



LifeScape



Midway Development



Hot Springs Development



Wiyaka Sakpe Sixplex

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY

2020
ANNUAL REPORT



EXECUTIVE DIRECTOR'S REPORT

South Dakota Housing started the year with low interest rates providing great financing opportunities and ended the year with a completely different work environment as a result of the COVID-19 pandemic. Despite the challenges of the pandemic, we had an outstanding year with near record production in our housing programs.

Low, lowest level, all-time low, yet another record low. These are all adjectives used in the past year to describe interest rates. SDHDA took advantage of these low rates and sold \$198 million in bonds during the 2020 fiscal year at what were historically low rates.

For homeownership, low interest rates made homebuying for our first-time and repeat buyers more affordable. In FY2020, SDHDA purchased 2,731 loans for South Dakotans to have a place to call home. While not a record year, SDHDA was pleased that the demand was that high after COVID-19 changed the way Realtors® conducted house showings and lenders closed loans.

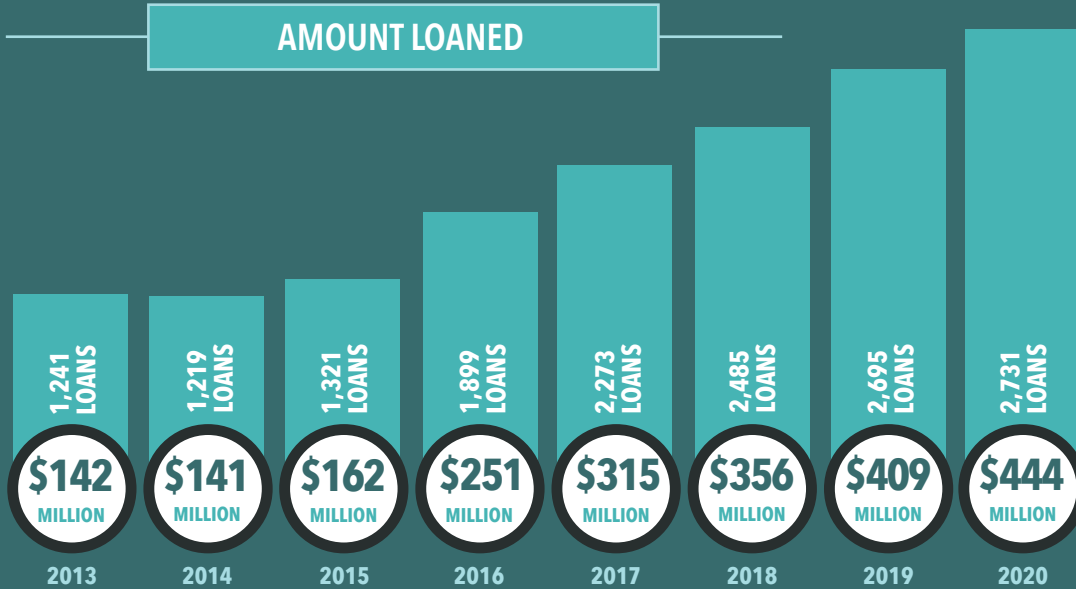
In terms of multifamily financing, tax credits, HOME funds, Housing Trust Funds and Housing Opportunity Funds awarded by SDHDA continued to be applied for in greater numbers than funds were available. SDHDA allocated more than \$20 million, funding 448 units to be built or rehabbed. The demand for affordable housing continues to be strong in South Dakota and across the nation.

During March, physical inspections of rental properties used to determine whether properties meet federal housing standards were paused due to COVID-19. This resulted in SDHDA doing 32 percent fewer inspections and 20 percent fewer compliance reviews. Staff worked on doing a remote review process in reviewing electronic files and finding a way to do the inspection process in a manner that was safe to staff and tenants.

The pandemic may have disrupted the way we did business and made us do business differently, but it didn't diminish the success we had. We look forward to using the things we have learned and the challenges we will face in the future.

HOMEOWNERSHIP

AMOUNT LOANED



HOMEBUYER STATISTICS

31

Average Age of Homebuyer

\$53,719

Average Income Earned in a Year



2

Average Size of Household

\$147,859

Average Loan Amount

35

Average Age of Homebuyer

\$84,039

Average Income Earned in a Year



3

Average Size of Household

\$176,649

Average Loan Amount

FIRST-TIME HOMEBUYER LOANS

When homebuyers are buying a home for the first time, they need not look further than the First-time Homebuyer Program, which provides low interest fixed rate mortgage loans and cash assistance.

2,238

TOTAL NUMBER OF LOANS

\$352,201,410

TOTAL AMOUNT LOANED

SDHDA TAX CREDIT OPTION

With the SDHDA Tax Credit option (Mortgage Credit Certificate), a percentage of the homebuyer's mortgage interest can be used as a dollar-for-dollar reduction in their tax bill.

717

TOTAL NUMBER OF LOANS

\$114,934,764

TOTAL AMOUNT LOANED

FIXED RATE PLUS LOAN OPTION

For first-time and repeat homebuyers that need help with downpayment or closing cost assistance, the Fixed Rate Plus loan option allows for funds of three percent of the first mortgage loan as a second mortgage at zero percent interest rate, due-on-sale or satisfaction.

