



# Entry Form 2018 Annual Awards for Program Excellence

**Entry Deadline: Friday, June 15, 2018, Midnight ET**

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email [awards@ncsha.org](mailto:awards@ncsha.org).**

**Entry Title:** Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

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**Category:**

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**Subcategory:**

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**Entry Summary:** A 15-word (max) summary of the program, project, or practice you are entering.

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**HFA:**

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**HFA Staff Contact:**

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**Phone:**

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**Email:**

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**Visual Aids:**

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF?    Yes        No

**Payment:**

My HFA is mailing a check to NCSHA.  
My HFA is emailing the credit card authorization form to [awards@ncsha.org](mailto:awards@ncsha.org).

How do you position an annual report in a year in which your organization has helped thousands of families statewide realize their housing dreams, from financing assistance to rental aid to energy-efficient, pre-built homes? **A banner year deserves a banner report.** To signal to the end reader that 2017 was a year of monumental growth and change and that the volume of lives positively affected was virtually unprecedented, it was only fitting that the report reflect that. SDHDA assembled an informative, attractive, impactful print piece that was distributed at its annual conference, and it was the perfect amalgamation of a year's worth of hard work and dedication from staff and partners.

### **Why It's Innovative.**

We've all seen them—annual reports that are chock-full of text with a spare bar graph thrown in for good measure now and again. They're informative, but they're not exactly readable. SDHDA embarked on a mission to deliver an annual report with the excitement the results of 2017 richly deserved. Incorporating illustrative graphic design and infographic-style information delivery, it added a level of lighthearted playfulness sorely missing from many other organizational reports. It made the material within more digestible, and—an added bonus—the design tied into the overall consumer brand for SDHDA. This gives participating lenders and partners the chance to buy into the style and voice that SDHDA displays to an end consumer.

### **Why It Resonated.**

A housing authority lives or dies on its strong word of mouth and partners who are invested in the roster of products. The quickest ways to lose interest from your partners are (A) to downplay or miss an opportunity to celebrate wins and (B) to bore them to tears. The SDHDA 2017 Annual Report piece brings together a wealth of important and pertinent data, but does so without trotting out endless lists of facts and figures with no energy and no true demonstrated meaning behind them. By employing an infographic style for a large section of the report, we were able to energize conference attendees and set the tone for the year that SDHDA has succeeded in living out its mission, that we all should be proud and thrilled and that the future holds even more service to the state.

### **How It Affected Change.**

The report was a cornerstone of the 2017 SDHDA Annual Conference, which carried a theme of "Affordable for All." Attendees included those from the banking world, nonprofits and for-profits alike, public housing authorities, property owners and managers, real estate professionals and other service providers from across the state. Since the conference, lenders have demonstrated clear invigoration, with 1,890 new loan commitments financed in the past eight months alone. It bodes well for a strong 2018.



# AFFORDABLE *for* ALL

# 2017

ANNUAL REPORT

SOUTH DAKOTA  
**HOUSING**  
DEVELOPMENT AUTHORITY





## ***To the Governor and Members of the Legislature:***

South Dakota Housing Development Authority was created by the South Dakota Legislature in 1973 with a stated mission to provide decent, safe and affordable housing. What is affordable housing? Defined in housing terms, affordability is households paying no more than 30 percent of their income for housing. While South Dakota Housing’s focus is on low to moderate income South Dakotans, every South Dakotan deserves an affordable place to call home regardless of their income. For this reason, we have chosen this year’s annual report theme to be “Affordable for All.”

South Dakota Housing can’t achieve “affordable for all” alone. Our dedicated family of 59 employees and seven commissioners work hard to make sure that the “tools” we provide to agencies and communities ensure that affordable is attainable. South Dakota Housing’s tools include everything from downpayment assistance to achieve homeownership, to funds for home improvements to maintain property values; from rental assistance so tenants pay no more than 30 percent of their income on housing, to money for security deposits; from grants for homeless individuals to be rapidly rehoused, to an ombudsman to answer fair housing questions. We work hard to be great at housing.

Among our accomplishments, we are proud of the fact that under the Mortgage Backed Securities model, which we started using in 2012 after the tax-exempt bond market stagnated, over one billion dollars in loan commitments have been reserved helping close to 9,000 South Dakotans purchase their homes; Moody’s assigned Aaa, the best quality rating, to our Homeownership Mortgage Bonds issued in FY 2017 with a stable outlook; 312 new affordable rental units and 188 rehabbed housing units were financed with our various housing development programs; 12,027 rental units will continue to be monitored in 390 different properties to make sure they remain decent, safe and affordable; and 4,975 individuals and/or families received housing assistance payments to help them afford rent.

As fiscal year 2018 begins, we are excited about what is ahead. We are working on new programs and enhancements to current programs to continue to ensure that affordable is attainable.

On behalf of the Board of Commissioners, we are pleased to present the 2017 South Dakota Housing Development Authority Annual report, a glimpse at the accomplishments we have made over the last fiscal year.

**David Pummel**  
**CHAIRMAN OF THE BOARD**

**Mark Lauseng**  
**EXECUTIVE DIRECTOR**



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## 10,853

### SOUTH DAKOTANS

SDHDA provided a mortgage loan, homebuyer education, rental assistance, a Governor's House or a new unit to **10,853 South Dakotans**

= 100 PEOPLE



## \$315 MILLION

### MORTGAGE LOANS

SDHDA provided **\$315 million** to fund mortgage loans for first-time and repeat homebuyers



Moody's awarded SDHDA a **Aaa rating** on our homeownership bonds

# HOMEOWNERSHIP STATS

July 1, 2016 - June 30, 2017

## TOTAL BUYERS

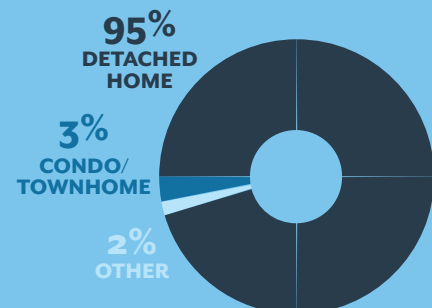
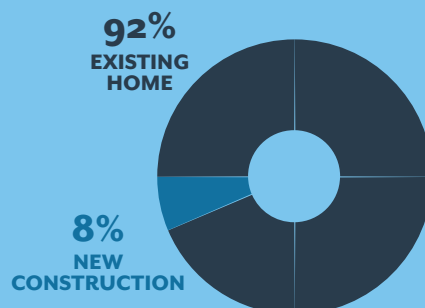


