	<b>\$34,994,335</b>		

HO-Rehab - Homeowner Rehab; HA - Homebuyer Assistance; HP - Homelessness Prevention; MF NC - Multifamily New Construction; MF Rehab - Multifamily Rehab; MF Acq/Rehab - Multifamily Acquisition and Rehab; SF NC - Single Family New Construction; SF Acq/Rehab - Single Family Acquisition and Rehab; HOF - Housing Opportunity Fund; HOME - Home Investments Partnership Program; HTC - Housing Tax Credits; HTF - Housing Trust Fund; SHIP - Sustainable Housing Incentive Program



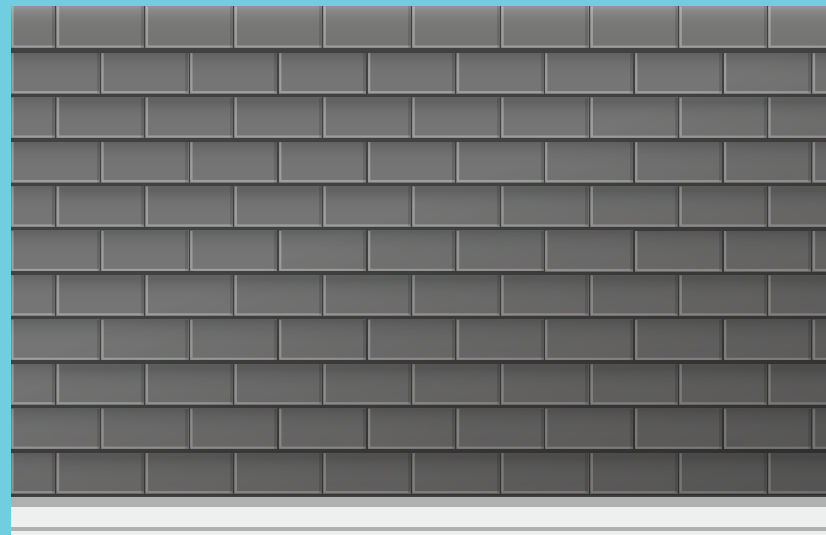
# Rental Housing Development

Fiscal year 2019 was a year deserving of reflection. In March of 2018, Congress approved a spending bill which significantly affected the development department at SDHDA. SDHDA, as the credit allocating agency for Housing Tax Credits, is receiving a 12.5 percent increase in Housing Credit authority for four years. Starting with the August 2018 application round, South Dakota received the minimum small population allocation and the increase. The bill also established an income averaging option, providing more flexibility and greater income mixing allowing developers the option of serving households up to 80 percent of area median income.

In August 2018, South Dakota implemented a statewide Coordinated Entry System for persons experiencing homelessness. This collaborative system has enrolled 428 households, totaling 902 people. Those households are now receiving quality referrals for housing and service resources from a unified system.

Southeastern Behavioral Healthcare became the first agency to be funded under SDHDA's Sustainable Housing Incentive Program (SHIP). The SHIP program has provided financial assistance for 17 households to overcome barriers in obtaining permanent housing such as obtaining identification documents, payment of application fees and short-term rental assistance.

In September 2018, Copper Pass, South Dakota's first Passive Housing multifamily apartment building began leasing. Copper Pass is the result of applying the principles of single family passive house to a multifamily project. Copper Pass and its ENERGY STAR® sister project, Majestic Ridge, will continue to provide data collection and comparison opportunities into the future so that construction costs, energy performance and return-on-investment can be studied.





# Governor's House

In January of 2019, Governor Kristi Noem gave her first State of the State Address outlining her areas of focus for the coming year. One of the challenges Governor Noem acknowledged was workforce shortages.

To help find a solution, SDHDA created the DakotaPlex Pilot program. Modeled after the Governor's House, the DakotaPlex is a multihousing unit that can be configured as a duplex, triplex or quadriplex. South Dakota communities of 5,000 or less will be able to purchase these units to provide for housing opportunities. Prison inmates at the Mike Durfee State Prison in Springfield will build the units. Unlike the Governor's House program, there are no income restrictions and maximum allowable rents including utilities will be capped at 70 percent of the state median income.