1,926

TOTAL NUMBER OF LOANS

\$9,667,170

TOTAL AMOUNT LOANED

REPEAT HOMEBUYER LOANS

For homebuyers that want the same great benefits from the first time around, the Repeat Homebuyer Loan Program provides downpayment assistance, closing-cost assistance and competitive interest rates for those purchasing homes beyond their first time.

493

TOTAL NUMBER OF LOANS

\$92,521,964

TOTAL AMOUNT LOANED

HOME IMPROVEMENT LOANS

For homeowners who want to make improvements to their home, the Community Home Improvement Program (CHIP) provides low interest loans for eligible borrowers to improve or repair their homes.

45

TOTAL NUMBER OF LOANS

\$1,026,264

TOTAL AMOUNT LOANED

HOUSING COUNSELING

Through HUD-approved agencies, counselors can help homeowners refinance, repair credit and tackle defaults or foreclosures through private, one-on-one sessions.

1,432

TOTAL NUMBER OF CLIENTS

\$213,520

TOTAL AMOUNT FUNDED

HOMEBUYER EDUCATION

Through South Dakota Housing, Homebuyer Education Resource Organization (HERO) agencies provide free, useful education to future homeowners so they can buy confidently.

2,753

TOTAL NUMBER OF CLIENTS

\$358,250

TOTAL AMOUNT FUNDED

RENTAL EDUCATION

Not every person is ready to be a homeowner and until they are, South Dakota Housing, through HERO agencies, provides education and skills training on how to be a good renter.

824

TOTAL NUMBER OF CLIENTS

\$43,320

TOTAL AMOUNT FUNDED



DEVELOPMENT PROJECTS FUNDED

DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
Arbor Ridge Senior Apartments II	Sioux Falls	61	\$1,325,000	HTC/HOME	MF NC
Black Hills Works Rehab - Sitka	Rapid City	9	\$600,000	HOF/HTF	MF Rehab
Creekside Apartments	LaPlant	6	\$864,814	HTF	MF NC
Discovery Village Apartments	Rapid City	36	\$639,778	HTC	MF NC
Four Bands Community Fund Homebuyers	Eagle Butte	5	\$256,086	HOME	SF NC
GrowSD Down Payment/Closing Cost Assistance	Scattered sites	15	\$120,000	HOF	HA
Habitat for Humanity - #30 & #31	Watertown	2	\$200,000	HOF	SF NC
Habitat for Humanity - Building Homes, Building Neighborhoods	Sioux Falls	2	\$147,000	HOF	SF NC
Habitat for Humanity - Building Hope	Sioux Falls	2	\$130,000	HOME	SF NC
Habitat for Humanity - Home Build	Aberdeen	1	\$82,777	HOF	SF NC
Habitat for Humanity - Hot Springs Development	Hot Springs	1	\$82,447	HOME	SF NC
Habitat for Humanity - Midway Development	Rapid City	3	\$209,295	HOME	SF NC
Habitat for Humanity - Yankton Build H-44	Yankton	1	\$70,788	HOF	SF NC
HAPI Homebuyer Assistance	Scattered sites	15	\$62,000	HOF	HA
Herreid Area Housing Development 4-Plex	Herreid	4	\$250,000	HOF	MF Acq/Rehab
Herreid Area Housing Development Twin Home	Herreid	2	\$249,840	HOF	MF NC
ICAP Owner-Occupied Housing Rehab	Scattered sites	8	\$86,000	HOF	HO Rehab
ICAP-ESG Grant Match Rural & Urban	Scattered sites	9	\$78,464	HOF	HP
Irving Center Apartments	Sioux Falls	35	\$881,297	HTC/HOME	MF NC
Lacey Village Townhomes	Sioux Falls	46	\$1,593,675	HTC/HOME	MF NC

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; NSP - Neighborhood Stabilization Program



Arbor Ridge Apartments

DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
LifeScape Continuum Home	Sioux Falls	8	\$902,000	HOF/HTF	MF NC
Madison Park Townhomes II - Additional	Vermillion		\$525,000	HTC/HOME	MF NC
Maple Valley Apartments	Frederick	5	\$180,000	HOF	MF NC
NESDCAP Home Improvement Program	Scattered sites	6	\$75,000	HOF	HO Rehab
Nevaeh House	Sioux Falls	3	\$100,000	HOF	MF Acq/Rehab
NLS Down Payment/Closing Cost Assistance Program	Scattered sites	11	\$85,500	HOF	HA
NWDHR HO Rehab Program	Scattered sites	4	\$40,500	HOF	HO Rehab
Pathways Homeless Prevention	Scattered sites	14	\$23,500	HOF	HP
ROCS Homelessness Prevention/Rapid Re-Housing	Scattered sites	18	\$30,000	HOF	HP
Roseland Heights Apartments	Sioux Falls	36	\$328,400	HOME/HTF	MF NC
Rosewood Apartments	Milbank		\$225,000	HOF	Land Acq.
SEDF Workforce Housing Program	Sioux Falls	8	\$120,000	HOF	SF NC
SEDF Workforce Housing Program	Sioux Falls	5	\$75,000	HOF	SF Rehab
SHELTER - Kimball, Parkston, Mitchell	Kimball/ Parkston/Mitchell	3	\$256,000	HOF	SF NC
SHELTER - White Lake and Platte	White Lake/Platte	2	\$195,000	HOF	SF NC
Sunnycrest Village	Sioux Falls	60	\$8,500,000	MF Bond	MF NC
Sunshine Mobile Home Park - Additional	Rapid City		\$360,000	HOF/NSP	MF NC
Tulare Duplex	Tulare	2	\$228,341	HOF	MF NC
Wiyaka Sakpe - Additional	Eagle Butte		\$213,345	HTC	MF NC
TOTALS		448	\$20,391,847		