FIRST-TIME HOMEBUYER	<b>31</b> Average age of homebuyers	<b>\$50,067</b> Earn in a year	<b>\$135,886</b> Loan amount	<b>2</b> Size of household
	39% Female	61% Male		
REPEAT HOMEBUYER	<b>35</b> Average age of homebuyers	<b>\$64,984</b> Earn in a year	<b>\$158,087</b> Loan amount	<b>3</b> Size of household
	39% Female	61% Male		

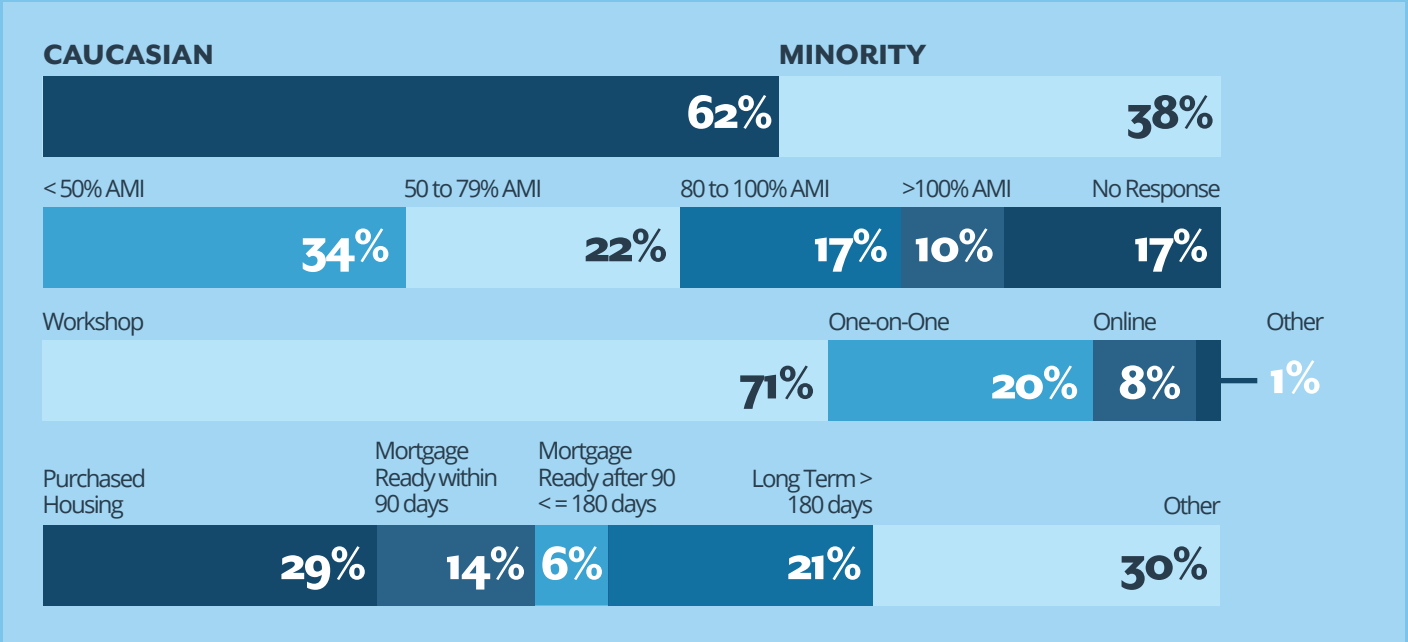
## TYPICAL HOME

**1966**  
YEAR BUILT

**\$144,046**  
AVERAGE PURCHASE PRICE



## HOME BUYER EDUCATION



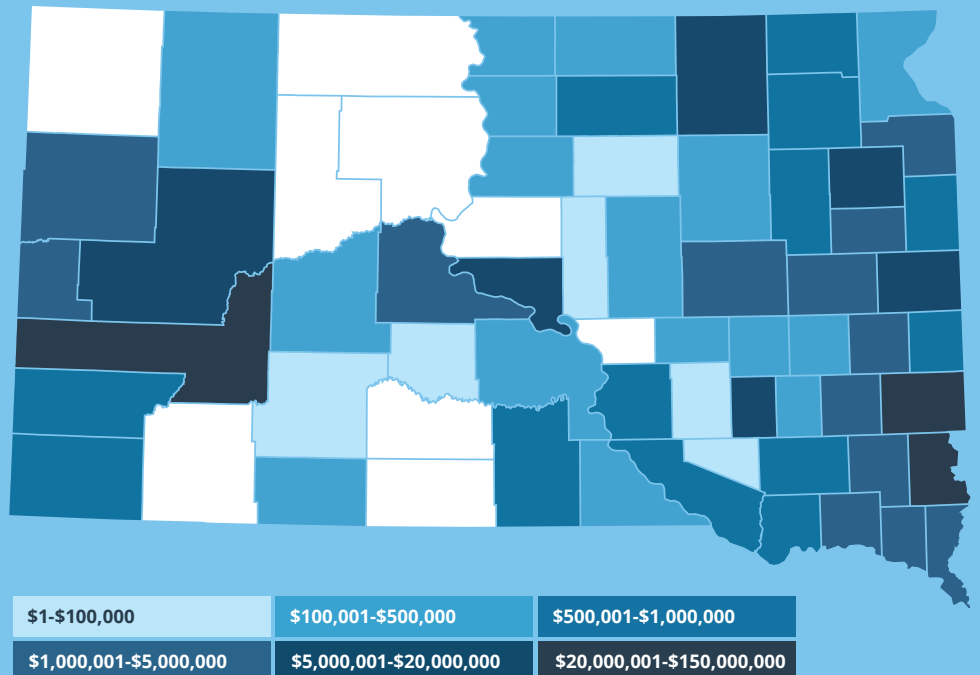
## EDUCATION/COUNSELING FUNDING



## AMOUNT LOANED



## HOMEOWNERSHIP FUNDING BY COUNTY



# RENTAL DEVELOPMENT STATS

July 1, 2016 - June 30, 2017

## FUNDING AWARDED

**\$2,788,114**

### **AMOUNT FUNDED THROUGH HOUSING TAX CREDITS TO SIX PROJECTS**

Created by the Tax Reform Act of 1986, SDHDA issues tax credits for acquisition, rehabilitation or new construction of rental housing for low-income households.