Of the four DakotaPlex pilot applications received, Tyndall was chosen as the pilot community in June 2019. Since the announcement, community interest has been fabulous and SDHDA is looking to make this a permanent program.

As part of the Governor's House program, SDHDA continues to place focus on growing the workforce for home building. In January 2019, the first seven students at Springfield graduated from the NAHB-Home Builders Institute. Through coursework, a written exam, and a hands on exam, these individuals are now nationally recognized as having the skills and experience necessary for a career when they are released. In addition to those seven students, 30 additional inmates are working toward their electrical or plumbing apprentice designation.

2019 also saw the Governor's House program introduce an additional house configuration. In April 2019, the single family development department created the three-bedroom narrow lot Governor's House. This house fills the need in communities where smaller, empty lots or spaces are left after old structures were removed. From April to June 2019, 19 three-bedroom narrow lots were sold.



# Governor's House Stats



**52%** vs. **48%**  
no garage vs. have garage



**66%** vs. **34%**  
had basements vs. had crawl spaces



**54%** vs. **46%**  
sold to developers vs. sold to individuals

## Homeowner Stats

Of the **46%** sold to individuals

**47%** Moved from a Rental  
**21%** Previously Lived with Relatives  
**15%** Moved from a Dilapidated or Larger House  
**17%** Other

**70%** Used Conventional Financing  
**24%** Used Rural Development Financing  
**4%** Used Personal Financing  
**2%** Used Tribal Lending

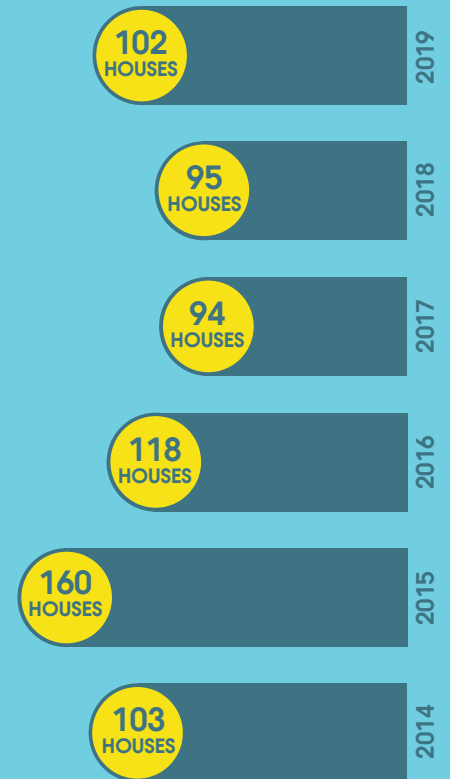


**\$38,452**  
Average Household Income



**1.9**  
Average Household Size

## Houses Sold



## Inmate Training Program Stats

**130**  
Average Number of Inmates

**21**  
Average Number of Hours Worked per Week

**142,060**  
Total Number of Hours Worked

## Section 8 Stats

 **\$288** Average Monthly Tenant Payment

 **\$458** Average Monthly Assistance Payment

 **\$11,996** Average Annual Household Income

 **4,411**  
Total Number of Units Assisted

 **\$23,073,199**  
Total Assistance Paid

## Asset Management

 **205**  
Physical Inspections

 **325**  
Compliance Reviews

## Rental Management Portfolio

**371** Total Number of Developments in the Multifamily Portfolio

**11,170** Total Number of Units in the Multifamily Portfolio

**1,196** Total Number of Vacant Units in the Multifamily Portfolio

## Fair Housing Calls

 **615** Total Number of Calls Received by the Fair Housing Ombudsman





# Rental Housing Management

South Dakota Housing's rental housing management department completed another successful year of monitoring compliance regulations for rental properties receiving Housing Tax Credits, HOME funds, Housing Opportunity Funds, Housing Trust Funds, Community Housing Development Program funds, Neighborhood Stabilization funds and HUD's Project-based Section 8 rental assistance payments.