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; NSP - Neighborhood Stabilization Program

DEVELOPMENT PROGRAMS

HOME PROGRAM

The HOME program works to expand the supply of decent, safe, and affordable housing by providing funds to developers and/or owners for the acquisition, new construction, and rehabilitation of affordable housing targeted to 80 percent of the area median income and below.

9

TOTAL NUMBER OF PROJECTS

\$3,287,828

DOLLARS APPROVED

HOUSING TAX CREDITS

The Housing Tax Credit program creates an incentive for developers to provide new construction and rehabilitation of rental housing for low-income households by raising equity capital for projects by syndicating (selling) the Tax Credits to investors who are willing to invest in the project. Funding is targeted to 60 percent of the area median income and below.

6

TOTAL NUMBER
OF PROJECTS

\$2,738,095

DOLLARS APPROVED

\$18,168,899

TOTAL EQUITY RAISED

HOUSING OPPORTUNITY FUND

The Housing Opportunity Fund provides financing for new construction and rehabilitation of rental or homeownership housing. It may also be used for homelessness prevention activities, homebuyer assistance and housing preservation. Funding is targeted to 115 percent of the area median income and below.

26

TOTAL NUMBER OF PROJECTS

\$3,390,710

DOLLARS APPROVED

HOUSING TRUST FUND

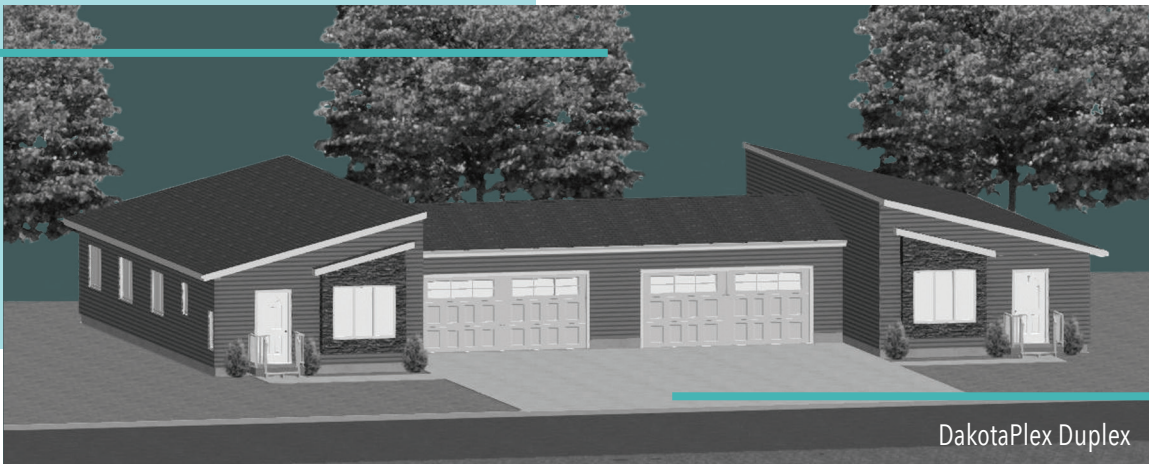
The Housing Trust Fund provides financing to expand the supply of decent, safe and affordable housing for extremely low income South Dakotans targeted to 30 percent of the area median income and below.

4

TOTAL NUMBER OF PROJECTS

\$2,275,214

TOTAL AMOUNT FUNDED



DAKOTAPLEX

Applying the benefits of the Governor's House Program to rental housing, the DakotaPlex can be configured as a duplex, triplex or quadruplex using a combination of one, two, or three bedroom units. Communities of 5,000 or less qualify for purchase.

2

NUMBER OF
COMMUNITIES

5

TOTAL NUMBER
OF UNITS

\$302,500

TOTAL SALES

COMMUNITY PROGRAMS

EMERGENCY SOLUTIONS GRANTS

The Emergency Solutions Grants program offers those who meet certain criteria the opportunity to access funds for emergency shelter and homelessness prevention, including short- and medium-term rental assistance and rapid rehousing.

\$529,722

TOTAL DOLLARS

ESG-CV FUNDS

A supplemental allocation of ESG funds were authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act to prevent, prepare for, and respond to the coronavirus pandemic among individuals and families who are homeless or receiving homeless assistance. The funds will also support additional homeless assistance and homelessness prevention activities to mitigate the impacts of COVID-19.