**\$838,000**

### **AWARDED TO THREE PROJECTS UTILIZING HOUSING TRUST FUNDS**

Housing Trust Fund, funded through a federal block grant, is a newer affordable housing production program created to complement existing efforts to increase and preserve affordable housing with a primary emphasis on extremely low-income South Dakotans.

**\$5,698,866**

### **AMOUNT OF HOME PROGRAM FUNDING AWARDED TO 10 PROJECTS**

The HOME program, funded with federal dollars, provides funds to developers for acquisition, new construction and rehabilitation of affordable single and multifamily housing.

**\$150,000**

### **AWARDED TO EIGHT AGENCIES THROUGH THE SECURITY DEPOSIT ASSISTANCE PROGRAM BENEFITING 408 INDIVIDUALS**

The objective of the Security Deposit Assistance program, funded through a HOME program set aside, is to provide payment of security deposits for very low or low income families.

**\$380,240**

### **AMOUNT FUNDED THROUGH THE HOMEOWNER REHAB PROGRAM TO 37 HOMEOWNERS**

Funded through the HOME program set aside, the primary goal of the Homeowner Rehab program is to assist families in their efforts to rehabilitate their home.

**\$24,885**

### **AWARDED TO THREE HOMEOWNERS THROUGH THE GOVERNOR'S HOUSE HOMEBUYER PROGRAM**

The Governor's House Homebuyer program, funded through the HOME program set aside, provides gap financing for low income homebuyers approved for financing the purchase of a Governor's House.

**\$1,196,360**

### **AMOUNT FUNDED THROUGH THE HOUSING OPPORTUNITY FUND TO NINE PROJECTS**

Funded through the Building South Dakota Fund, HOF funds may be used for new construction or the purchase and rehabilitation of rental or homeownership housing, housing preservation, homelessness prevention activities and community land trusts.



# \$8,650,000

## **AMOUNT APPROVED THROUGH TAX EXEMPT BOND FINANCING TO FUND ONE PROJECT**

Funded through the sale of tax exempt revenue bonds, financing provides multifamily housing developers with permanent and construction loans.

# \$1,600,000

## **AWARDED TO ONE PROJECT THROUGH THE COMMUNITY HOUSING DEVELOPMENT PROGRAM**

The objective of the Community Housing Development program, funded through financial assistance from SDHDA, is to provide a financial resource to help address housing needs of communities focusing on households at or below 120% of the Area Median Income.

# \$488,059

## **AWARDED TO 30 HOMEOWNERS THROUGH THE COMMUNITY HOME IMPROVEMENT PROGRAM**

In partnership with participating banks, the Community Home Improvement program provides low interest loans to improve or repair the borrower's single family home.

# \$17,500

## **AWARDED TO FOUR COMMUNITIES THROUGH THE HOUSING NEEDS STUDY PROGRAM**

A cost sharing incentive program, the Housing Needs Study program provides rural communities with a meaningful sense of the housing market in their community as well as an understanding of the key housing issues.

# \$13,291

## **AWARDED TO 20 HOMEOWNERS THROUGH THE PAINT-SOUTH DAKOTA PROGRAM**

A program funded by SDHDA, Paint-SD provides a fresh coat of exterior paint to a home in need to help beautify the community.

# \$488,295

## **AWARDED TO 21 AGENCIES IN EMERGENCY SOLUTIONS GRANTS FUNDING**

Emergency Solutions Grants program, funded through a federal block grant, provides emergency shelter and homelessness prevention activities to stabilize and rapid re-house individuals and households who are homeless or at risk of becoming homeless.

# \$1,264,095

## **AMOUNT OF CONTINUUM OF CARE FUNDING AWARDED BY HUD TO FIVE AGENCIES**

The Continuum of Care program provides emergency services, transitional services and permanent supportive housing to help homeless individuals and families who need assistance to obtain and sustain housing.

# 955

## **NUMBER OF HOMELESS INDIVIDUALS**

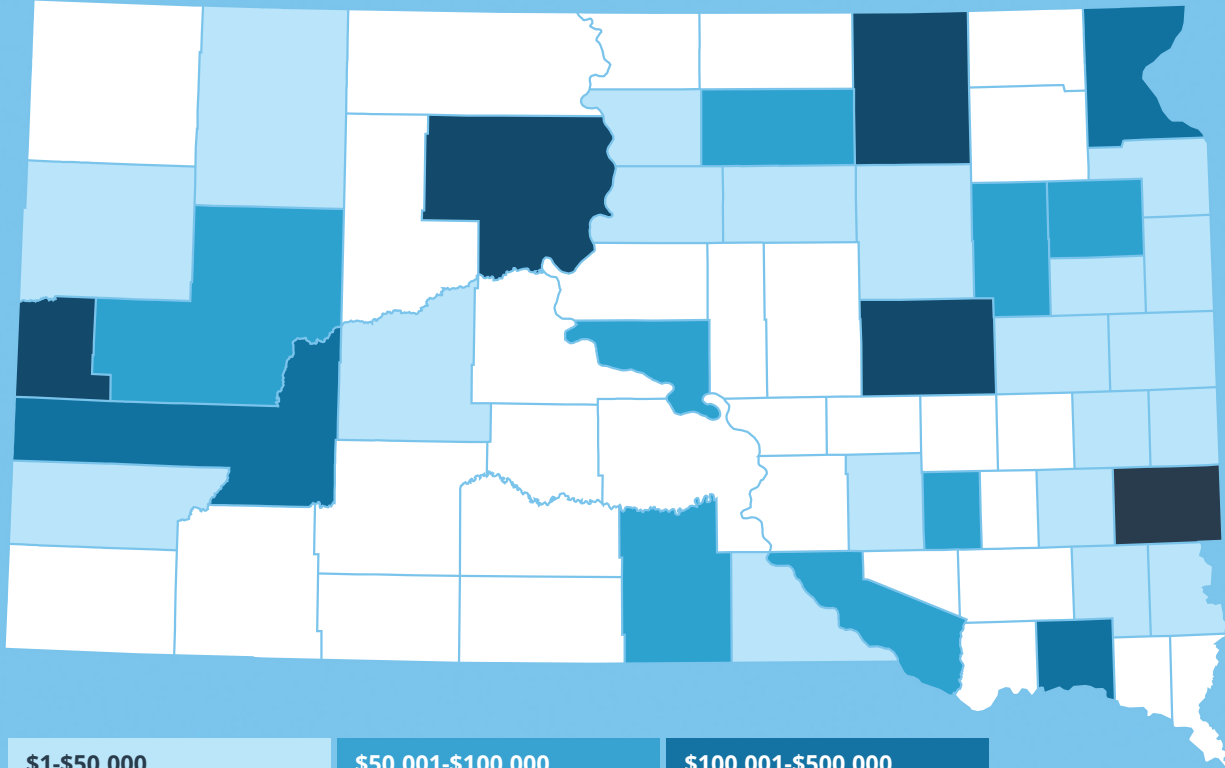
Used to help policymakers track homelessness, the South Dakota point-in-time count, which occurred within a 24 hour period on January 24, 2017, documented 955 individuals that are experiencing homelessness.