Rental housing management staff processes tenant certifications, processes monthly voucher requirements, Housing Assistance Payments (HAP) and special claims, reviews annual audits and budgets, processes rent and utility allowance adjustments, processes HAP contract renewals, processes reserve reimbursements, performs physical site inspections and property compliance reviews, and responds to tenant complaints related to the developments.

HUD's Project-based Section 8 program assists many South Dakotans so they need not pay more than 30 percent of their income on rent and utilities. Overall, SDHDA's Section 8 rental program delivers rental assistance to more than 4,000 families and staff manages contracts with 4,411 units, covering 52 communities in 41 counties. The amount of Housing Assistance Payments paid during FY 2019 was \$23 million. That assistance is the difference between the rents paid by tenants and actual rental rates and are provided by HUD through guaranteed contracts.





# Other SDHDA Stats



## Homeless Programs

Statewide Continuum of Care Funding

**9** Projects | **\$1,316,523**

Emergency Solutions Grant Funding

**18** Agencies | **\$582,097**

Coordinated Entry System

This collaborative system has enrolled **428** households, totaling **902** people.

## Housing Needs Studies

**10** Studies | **\$39,250**

## HELP Loans

Low Interest Construction Loans  
for Spec Houses

**2** Loans | **\$378,918**

## Paint-South Dakota

**16** Projects | **\$10,382**

# Fiscal Year 2019 Achievements

CITY	HOMEOWNERSHIP PROGRAMS		HOMEBUYER EDUCATION TOTAL CLIENTS	GOVERNOR'S HOUSE TOTAL SOLD	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT PROGRAMS		
	TOTAL LOANS	LOAN AMOUNT			TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
<b>ABERDEEN</b>	134	\$18,087,558	153	5	304	\$1,401,739	2	\$50,000	CHIP
							3	\$14,390	HOME-HO REHAB
							108	\$29,532	HOME-SDAP
								\$67,600	ESG
<b>AGAR</b>	1	\$45,444					1	\$7,461	CHIP
<b>AGENCY VILLAGE</b>			2						
<b>ALCESTER</b>	6	\$792,318	1	1			2	\$47,000	CHIP
<b>ALEXANDRIA</b>	3	\$433,536							
<b>ALLEN</b>			3						
<b>ALPENA</b>			1						
<b>ANDOVER</b>							1	\$996	PAINT-SD
<b>ARLINGTON</b>	5	\$589,155	1						
<b>ASTORIA</b>					34	\$144,414			
<b>AURORA</b>	9	\$1,629,162					1	\$25,000	CHIP
<b>AVON</b>					12	\$30,404	1	\$1,006	PAINT-SD
<b>BALTIC</b>	8	\$1,229,351	2						
<b>BATESLAND</b>			5						
<b>BATH</b>	2	\$253,512	2						
<b>BELLE FOURCHE</b>	38	\$5,480,238	23		88	\$369,241	1	\$20,000	HOME-HO REHAB
							2	\$631	PAINT-SD
<b>BERESFORD</b>	10	\$1,225,604	6		21	\$78,421	1	\$3,000	HNS
<b>BIG STONE CITY</b>			1						
<b>BISON</b>	1	\$52,015					1	\$574	PAINT-SD
<b>BLACK FOOT</b>			2						
<b>BLACK HAWK</b>	9	\$1,558,006	10						
<b>BLUNT</b>			1						
<b>BOX ELDER</b>	24	\$4,644,286	49	4			1	\$19,100	CHIP
							1	\$30,750	HOF
<b>BRADLEY</b>							1	\$4,435	HOME-HO REHAB
<b>BRANDON</b>	44	\$8,437,012	19		16	\$81,616	1	\$5,000	HNS
<b>BRANDT</b>	2	\$197,532							
<b>BRIDGEWATER</b>	2	\$381,130							
<b>BRISTOL</b>			2						
<b>BRITTON</b>	5	\$500,150	2				1	\$22,000	CHIP
<b>BROOKINGS</b>	50	\$8,496,351	33		178	\$658,314	1	\$32,000	CHIP
							30	\$15,186	HOME-SDAP