\$1,789,130

TOTAL DOLLARS

SECURITY DEPOSIT ASSISTANCE

The Security Deposit Assistance program provides funding to assist low income households in securing permanent rental housing.

385

TOTAL NUMBER OF CLIENTS

\$163,091

TOTAL DOLLARS

HOUSING NEED STUDY

The Housing Needs Study program is a cost-sharing incentive program that helps rural communities conduct a housing needs study to aide decision makers in developing a meaningful sense of the housing market in their community as well as an understanding of key housing issues. Communities that have populations of 10,000 or less are eligible to participate.

11

NUMBER OF COMMUNITIES

\$25,000

TOTAL DOLLARS

CONTINUUM OF CARE

Through a partnership of service providers, organizations and individuals, the SD Housing for the Homeless Consortium oversees South Dakota's statewide Continuum of Care (CoC). The CoC provides services and tools to support people who are homeless or at risk of becoming homeless.

\$1,402,574

TOTAL DOLLARS

SUSTAINABLE HOUSING INCENTIVE

The Sustainable Housing Incentive program provides financial resources for service providers and participating landlords to cover direct expenses related to finding and maintaining permanent housing for the "hard-to-house".

\$140,365

TOTAL DOLLARS

HOMEOWNER REHABILITATION

HOME Homeowner Rehabilitation funds provide qualifying homeowners a zero percent interest rate loans for the primary purpose of rehabilitating the homeowner's residence.

49

TOTAL NUMBER OF CLIENTS

\$539,213

TOTAL AMOUNT FUNDED

HOUSING ENHANCEMENT LOAN

The Housing Enhancement Loan program provides an incentive for builders of the South Dakota Home Builders Association to build speculative homes.

5

TOTAL NUMBER OF LOANS

\$1,040,376

TOTAL AMOUNT LOANED

ASSET MANAGEMENT

The Section 8 and 811 PRA programs assist very low income individuals and families to afford decent and safe housing. The housing assistance is paid directly to the landlord on behalf of the participating family.

SECTION 8 & 811 PRA STATS

\$23,326,229

Total Assistance Paid

4,422

Total Number of Units

\$274

Average Monthly Tenant Payment

\$430

Average Monthly Assistance Payment

\$11,572

Average Annual Household Income

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.

ASSET MANAGEMENT STATS

139

Physical Inspections

257

Compliance Reviews

MULTIFAMILY PORTFOLIO

355

TOTAL NUMBER OF DEVELOPMENTS

10,961

TOTAL NUMBER OF UNITS

1,133

TOTAL NUMBER OF VACANT UNITS

FAIR HOUSING

The statewide Fair Housing ombudsman is a resource for renters and landlords to utilize to understand their rights and responsibilities. The ombudsman will informally answer questions and act as a mediator to help find an answer that both parties can accept.

599

NUMBER OF CALLS

MEET THE BOARD



◀ **DAVID PUMMEL**
CHAIR



BRENT DYKSTRA ▶
VICE CHAIR



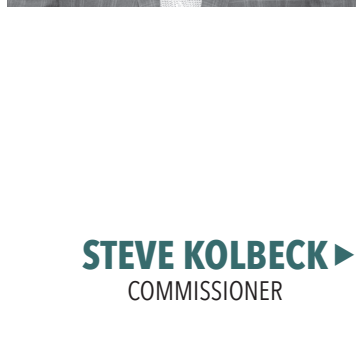
BILL HANSEN ▶
TREASURER



◀ **SCOTT ERICKSON**
COMMISSIONER



◀ **RICK HOHN**
COMMISSIONER



STEVE KOLBECK ▶
COMMISSIONER



◀ **MARK PUETZ**
COMMISSIONER



MEET THE STAFF



◀ **MARK LAUSENG**
EXECUTIVE DIRECTOR

EXECUTIVE



JONI LINGLE ▶
ADMINISTRATIVE ASSISTANT



◀ **AMANDA WEISGRAM**
DIRECTOR

MARKETING &
RESEARCH



SHEILA OLSON ▶
MARKETING/EXECUTIVE
ASSISTANT

The Authority

South Dakota Housing Development Authority (SDHDA) was created by the South Dakota Legislature in 1973 with a stated mission to provide decent, safe, and affordable housing to low and moderate income South Dakotans. SDHDA is a self-supporting, nonprofit entity. SDHDA utilizes housing bonds, tax credits, and other federal and state resources to fund housing programs which provide mortgage and downpayment assistance, housing construction and rehabilitation, homelessness prevention, and rental assistance.



◀ **BRENT ADNEY**
DIRECTOR

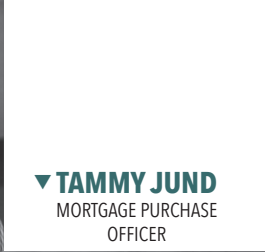
HOMEOWNERSHIP

There's nothing like that feeling of calling something your own. SDHDA's Homeownership Department focuses on giving that feeling to as many South Dakotans as possible. SDHDA's homeownership programs offer benefits for first-time buyers and those buying again. From homebuyer education to downpayment and closing cost assistance, SDHDA offers many ways to become a homeowner in South Dakota.