# RENTAL DEVELOPMENT STATS - continued

July 1, 2016 - June 30, 2017



## DEVELOPMENT FUNDING BY COUNTY



\$1-\$50,000	\$50,001-\$100,000	\$100,001-\$500,000
\$500,001-\$1,000,000	\$1,000,001-\$5,000,000	\$5,000,001-\$10,000,000



DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
<b>Black Hills Habitat - Home Preservation Projects</b>	Scattered Sites	25	\$60,000	HOF	HO Rehab
<b>Black Hills Works Rehabilitation</b>	Scattered Sites	7	\$91,000	HOF	MF Rehab
<b>Clear Springs Apartments</b>	Spearfish	35	\$1,053,278	HOME/HTC	MF NC
<b>Copper Pass Apartments</b>	Sioux Falls	30	\$1,200,000	HOME/HTC	MF NC
<b>GROW South Dakota Downpayment/Closing Cost Assistance Program</b>	Statewide	39	\$213,400	HOF	HA
<b>Habitat for Humanity Building Homes, Building Neighborhoods</b>	Sioux Falls	5	\$247,600	HOME/HOF	SF NC
<b>HAPI Major Home Rehab</b>	Aberdeen/Huron	15	\$75,000	HOF	HO Rehab
<b>HAPI Minor Home Rehab</b>	Scattered Sites	50	\$125,000	HOF	HO Rehab
<b>Horizon Place Apartments</b>	Sioux Falls	62	\$1,799,816	HOME/HTC/HTF	MF REHAB
<b>Jefferson Village Apartments</b>	Huron	40	\$1,591,500	HOME/HTC	MF NC
<b>SEDF Lot Redevelopment Program-Phase 3</b>	Sioux Falls	5	\$50,000	HOF	SF NC
<b>NESDCAP Single Family Home Improvement Program</b>	Scattered Sites	15	\$213,400	HOF	HO Rehab
<b>Sioux Falls Neighborhood Revitalization</b>	Sioux Falls	9	\$225,000	HOME	SF NC
<b>South 3rd Avenue Lofts</b>	Sioux Falls	82	\$8,650,000	Tax Exempt Bond	MF NC
<b>SWO Elderly Village</b>	Sisseton	32	\$216,336	HTC	MF NC
<b>The Lofts on Main</b>	Aberdeen	14	\$1,600,000	CHDP	MF Rehab
<b>Thokahe Wichothi</b>	Eagle Butte	20	\$1,695,267	HOME/HTF	MF NC / SF NC
<b>Trinity Point Apartments</b>	Sioux Falls	48	\$1,384,743	HOME/HTC/HTF	MF NC
<b>Village on Monroe</b>	Rapid City	5	\$220,000	HOF	SF NC
<b>Yankton Build-H42</b>	Yankton	1	\$60,000	HOME	SF NC
	<b>TOTALS</b>	<b>539</b>	<b>\$20,771,340</b>		

MF NC - Multifamily New Construction; MF REHAB - Multifamily Rehabilitation; SF NC - Single Family New Construction; HO-Rehab - Homeowner Rehab; HA - Homebuyer Assistance;