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CITY	HOMEOWNERSHIP PROGRAMS		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT PROGRAMS		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
BRYANT	4	\$396,542					1	\$15,000	HOME-HO REHAB
BULLHEAD			1						
BURBANK	1	\$97,000							
BURKE	2	\$76,868	1	1	20	\$31,404	1	\$20,000	CHIP
BUSHNELL	1	\$92,150	1						
CANISTOTA	2	\$216,129	2	1					
CANTON	25	\$3,264,270	6				1	\$23,600	CHIP
CASTLEWOOD	3	\$287,511	2						
CAVOUR			2						
CENTERVILLE	1	\$98,989	1	1	12	\$38,932	1	\$40,000	HOF
CHAMBERLAIN	2	\$188,606	1	2	68	\$391,624	1	\$33,585	CHIP
CHANCELLOR	1	\$166,819							
CHERRY CREEK			2	1					
CHESTER	2	\$236,303					1	\$713	PAINT-SD
CLARK	6	\$630,842					1	\$35,000	CHIP
							3	\$41,810	HOME-HO REHAB
CLEAR LAKE	7	\$836,984	1	1			2	\$29,080	CHIP
COLMAN	2	\$243,700							
COLOME	4	\$526,678		1					
COLTON	9	\$1,289,824	2						
COLUMBIA	2	\$124,058	1						
CONDE			1						
CORONA	1	\$184,300	1						
CORSICA	2	\$384,050							
CRESBARD							1	\$5,000	HOME-HO REHAB
CROOKS	5	\$732,789	1						
CUSTER	6	\$1,081,775	1		28	\$117,413		\$10,450	ESG
DE SMET			2						
DEADWOOD	1	\$111,111	14				1	\$25,000	HOME-HO REHAB
DELL RAPIDS	27	\$4,079,274	10				1	\$30,000	CHIP
DEMPSTER				1					
DIMOCK	1	\$87,272							
DOLAND			2	1			1	\$4,985	HOME-HO REHAB
DRAPER	1	\$65,656							
DUPREE			8	1					
EAGLE BUTTE			95	3			6	\$600,000	HTF
							36	\$399,279	HTC
EDGEMONT	3	\$211,755	1		24	\$97,832			
ELK POINT	3	\$412,103	1	2	20	\$109,821			
ELKTON	4	\$396,056							

CHIP - Community Home Improvement Program; CoC - Continuum of Care; ESG - Emergency Solutions Grants; HELP - Housing Enhancement Loan Program; HNS - Housing Needs Study; HOF - Housing Opportunity Fund; HOME - HOME Investment Partnership Program; HOME-HA - Homebuyer Assistance; HOME-HO REHAB - Homeowner Rehab; HOME-SDAP - Security Deposit Assistance; HTC - Housing Tax Credits; HTF - Housing Trust Fund; MF BOND - Multifamily Bonds; NSP - Neighborhood Stabilization Program; PAINT-SD - Paint South Dakota;