BEN MERRILL ▶
MORTGAGE PURCHASE OFFICER



▼ **TAMMY JUND**
MORTGAGE PURCHASE OFFICER



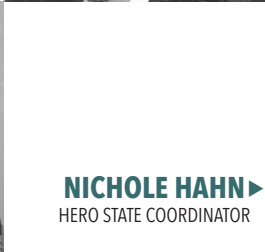
◀ **SHANNA BRECH**
MORTGAGE PURCHASE OFFICER



JULIE KUETER ▶
ASSISTANT MORTGAGE PURCHASE OFFICER



NICHOLE HAHN ▶
HERO STATE COORDINATOR



GLORIA ALBERTUS ▶
MORTGAGE SERVICE OFFICER



JULIE SAMUELSON ▶
MORTGAGE SERVICE OFFICER



SHANDI WALSWORTH ▶
ASSISTANT MORTGAGE SERVICE OFFICER



MEET THE STAFF



◀ **TODD HIGHT**
DIRECTOR

FINANCE & ADMINISTRATION



JOANNE HECKENLAIBLE ▶
SENIOR ACCOUNTANT



▼ **LAURA ROLF**
ACCOUNTANT



◀ **CRISTI SWENSON**
ACCOUNTANT



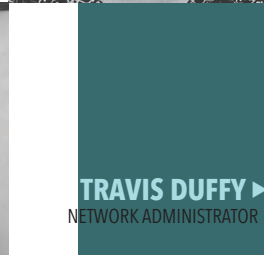
DOROTHY FISCHER ▶
ACCOUNTING ASSISTANT



ROBIN AUCH ▶
ACCOUNTANT



DOUG MAHOWALD ▶
NETWORK ADMINISTRATOR



TRAVIS DUFFY ▶
NETWORK ADMINISTRATOR



PAUL SCHOENFELDER ▶
CUSTODIAN/MAINTENANCE



SDHDA utilizes a combination of housing bonds and mortgage backed securities to fund housing programs that provide mortgage and downpayment assistance. SDHDA also administers federal and state resources to fund housing programs which provide housing construction and rehabilitation, homelessness prevention, and rental assistance. SDHDA's Finance Department focuses on accountability with these program funds and overseeing accounting and financial reporting procedures.

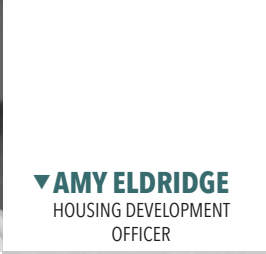


◀ **LORRAINE POLAK**
DIRECTOR

**RENTAL HOUSING
DEVELOPMENT**



SCOTT ROUNDS ▶
HOUSING DEVELOPMENT
OFFICER



▼ **AMY ELDRIDGE**
HOUSING DEVELOPMENT
OFFICER



◀ **CHAS OLSON**
HOUSING DEVELOPMENT
OFFICER



LINDSAY UECKER ▶
LOAN DOCUMENTATION
SPECIALIST



ANDY FUHRMAN ▶
CONSTRUCTION
MANAGEMENT OFFICER



DENISE ALBERTSON ▶
ESG AND HMIS ADMINISTRATOR



DAVIS SCHOFIELD ▶
CONTINUUM OF CARE
ADMINISTRATOR



TRAVIS DAMMANN ▶
BUSINESS ANALYST



SDHDA provides a vital need by producing new and rehabilitated housing that can serve a variety of communities. SDHDA's Rental Housing Development Department focuses on financing affordable housing deals, assisting developers and communities in the quest of developing more affordable housing options and providing financial assistance to serve households who are homeless or at risk of becoming homeless.

MEET THE STAFF



◀ **TASHA JONES**
DIRECTOR

RENTAL HOUSING MANAGEMENT

SDHDA is committed to providing affordable rental housing and preserving the affordable rental housing stock by supporting property improvements and extending rental assistance and affordability contracts. Working closely with federal agencies, SDHDA's Rental Housing Management Department administers programs that keep housing safe and affordable for low-income families, seniors, individuals and persons with disabilities.

KEVIN MERRILL ▶
HOUSING
MANAGEMENT OFFICER



▼ **KRIS GILKERSON**
HOUSING MANAGEMENT
OFFICER



◀ **JULIE ANDERSON**
HOUSING MANAGEMENT
OFFICER



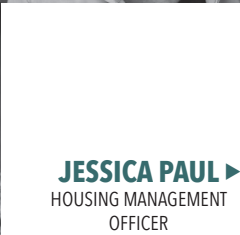
KENDA NUTTER ▶
HOUSING MANAGEMENT
OFFICER