# RENTAL MANAGEMENT STATS

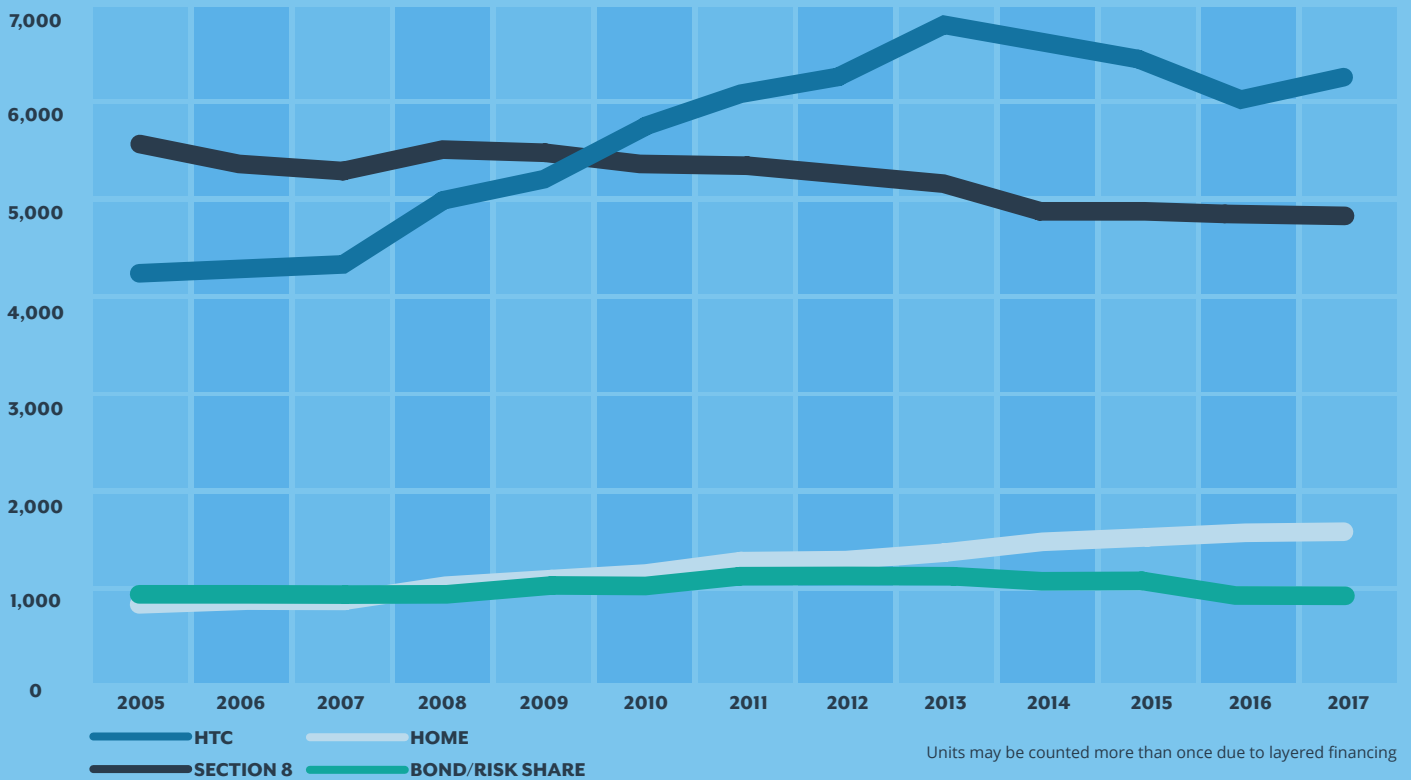
July 1, 2016 - June 30, 2017

## NUMBER OF FAIR HOUSING CALLS

**410**

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

## PORTFOLIO UNITS BY TYPE



## RENTAL MANAGEMENT PORTFOLIO

**390** TOTAL NUMBER OF DEVELOPMENTS IN THE MULTIFAMILY PORTFOLIO

**12,027** TOTAL NUMBER OF UNITS IN THE MULTIFAMILY PORTFOLIO

**1,081** APPROXIMATE NUMBER OF VACANT UNITS IN THE MULTIFAMILY PORTFOLIO

## SECTION 8 STATS

**\$429**

**AVERAGE MONTHLY ASSISTANCE PAYMENT**

**\$274**

**AVERAGE MONTHLY TENANT PAYMENT**

**\$11,409**

**AVERAGE ANNUAL HOUSEHOLD INCOME**



**4,975**

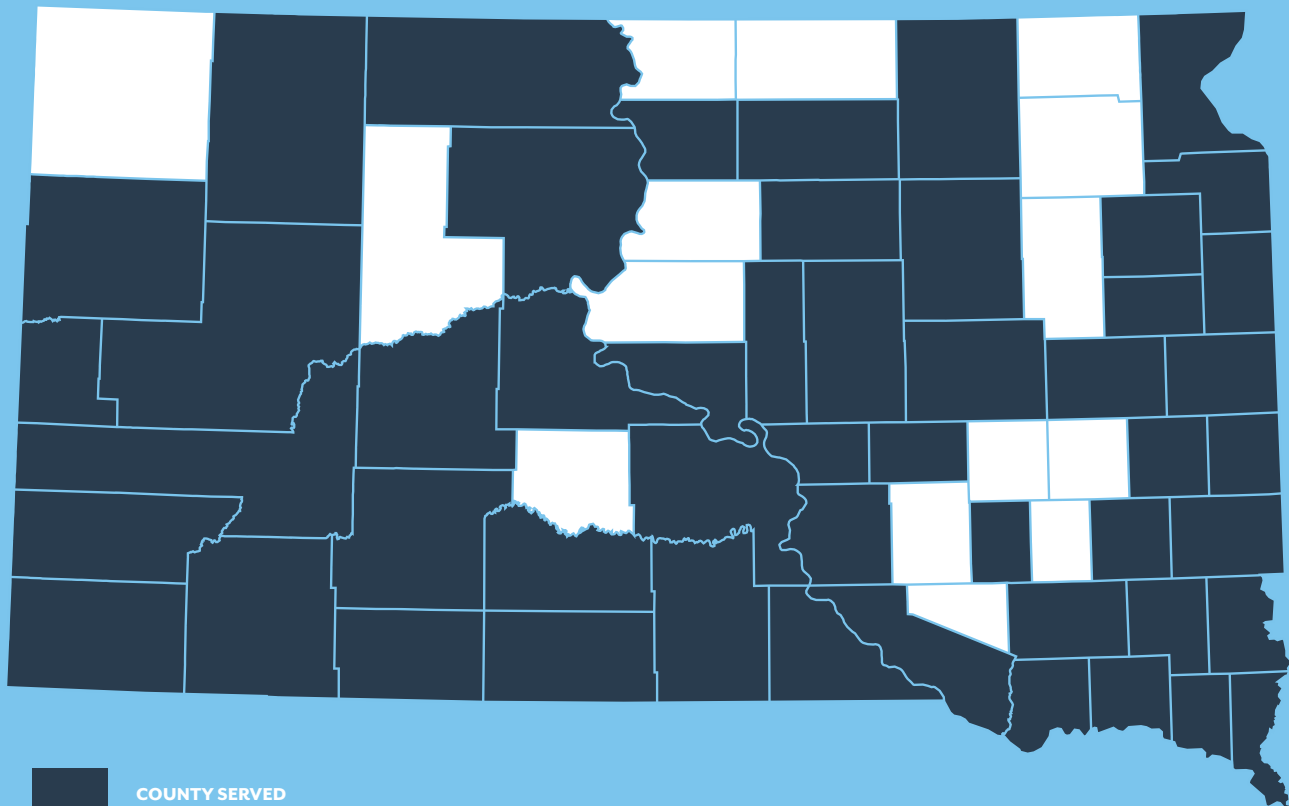