CITY	HOMEOWNERSHIP PROGRAMS		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT PROGRAMS		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
ELLSWORTH AFB			38						
EMERY	3	\$236,414							
ERWIN							1	\$14,150	HOME-HO REHAB
ESTELLINE	4	\$323,786							
ETHAN	1	\$135,000							
EUREKA	1	\$41,239							
FAIRVIEW			1						
FAITH					18	\$44,269			
FAULKTON	2	\$133,581	3		12	\$24,987	1	\$511	PAINT-SD
FLANDREAU	6	\$594,437	14		16	\$62,839	1	\$20,000 \$12,255	HOME-HO REHAB ESG
FLORENCE	3	\$235,550							
FORESTBURG	1	\$208,078							
FORT MEADE			1						
FORT PIERRE	2	\$366,145	5		10	\$40,101			
FRANKFORT			1						
FREDERICK	2	\$150,535	2	1					
FREEMAN	7	\$602,262	1		24	\$17,938			
FRUITDALE							1	\$15,000	HOME-HO REHAB
FULTON	2	\$108,136	1						
GANN VALLEY				1					
GARDEN CITY							1	\$35,000	CHIP
GARRETSON	12	\$1,796,554	3	1					
GARY	1	\$163,746							
GAYVILLE	2	\$286,666	1						
GEDDES				1					
GETTYSBURG	3	\$209,866	4						
GOODWIN	1	\$154,349							
GREGORY	4	\$338,836	1	1	36	\$71,649			
GROTON	3	\$420,480	4						
HARRISBURG	55	\$10,741,074	21				1 1	\$5,000 \$191,754	HNS HELP
HARRISON	1	\$118,181							
HARROLD			1						
HARTFORD	17	\$2,842,346	10	1			1 1	\$18,179 \$3,750	HOME-HO REHAB HNS
HAYTI	10	\$1,105,969	1				1	\$10,501	CHIP
HENRY	3	\$370,765							
HERMOSA	6	\$1,094,057	4	1			1	\$389	PAINT-SD
HERREID	1	\$81,800	2						

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	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
HIGHMORE	1	\$64,741	2		12	\$19,892			
HILL CITY	1	\$206,060	3		24	\$98,553			
HITCHCOCK			1						
HOT SPRINGS	12	\$1,564,493	44	4	111	\$488,311	1	\$229	PAINT-SD
HOVEN	2	\$182,450	2						
HOWARD	1	\$112,640	2				1	\$12,680	HOME-HO REHAB
HUMBOLDT	5	\$669,551							
HURLEY	6	\$612,487	1						
HURON	21	\$2,905,376	102	2	156	\$750,146	13	\$63,440	HOME-HO REHAB
							32	\$14,192	HOME-SDAP
IDEAL			1						
INTERIOR			2						
IPSWICH	4	\$419,802	1		6	\$16,527			
IRENE	1	\$116,304							
JAVA				1					
JEFFERSON	2	\$249,773							
KADOKA	2	\$188,888	2		30	\$101,375			
KEYSTONE							1	\$2,500	HNS
							1	\$766	PAINT-SD
							1	\$187,164	HELP
KIMBALL	1	\$88,888							
KRANZBURG	1	\$72,200							
KYLE			60	5					
LABOLT			1						
LAKE ANDES			4				6	\$9,900	ESG
								\$170,000	HOF
LAKE NORDEN	4	\$706,008							
LA PLANT			6						
LAKE PRESTON	2	\$148,989							
LANGFORD	2	\$212,405	1				1	\$3,259	HOME-HO REHAB
LEAD	5	\$552,671	15		44	\$236,155	1	\$36,919	CHIP
							2	\$42,238	HOME-HO REHAB
							1	\$560	PAINT-SD
							16	\$1,098,871	HOF/CHDP
LEMMON	2	\$184,347		1	25	\$165,013	1	\$1,352	PAINT-SD
							4	\$303,226	HOF
LENNOX	14	\$2,207,661	1		16	\$93,928	1	\$3,750	HNS
LEOLA	2	\$182,003	3	1					
LOWER BRULE			5	1					
LYONS	1	\$152,290							