WAYNE SCHAEFBAUER ▶
HOUSING MANAGEMENT
OFFICER



▲ **CARLA BERRY**
HOUSING MANAGEMENT
OFFICER



JESSICA PAUL ▶
HOUSING MANAGEMENT
OFFICER



ALISIA WHITAKER ▶
HOUSING MANAGEMENT
OFFICER



▼ **JACQUE SELBY**
ASSISTANT HOUSING
MANAGEMENT OFFICER



MELODY HAVRANEK ▶
HOUSING RESEARCH AND
MANAGEMENT OFFICER



KELLY KRUSE ▶
COORDINATOR OF TECHNICAL
SERVICES



▲ **BETH TODD**
PROGRAM COORDINATOR

BRANDON HECKENLAIBLE ▶
ASSISTANT HOUSING
MANAGEMENT OFFICER





◀ **MIKE HARSMA**
DIRECTOR

GOVERNOR'S HOUSE PROGRAM



BRITTANY ANDERSON ▶
SINGLE FAMILY DEVELOPMENT ASSISTANT



▼ **MONA NELLES**
PROGRAM ASSISTANT



◀ **STEVE MARUSKA**
CONSTRUCTION MANAGEMENT OFFICER



VERN ISHMAEL ▶
CONSTRUCTION SUPERVISOR



DOUG STEMPEL ▶
CONSTRUCTION SUPERVISOR



MATT TRENHAILE ▶
CONSTRUCTION SUPERVISOR



ROB GLOBKE ▶
CONSTRUCTION SUPERVISOR



LEO HARTS
MOVING SUPERVISOR



DAN GUTHMILLER
CDL TRUCK DRIVER



VIC SETTJE
PILOT CAR DRIVER



ADAM PALSMAS
CONSTRUCTION SUPERVISOR

SAM KNOLL
CONSTRUCTION SUPERVISOR

JASON EGGER
REPAIR SERVICE TECH

DWIGHT HALL
MOVER

JASON EGGERS
REPAIR SERVICE TECH

CODY SOUKUP
PILOT CAR DRIVER

ROBERT WOOLF
CDL TRUCK DRIVER



That feeling of calling someplace “home” can be a powerful thing. When that home happens to be affordably priced, energy-efficient and high-quality, all the better. SDHDA’s Governor’s House staff focus on South Dakota Housing’s signature program, the Governor’s House – a low-maintenance dwelling that’s attractive, reasonably sized and budget-friendly. In addition, the DakotaPlex – a multihousing unit that can be configured as a duplex, triplex or quadriplex – now provides that same feeling for renters.

YEAR IN REVIEW

2019

JULY

South Dakota Housing for the Homeless Consortium, an affiliate of SDHDA, released a Coordinated Entry System PSA to bring awareness of the process to get homeless individuals housed.

AUGUST

After hearing repeatedly the need for rural rental housing without completely effective solutions, SDHDA used the benefits of the successful Governor's House Program and applied them to rental housing, creating the DakotaPlex.

SEPTEMBER

SDHDA sold \$99 million in Homeownership Mortgage bonds with a Aaa rating when the 30-year Treasury rate was at an all-time low.

OCTOBER

The Master Pooling and Servicing Agreement with Idaho Housing Finance Authority was extended, allowing IHFA to continue to service SDHDA first and second mortgages.

NOVEMBER

The first DakotaPlex was delivered to Tyndall. The triplex consists of one three-bedroom unit and two two-bedroom units.

DECEMBER

Commissioners committed \$2.7 million in Housing Tax Credits, \$2.9 million in HOME funds, \$1.5 million in Housing Opportunity Funds and \$2.1 million in Housing Trust Funds. Funding will provide South Dakota with 268 newly constructed and nine rehabilitated multifamily housing units and 22 single family housing units. In addition, 50 individuals and families will be provided with downpayment assistance, 18 with home improvement assistance and 41 with homelessness prevention assistance.

2020

JANUARY

Development staff held listening sessions across the state regarding housing development. HUD conducted the PBCA annual compliance review and SDHDA had no findings.

FEBRUARY

SDHDA sold another \$99 million in Homeownership Mortgage bonds with a Aaa rating again when the 30-year Treasury rate was at an all-time low.

MARCH

Following recommendations, SDHDA employees began working remotely due to COVID-19. Congress granted \$2.2 million in CARES Act ESG funding.

APRIL

SDHDA Commissioners approved the 2020 Annual Action Plan; the Amended 2018-2022 Five-Year Consolidated Plan; and the 2020-2021 HOME Program, Housing Trust Fund, Housing Tax Credit, Housing Opportunity Fund and Emergency Solutions Grants allocation plans. SDHDA extended the foreclosure and eviction moratorium under the CARES ACT Forbearance Loss mitigation efforts to the entire homeownership portfolio. HUD released new income limits for SDHDA programs.

MAY

Amended the Citizen Participation Plan for virtual hearings due to COVID-19. SDHDA provided FLEX funds for individual and families affected by COVID-19 and the homeowners of Black Hawk who were forced to evacuate their homes due to the sink hole.

JUNE

Congress granted an additional \$5.5 million in CARES Act ESG funding.