**TOTAL NUMBER OF UNITS ASSISTED**



**\$23,683,322**

**TOTAL ASSISTANCE PAID**

## COUNTIES SERVED BY MULTIFAMILY PORTFOLIO

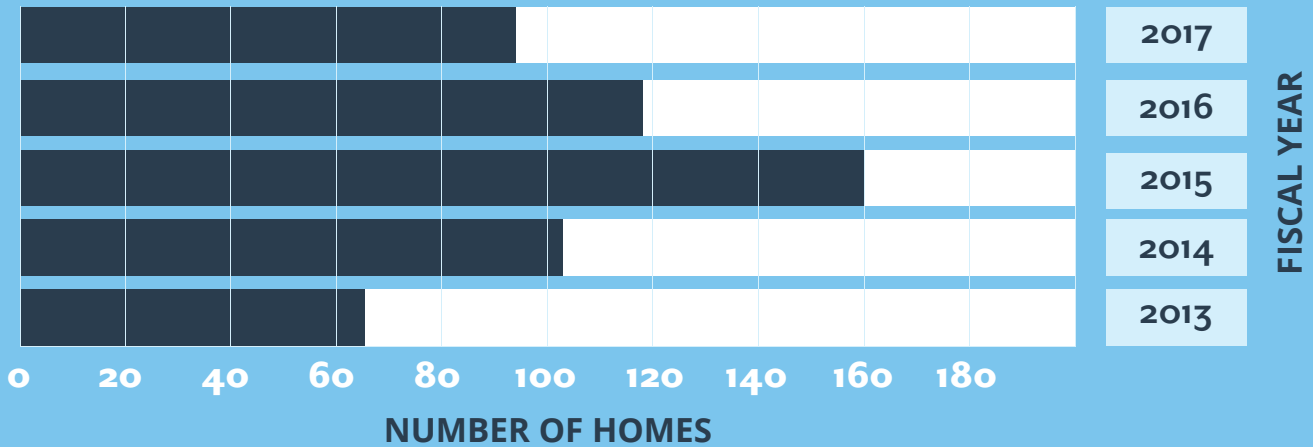


COUNTY SERVED

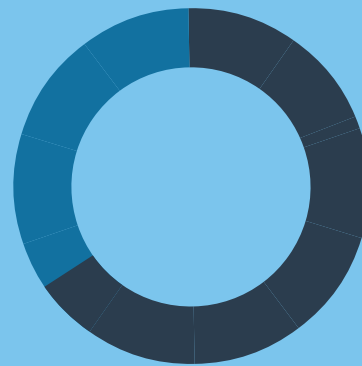
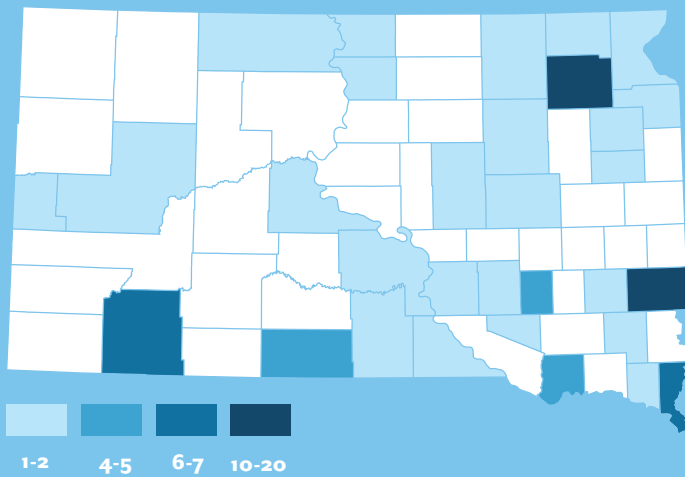
# GOVERNOR'S HOUSE STATS

July 1, 2016 - June 30, 2017

## GOVERNOR'S HOUSES SOLD



## GOVERNOR'S HOUSE SOLD BY COUNTY



**36%**  
SOLD TO  
INDIVIDUALS

**64%**  
SOLD TO  
DEVELOPERS

OF THE <b>36%</b> SOLD TO INDIVIDUALS	<b>21%</b> Lived with relatives	<b>12%</b> Moved from a dilapidated house	<b>55%</b> Moved from rental	<b>12%</b> Other
	<b>74%</b> Used conventional financing	<b>6%</b> Used personal financing	<b>9%</b> Used FHA	<b>11%</b> Used RD