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	TOTAL LOANS	LOAN AMOUNT			TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
MADISON	29	\$3,675,735	17	2	68	\$253,384	1	\$25,411	HOME-HO REHAB
							33	\$16,643	HOME-SDAP
								\$55,855	ESG
MANDERSON			2						
MANSFIELD	1	\$59,747							
MARION	6	\$772,413							
MARTIN	1	\$130,122	7						
MARTY							6	\$170,000	HOF
MCLAUGHLIN			1		4	\$12,115			
MELLETTTE	3	\$393,883	1						
MENNO	2	\$89,887							
MIDLAND			1						
MILBANK	15	\$1,630,149	5	1	108	\$457,084			
MILLER	9	\$818,345	1		26	\$27,380			
MINA	2	\$422,944							
MISSION			3				15	\$293,178	HTC
MISSION HILL	1	\$120,000							
MITCHELL	54	\$6,319,643	27	2	247	\$1,312,199	2	\$21,700	CHIP
							27	\$10,723	HOME-SDAP
								\$45,100	ESG
							24	\$1,170,869	HOME/HTC/HTF
MOBRIDGE	5	\$474,104	9	1	68	\$313,763	41	\$19,123	HOME-SDAP
								\$4,910	ESG
MONROE	1	\$80,250	2						
MOUNT VERNON	4	\$409,813							
MURDO	2	\$147,931	1				1	\$27,000	CHIP
N. SIOUX CITY	1	\$127,500	2						
NEMO			19						
NEW EFFINGTON			4	1			2	\$9,819	HOME-HO REHAB
NEW UNDERWOOD	3	\$395,972		1			1	\$20,000	HOME-HO REHAB
NEWELL	5	\$314,670	1	1	34	\$204,815			
NISLAND			1						
NORRIS				1					
NORTHVILLE			3						
NUNDA			1						
OACOMA			1						
OGLALA			31						
OLDHAM	1	\$63,050					1	\$7,819	HOME-HO REHAB

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CITY	HOMEOWNERSHIP PROGRAMS		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT PROGRAMS		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
ONIDA	1	\$90,909							
PARKER	14	\$1,717,241	2						
PARKSTON	9	\$830,924	3		16	\$106,975			
PARMALEE			3						
PEEVER			3						
PHILIP	3	\$332,882			26	\$135,864	1	\$13,694	CHIP
PIEDMONT	7	\$1,194,149	4	1					
PIERPONT							1	\$4,737	HOME-HO REHAB
PIERRE	58	\$9,337,278	72	3	136	\$276,693	5	\$87,770	CHIP
							1	\$5,000	HOME-HO REHAB
							3	\$1,638	HOME-SDAP
								\$125,205	ESG
							40	\$1,676,615	HOME/HTC/HTF
								\$201,410	CoC
PINE RIDGE			169	2					
PLANKINTON	4	\$487,768	2	2			1	\$8,553	CHIP
PLATTE	3	\$506,234	1						
PORCUPINE			32	1					
PRESHO					8	\$26,699			
PRINGLE			1						
PUKWANA	1	\$95,959	1						
RAMONA	2	\$209,353							
RAPID CITY	257	\$40,942,235	914	3	888	\$5,717,094	2	\$30,000	HOME-HO REHAB
							87	\$47,135	HOME-SDAP
							6	\$117,915	CHIP
								\$97,142	ESG
							1	\$590	PAINT-SD
							18	\$575,000	HOF/HTF
							6	\$775,000	HTF
							30	\$110,000	HOF
							1	\$30,750	HOF
							17	\$700,000	NSP
							40	\$1,728,961	HOME/HTC/HTF
	\$72,186	CoC							
RAYMOND			2						
REDFIELD	7	\$581,934	3		55	\$237,925	1	\$4,820	HOME-HO REHAB
RENNER			3						
ROSCOE	2	\$112,211	3						

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CITY	HOMEOWNERSHIP PROGRAMS		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT PROGRAMS		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
ROSEBUD			2						
ROSHOLT	2	\$111,615	2						
ROSLYN			1						
RUNNING WATER				1					
SAINT FRANCIS			1						
SAINT LAWRENCE			1						
SALEM	7	\$764,097	1						
SCOTLAND	2	\$196,157	1						
SELBY	2	\$139,200					1	\$18,000	CHIP
SHERMAN	1	\$180,667		1					
SIoux FALLS	1127	\$183,565,761	946	10	923	\$4,753,001	12	\$239,729	CHIP
							6	\$421,000	HOF
							120	\$7,500,000	MF BOND
							9	\$225,000	HOME
							36	\$1,587,472	HOME/HTC/HTF
							11	\$157,190	HOF
								\$260,150	SHIP
							39	\$1,302,178	HOME/HTC/HTF
							42	\$689,919	HTC/HTF
							144	\$11,000,000	MF BOND
								\$901,179	CoC
							5	77,376	HOME-HA
SISSETON	1	\$54,003	51				1	\$26,000	CHIP
							1	\$5,000	HOME-HO REHAB
SPEARFISH	21	\$4,030,231	39		46	\$215,559	2	\$79,474	CHIP
							1	\$9,288	HOME-HO REHAB
								\$14,620	ESG
SPRINGFIELD	1	\$86,896	74						
STICKNEY	1	\$125,769	1						
STEPHAN				2					
STRANDBURG	2	\$210,264	1						
STURGIS	24	\$3,898,673	33	4	75	\$170,243	1	\$15,000	HOME-HO REHAB
								\$19,100	ESG
							1	\$5,000	HNS
							1	\$559	PAINT-SD
SUMMERSET	5	\$1,159,476	1						
SUMMIT			3	1					
TABOR			2						