FY 20 ACHIEVEMENTS

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
Aberdeen	117	\$16,146,314	170	1	256	\$1,341,213	6	\$104,079	CHIP
							1	\$4,998	HOME-HO Rehab
							1	\$82,777	HOF
								\$66,598	ESG
								\$10,000	ESG-CV
							133	\$36,464.00	HOME-SDAP
Agency Village			5	20					
Alcester	4	\$513,695							
Alexandria	2	\$214,250	3						
Allen			1						
Arlington	3	\$145,887					1	\$2,500	HNS
Armour	2	\$152,644							
Astoria					34	\$115,801			
Aurora	11	\$2,017,400	3						
Avon	2	\$199,191			12	\$28,825			
Badger	2	\$134,247							
Baltic	12	\$2,354,442	1						
Barnard			1						
Batesland			4						
Bath	1	\$157,575							
Belle Fourche	30	\$4,849,059	11	1	88	\$407,651	1	\$25,000	CHIP
							3	\$70,000	HOME-HO Rehab
							1	\$2,500	HNS
Bemis			1	1					
Beresford	12	\$1,677,219	7		21	\$68,397	1	\$25,000	CHIP
Big Stone City	3	\$407,311	2						
Bison	2	\$223,100	2						
Black Hawk	12	\$2,296,776	2						
Blackfoot			2						

CHIP - Community Home Improvement Program; CoC - Continuum of Care; ESG - Emergency Solutions Grants; ESG-CV - Emergency Solutions Grant Cares Act; 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 Bond; NSP - Neighborhood Stabilization Program; PAINT-SD - Paint South Dakota

FY 20 ACHIEVEMENTS

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
Blunt	5	\$644,855							
Bowdle	1	\$64,646							
Box Elder	30	\$6,098,622	38	4			2	\$48,672	HOME-HA
Brandon	43	\$8,444,238	24		16	\$91,842			
Brandt	3	\$303,682							
Bridgewater	2	\$160,958	1						
Bristol	3	\$226,613	1						
Britton	5	\$382,069	5						
Brookings	52	\$8,711,717	30		134	\$526,043	1	\$14,743	HOME-HO Rehab
							44	\$22,854.00	HOME-SDAP
Bruce			2						
Bryant	4	\$360,342	1				1	\$20,604	HOME-HO Rehab
							1	\$1,875	HNS
Buffalo	1	\$153,535							
Bullhead			1						
Burbank			1						
Burke	5	\$318,627	2	1	20	\$31,734			
Canistota	4	\$545,740	5						
Canton	26	\$3,612,659	9	1					
Castlewood	4	\$405,420	1						
Cavour			1						
Centerville	3	\$539,240			12	\$46,107	1	\$2,500	HNS
Central City	1	\$85,555							
Chamberlain	8	\$1,049,784	13	2	68	\$398,617			
Chancellor	2	\$194,195							
Cherry Creek			2						
Chester	2	\$253,100							
Claire City			2						
Claremont			1						

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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
Clark	5	\$552,188	1				1	\$35,000	CHIP
Clear Lake	6	\$768,167	2				2	\$41,706	HOME-HO Rehab
Colman	2	\$138,686	1	1			1	\$12,500	CHIP
Colome	1	\$50,489							
Colton	4	\$741,572	2	1					
Columbia							1	\$5,000	HOME-HO Rehab
Conde			1						
Corona			1						
Corson			1						
Crooks	9	\$1,561,990	2						
Custer	1	\$161,500	6		28	\$123,862		\$9,583	ESG
Dakota Dunes	1	\$241,961	1						
Davis	1	\$145,500							
De Smet	3	\$336,961					1	\$2,500	HNS
Deadwood	4	\$738,017	3				1	\$14,331	HOME-HO Rehab
							1	\$219,826	HELP
Dell Rapids	25	\$3,768,394	12						
Dimock	2	\$217,203							
Doland							1	\$4,040	HOME-HO Rehab
Dupree			11	1					
Eagle Butte			87	5			5	\$256,086	HOME
								\$213,345	HTC
Eden	1	\$253,510	2	1					
Edgemont	1	\$163,440			24	\$100,666			
Egan			1	1					
Elk Point	5	\$582,644		2	20	\$110,036	1	\$15,000	CHIP
Elkton	4	\$499,377	1						
Ellsworth AFB			66						
Emery			1						

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FY 20 ACHIEVEMENTS

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
Estelline	9	\$859,212	1						
Ethan	3	\$365,276	1						
Eureka							1	\$4,740	HOME-HO Rehab
Fairview	1	\$118,500	1						
Faith					18	\$31,238			
Faulkton	2	\$170,706	3		12	\$28,507			
Flandreau	7	\$736,298	6	1	16	\$72,300		\$10,906	ESG
Florence	1	\$220,924							
Fort Pierre	5	\$754,215	2	1	10	\$40,408			
Fort Thompson			1						
Frankfort				1			1	\$5,000	HOME-HO Rehab
Frederick							5	\$180,000	HOF
Freeman	2	\$263,145	1		24	\$28,447			
Fulton	2	\$298,151							
Garden City							1	\$17,313	HOME-HO Rehab
Garretson	13	\$2,109,400	10						
Gary	1	\$89,898							
Gayville	5	\$704,312	1						
Geddes	2	\$194,569	2						
Gettysburg	1	\$145,500	1						
Glenham			1				1	\$15,750	CHIP
Goodwin	2	\$150,133							
Gregory	2	\$193,646			36	\$78,829			
Groton	4	\$483,281	2	2					
Harrisburg	62	\$12,710,529	25				1	\$50,000	CHIP
							1	\$193,242	HELP
Hartford	19	\$3,638,678	11	1			1	\$25,000	HOME-HO Rehab
							1	\$199,200	HELP
Hayti	4	\$479,909							