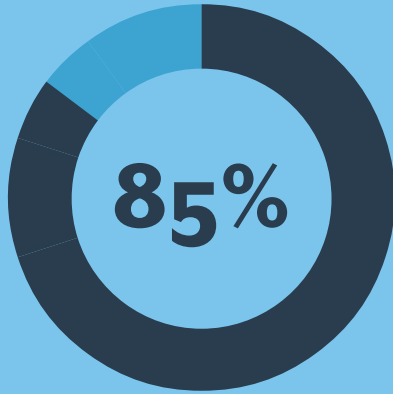


**2.3**  
AVERAGE  
INDIVIDUAL  
HOUSEHOLD SIZE

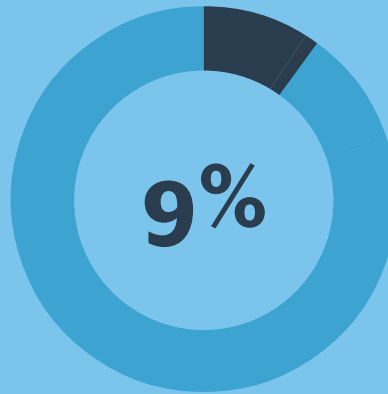


**\$33,250**  
AVERAGE INCOME

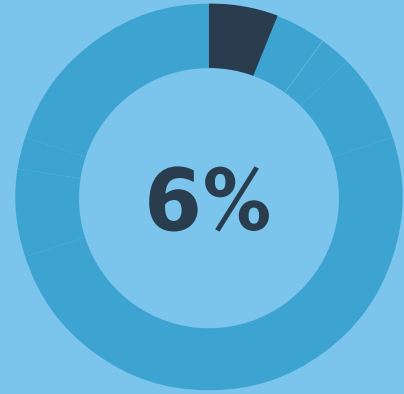
## GOVERNOR'S HOUSE SALES BY STYLE



**3 BEDROOM HOUSE**



**2 BEDROOM HOUSE**



**NARROW LOT HOUSE**



**45%**  
did have garages

**55%**  
did NOT have garages



**57%**  
had basements

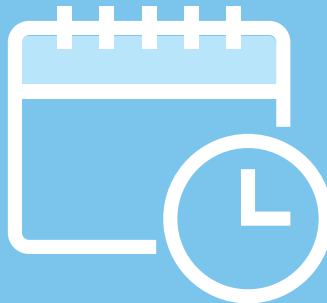
**39%**  
had crawl spaces

**4%**  
were walkouts

## INMATE TRAINING PROGRAM STATISTICS

**165,699**

Total Number of Hours  
Worked by Inmates



**3,168**

Average Number of Hours  
Worked by inmates per week

**21.78**

Average Number of Hours  
Worked Per Inmate Per Week

**146**

Average number of  
inmates working per week

## HOUSING ENHANCEMENT LOAN PROGRAM

**3 COMMUNITIES**

**\$670,329  
COMMITTED**

**4 LOANS**

# FISCAL YEAR 2017 ACHIEVEMENTS

CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
<b>Aberdeen</b>	123	16,230,848	152	1	304	1,409,534	8	39,600	HOF
							3	40,829	CHIP
							166	50,000	HOME/SDAP
							14	1,600,000	CHDP
							1	10,348	HOME/GHP
								34,068	ESG
<b>Agency Village</b>			2						
<b>Alcester</b>	2	74,544	1						
<b>Alexandria</b>	1	112,082							
<b>Allen</b>			3						
<b>Altamont</b>							1	789	PAINT-SD
<b>Arlington</b>	3	315,490	1						
<b>Astoria</b>					34	115,997			
<b>Aurora</b>	11	1,688,936	3				1	9,595	HOME/HR
<b>Avon</b>				1	12	30,095			
<b>Badger</b>	1	81,818							
<b>Baltic</b>	9	1,216,483							
<b>Batesland</b>			1						
<b>Belle Fourche</b>	18	2,512,899	7		88	353,449	2	19,457	HOME/HR
<b>Beresford</b>	7	761,363	2		21	41,286			
<b>Big Stone City</b>	3	363,177	3						
<b>Bison</b>	1	109,408			16	43,131			
<b>Black Hawk</b>	7	1,117,423	9				1	674	PAINT-SD
<b>Blunt</b>	1	83,804	1						
<b>Bowdle</b>	1	66,838	1				1	25,450	CHIP
<b>Box Elder</b>	19	3,212,945	34	8			1	10,000	HOME/HR
<b>Brandon</b>	30	5,073,680	21		16	113,434	1	15,485	CHIP



CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
<b>Bridgewater</b>							1	547	PAINT-SD
<b>Bristol</b>	2	94,342	2						
<b>Britton</b>	5	527,159	5	1					
<b>Brookings</b>	59	9,186,788	36		206	690,861	36	18,000	HOME/SDAP
<b>Bruce</b>	1	64,000							
<b>Bryant</b>	1	80,514					1	14,895	HOME/HR
<b>Burbank</b>	2	207,322							
<b>Burke</b>					20	45,219	2	31,500	CHIP
<b>Canistota</b>	6	555,179					1	10,949	HOME/HR
<b>Canton</b>	23	2,920,514	3						
<b>Carter</b>				1					
<b>Castlewood</b>	6	741,577		1			1	15,772	HOME/HR
<b>Cavour</b>				1					
<b>Centerville</b>	7	576,908	1	1	12	28,961	2	22,185	HOME/HR
<b>Chamberlain</b>	5	525,428	3	1	68	357,056			
<b>Chancellor</b>	4	429,779		1					
<b>Cherry Creek</b>			2						
<b>Claremont</b>	1	48,843	2						
<b>Clark</b>	5	440,268	2				2	45,000	CHIP
							1	5,228	HOME/HR
<b>Clear Lake</b>	4	365,488					2	21,947	HOME/HR
<b>Colman</b>	4	506,864	1						
<b>Colton</b>	2	200,876							
<b>Columbia</b>	1	64,460	1						
<b>Conde</b>	1	60,101							
<b>Corsica</b>				1					
<b>Crooks</b>	2	320,356	2						
<b>Custer</b>	6	712,492	8		28	116,723	1	12,500	CHIP
								17,656	ESG
							1	3,750	HNS
<b>Dante</b>			1						
<b>De Smet</b>	5	494,782	1						

CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
Deadwood	2	257,070	3				2	20,000	HOME/HR
							1	708	PAINT-SD
Dell Rapids	18	2,493,952	5						
Dimock	1	134,027							
Doland			1	1			1	386	PAINT-SD
Dupree			4						
Eagle Butte			44				20	1,695,267	HOME/HTF
Eden	1	195,372	3	1					
Edgemont	2	151,852	1		24	57,013			
Elk Point	3	417,653	2		20	93,948			
Elkton	3	294,100	1						
Ellsworth AFB			10						
Emery	1	35,752	1						
Enemy Swim				20					
Estelline	6	485,525							
Ethan	2	154,148							
Eureka	1	102,513	1						
Fairfax			1						
Fairview	1	116,000							
Faith	3	390,441			18	39,950			
Faulkton	1	42,925	1		22	41,889	1	625	PAINT-SD
Flandreau	3	337,286	8		16	62,777		15,453	ESG
Florence			1	1					
Fort Pierre	8	1,174,099	2	2	10	30,485			
Frankfort			1						
Frederick	1	53,030							
Freeman	4	268,582	3		24	25,111			
Garretson	6	742,368		1					
Gayville	1	104,535							
Gettysburg	2	167,522	2						
Glenham				1					
Gregory	6	395,917	3	1	36	74,371	1	4,906	CHIP
							1	6,250	HNS

CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
Groton	4	422,853	5						
Harrisburg	50	8,575,090	12						
Harrison	1	80,808							
Hartford	20	3,126,542	8				1	7,600	HOME/GHP
Hayti	3	254,030							
Hazel	1	110,025							
Henry	1	108,575		1					
Hermosa	2	244,270	3						
Herreid	1	39,485	2	1					
Hetland							1	14,794	HOME/HR
Highmore	1	69,840	1		12	32,318			
Hill City	1	256,080	2		24	91,528			
Hitchcock			1	1					
Hot Springs	4	408,568	46		111	460,252			
Hoven	3	261,325	3				1	570	PAINT-SD
Howard	2	149,453	1						
Hudson			1						
Humboldt	6	723,800	2						
Hurley	1	119,000	1						
Huron	29	2,886,979	97		193	763,612	7	35,400	HOF
							40	1,591,500	HOME/HTC
							50	25,000	HOME/SDAP
								18,972	ESG
Interior			1						
Ipswich	3	338,493	5		6	15,998	1	35,000	CHIP
Irene	2	138,815	1						
Iroquois	2	251,583					1	10,931	HOME/HR
Jefferson	1	144,332	1						
Kadoka	1	70,695			30	111,857			
Kenel				2					
Kennebec	1	36,868							
Keystone			1						
Kyle			24	1					
La Bolt	1	95,454	1						

CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
Lake Andes							21,012		ESG
Lake Norden	2	140,002	1						
Lake Preston	3	221,479							
Langford			1						
Lantry			1						
Lead	12	1,410,171	8		44	203,362	6	54,553	HOME/HR
							1	1,517	PAINT-SD
Lebanon			2						
Lemmon	1	121,212			25	142,714		6,426	ESG
							1	692	PAINT-SD
Lennox	15	1,984,171	5		16	123,519			
Leola			3						
Lesterville	1	87,878							
Letcher			1						
Lower Brule			1						
Madison	23	2,723,320	10		68	319,972	1	14,860	HOME/HR
							30	15,000	HOME/SDAP
								13,566	ESG
Marion	7	591,017	2				1	8,154	HOME/HR
Martin	4	268,068	6						
McCook Lake	1	196,650							
McIntosh			2						
McLaughlin			2		8	22,112			
Meckling			3						
Mellette	1	106,940							
Menno	2	150,650	1						
Midland	1	71,979							
Milbank	18	1,658,797	3	1	108	483,634	1	15,601	HOME/HR
Miller	3	322,891	1	1	26	28,625			
Mission			4	1					
Mitchell	42	5,148,505	13	3	287	1,521,502	35	10,000	HOME/SDAP
								65,382	ESG

CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
<b>Mobridge</b>	3	277,768	4		68	366,311	1	30,786	CHIP
							16	8,000	HOME/SDAP
								5,498	ESG
<b>Montrose</b>	4	395,921							
<b>Mound City</b>	1	82,262							
<b>Mount Vernon</b>	3	237,915		2					
<b>Murdo</b>	1	75,064							
<b>Nemo</b>			13						
<b>New Effington</b>			1						
<b>New Underwood</b>	3	386,050	1						
<b>Newell</b>	4	435,612	1		34	197,413	1	352	PAINT-SD
<b>North Sioux City</b>				6					
<b>Northville</b>	1	84,587							
<b>Oacoma</b>			2	1					
<b>Oglala</b>			11						
<b>Parker</b>	11	1,259,909	2				1	13,886	HOME/HR
<b>Parkston</b>	3	235,601	3		16	61,174			
<b>Peever</b>			3	1					
<b>Philip</b>	1	71,979			26	130,031	1	656	PAINT-SD
<b>Piedmont</b>	3	386,931	1						
<b>Pierpont</b>			3						
<b>Pierre</b>	58	8,880,331	63		136	474,665	3	25,956	CHIP
								34,966	ESG
								90,771	CoC
<b>Pine Ridge</b>			46						
<b>Plankinton</b>	1	37,737		1					
<b>Platte</b>	3	419,813					1	30,000	CHIP
<b>Porcupine</b>			37						
<b>Presho</b>	1	107,969			8	23,616			

CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
Rapid City	150	21,599,649	365		888	5,826,862	5	220,000	HOF
							3	29,730	HOME/HR
							40	10,000	HOME/SDAP
								80,315	ESG
							2	959	PAINT-SD
		177,330	CoC						
Ravinia			1						
Redfield			7		55	232,797			
Renner	3	476,730							
Reville			1						
Roscoe	3	247,738							
Rosebud				1					
Roslyn			1						
Saint Francis			1	1					
Salem	5	517,831		1			1	3,750	HNS
Scotland	2	255,753		3					
Selby	1	56,257	1	1					
Shadehill			2						
Sherman	1	72,168							
Sioux Falls	993	147,914,143	769	11	873	4,702,824	30	1,200,000	HOME/HTC
							5	247,600	HOME/HOF
							62	1,799,816	HOME/HTC/HTF
							5	50,000	HOF
							9	225,000	HOME
							48	1,384,743	HOME/HTC/HTF
							82	8,650,000	BOND
							6	94,198	CHIP
								57,324	ESG
	858,243	CoC							
Sisseton	1	99,250	33	1	16	29,724	32	216,336	HTC
							1	6,936	HOME/GHP
Solider Creek				1					
South Shore	2	95,958							

	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
CITY	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
<b>Spearfish</b>	11	2,091,277	35	1	46	232,335	35	1,053,278	HOME/HTC
								14,586	ESG
							1	465	PAINT-SD
<b>Springfield</b>	2	157,457	54		12	34,130			
<b>St. Lawrence</b>	2	154,670							
<b>Stickney</b>	1	57,931							
<b>Stockholm</b>			2						
<b>Sturgis</b>	14	2,126,358	12		75	174,851	5	41,667	HOME/HR
								17,136	ESG
							1	340	PAINT-SD
<b>Summerset</b>	2	465,207	5						
<b>Tabor</b>	2	380,109	1				1	1,733	PAINT-SD
<b>Tea</b>	25	4,521,191	16				1	25,000	CHIP
<b>Toronto</b>	3	263,603	1						
<b>Trent</b>	1	82,262					1	7,623	HOME/HR
<b>Tripp</b>	3	191,943			8	27,968			
<b>Tulare</b>			2						
<b>Tyndall</b>	2	121,417	1	1	32	74,142			
<b>Union Center</b>	1	161,616							
<b>Vale</b>	1	53,470					1	10,000	HOME/HR
<b>Valley Springs</b>	2	371,010	3						
<b>Veblen</b>	1	34,946							
<b>Vermillion</b>	22	2,858,939	7		118	479,644			
<b>Viborg</b>	3	332,727	2		12		1	349	PAINT-SD
<b>Vivian</b>				1					
<b>Volga</b>	7	1,020,518	1						
<b>Wagner</b>	2	148,544	6		12	31,436			
<b>Wall</b>			3						
<b>Wanblee</b>			8						
<b>Ward</b>			1						
<b>Warner</b>	3	470,562	3						
<b>Wasta</b>	1	73,052					1	554	PAINT-SD

CITY	HOMEOWNERSHIP		HOMEBUYER EDUCATION	GOVERNOR'S HOUSE	HOUSING ASSISTANCE PAYMENT		DEVELOPMENT		
	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM NAME
Watertown	86	11,847,020	28		155	647,062	2	22,541	CHIP
							1	8,414	HOME/HR
								20,196	ESG
Waubay			4						
Waverly	1	68,688							
Webster	6	639,683	3						
Wentworth	2	325,796							
Wessington Springs	1	131,717	1						
White	1	115,151							
White Lake				1			1	639	PAINT-SD
White River					8	53,187			
Whitewood	4	495,320	4						
Willow Lake	2	198,056							
Wilmot	1	77,123					1	736	PAINT-SD
Winner	9	805,213	1		48	238,409	4	48,908	CHIP
							1	3,750	HNS
Wolsey	3	323,613							
Wood			2						
Woonsocket	1	121,250							
Worthing	13	1,723,561	1						
Wounded Knee			11						
Yankton	28	3,451,028	102	1	376	1,552,446	1	60,000	HOME
							35	14,000	HOME/SDAP
								65,739	ESG
								137,751	CoC
Scattered Sites			80				25	60,000	HOF
							7	91,000	HOF
							39	213,400	HOF
							50	125,000	HOF
							15	213,400	HOF
<b>TOTAL</b>	<b>2,273</b>	<b>\$315,950,094</b>	<b>2,470</b>	<b>94</b>	<b>4,975</b>	<b>\$23,683,322</b>	<b>1,041</b>	<b>\$23,597,705</b>	

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





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DEVELOPMENT AUTHORITY



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