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CITY	HOMEOWNERSHIP PROGRAMS		HOMEBUYER EDUCATION TOTAL CLIENTS	GOVERNOR'S HOUSE TOTAL SOLD	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT PROGRAMS		
	TOTAL LOANS	LOAN AMOUNT			TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
TEA	18	\$3,131,228	14						
TORONTO			1						
TRENT	2	\$179,181							
TRIPP	1	\$66,666	1		8	\$20,384	1	\$2,500	HNS
							1	\$451	PAINT-SD
TWIN BROOKS			1						
TYNDALL	3	\$312,599	1	4	8	\$25,342	1	\$3,750	HNS
UNION CENTER				1					
VALLEY SPRINGS	12	\$2,240,852	1				1	\$14,192	CHIP
VEBLEN			5						
VERMILLION	23	\$3,193,201	8	1	107	\$451,858	12	\$66,000	HOF
							40	\$1,118,750	HOME/HTC
VIBORG	5	\$591,121	1				1	\$1,054	PAINT-SD
VOLGA	8	\$1,219,292	1						
WAGNER	1	\$97,800	5		12	\$27,024			
WALL	1	\$165,404	2	2					
WALLACE			1						
WANBLEE			20						
WARNER			4						
WASTA				1					
WATERTOWN	109	\$16,594,211	53	1	155	\$718,708	4	\$105,939	CHIP
							4	\$49,302	HOME-HO REHAB
								\$50,660	ESG
WAUBAY			1						
WEBSTER	7	\$662,710	10				2	\$25,400	CHIP
							4	\$18,202	HOME-HO REHAB
							1	\$5,000	HNS
WESSINGTON			1						
WESSINGTON SPRINGS	1	\$151,767	3						
WESTPORT	1	\$39,996					1	\$4,643	HOME-HO REHAB
WHITE	6	\$626,178							
WHITE LAKE	1	\$60,606							
WHITE RIVER					8	\$43,461			
WHITEWOOD	4	\$624,115	2						
WILLOW LAKE							1	\$20,000	CHIP
WILMOT	1	\$95,454	1						
WINNER	4	\$405,189			48	\$261,101			
WOLSEY	2	\$159,386	1						
WOONSOCKET	1	\$59,170	2						
WORTHING	11	\$1,527,058							

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CITY	HOMEOWNERSHIP PROGRAMS		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENTS		DEVELOPMENT PROGRAMS		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
WOUNDED KNEE			23						
YALE			1				1	\$5,000	HOME-HO REHAB
YANKTON	38	\$4,708,915	165	3	308	\$1,376,242	49	\$20,526	HOME-SDAP
							16	\$69,300	ESG
								\$23,100	HOF
								\$141,748	CoC
ZEONA			2						
SCATTERED SITES			92				33	\$165,000	HOF
							47	\$263,553	HOF
							12	\$55,000	HOF
							10	\$67,524	HOF
							8	\$110,000	HOF
							10	\$110,000	HOF
	<b>2,695</b>	<b>\$409,531,796</b>	<b>3,798</b>	<b>102</b>	<b>4,747</b>	<b>\$22,927,771</b>	<b>1,420</b>	<b>\$39,368,798</b>	

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SOUTH DAKOTA  
**Housing**   
DEVELOPMENT AUTHORITY

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