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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
Hazel	1	\$48,910		1					
Hecla	1	\$45,000							
Henry	2	\$281,211							
Hermosa	4	\$694,439	6	4					
Herreid	2	\$207,256	10				2	\$249,840	HOF
							4	\$250,000	HOF
Herrick				1					
Highmore	1	\$129,609	1	1	12	\$25,556			
Hill City	2	\$297,031	5		24	\$100,206			
Hot Springs	13	\$1,650,586	30		111	\$506,290	1	\$82,447	HOME
Houghton			1						
Hoven	2	\$131,740							
Howard	3	\$259,081	2				1	\$2,500	HNS
Hudson	1	\$223,771	1						
Humboldt	4	\$372,023	4	1			1	\$13,113	CHIP
Hurley	6	\$776,317	1						
Huron	17	\$2,265,219	54	2	156	\$826,334	1	\$42,200	CHIP
							13	\$59,583	HOME-HO Rehab
							21	\$10,015.00	HOME-SDAP
Ipswich	3	\$209,884	3		6	\$10,177	1	\$35,000	CHIP
							1	\$4,112	HOME-HO Rehab
Irene	1	\$148,701	1						
Iroquois	1	\$159,000							
Isabel			4	1			1	\$1,875	HNS
Jefferson	3	\$409,599	1						
Kadoka				1	30	\$144,012			
Kennebec	1	\$124,888					2	\$116,400	DakotaPlex
Kimball	3	\$249,423	1	1			1	\$85,333	HOF
Kyle			18	1					

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FY 20 ACHIEVEMENTS

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
La Plant			2				6	\$864,814	HTF
Lake Andes			4						
Lake City			1						
Lake Norden	5	\$727,257					1	\$1,875	HNS
Lake Preston	2	\$137,720					1	\$36,150	CHIP
Lantry			1						
Lead	11	\$1,412,608	9		44	\$243,791	2	\$35,000	HOME-HO Rehab
Lemmon	5	\$335,462	3		25	\$146,829	1	\$2,500	HNS
Lennox	13	\$1,994,058	5		16	\$84,708			
Leola			3				1	\$4,942	HOME-HO Rehab
Lower Brule			3	2					
Madison	15	\$1,930,872	6		44	\$206,780	3	\$75,000	CHIP
								\$61,907	ESG
								\$176,925	ESG-CV
							28	\$12,577.00	HOME-SDAP
Manderson			2						
Marion	8	\$917,815	4						
Martin			8						
Marty			2						
McCook Lake			1						
McLaughlin			1		4	\$24,364			
Mellette			2						
Menno	1	\$83,460	1						
Milbank	20	\$2,129,457	3	1	108	\$519,481		\$225,000	HOF
Miller	4	\$353,667	1	1	26	\$15,348			
Mission			9	1					
Mission Hill	1	\$143,510	2	1					

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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
Mitchell	69	\$9,137,901	23		247	\$1,387,182	3	\$60,428	CHIP
							1	\$5,000	HOME-HO Rehab
							1	\$85,333	HOF
								\$48,175	ESG
								\$45,990	ESG-CV
							23	\$10,138.00	HOME-SDAP
Mobridge	5	\$459,175	4		68	\$357,867	1	\$20,000	CHIP
								\$5,125	ESG
							16	\$7,643.00	HOME-SDAP
Montrose	5	\$779,532	1						
Mount Vernon	2	\$229,999							
Murdo							1	\$50,000	CHIP
N. Sioux City	1	\$86,427	1						
Nemo			11						
New Effington							1	\$4,144	HOME-HO Rehab
New Underwood	2	\$281,866	5						
Newell	1	\$137,373			34	\$229,129			
Nisland	1	\$71,717	1						
Northville							1	\$20,000	CHIP
Oelrichs			1						
Oglala			157						
Olivet			1						
Onida	2	\$331,273							
Parker	5	\$889,016	2						
Parkston	5	\$378,708	1		16	\$104,878	1	\$85,333	HOF
Peever			4						
Philip	2	\$263,080	1		26	\$125,966			
Piedmont	5	\$976,087	7						

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FY 20 ACHIEVEMENTS

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
Pierpont	1	\$81,328					1	\$4,922	HOME-HO Rehab
Pierre	64	\$10,338,319	67	4	54	\$144,751	3	\$72,300	CHIP
							2	\$10,000	HOME-HO Rehab
								\$41,615	ESG
								\$20,200	ESG-CV
								\$202,415	CoC
							15	\$10,809.00	HOME-SDAP
Pine Ridge			50	2					
Platte	7	\$894,473					2	\$32,500	CHIP
							1	\$97,500	HOF
Porcupine			11						
Presho	1	\$93,500	1		8	\$20,737			
Pukwana			1						
Quinn			1						
Rapid City	281	\$49,374,671	693	1	888	\$5,537,262	3	\$62,375	CHIP
							4	\$67,451	HOME-HO Rehab
							9	\$600,000	HOF/HTF
								\$360,000	HOF/NSP
							36	\$639,778	HTC
							3	\$209,295	HOME
								\$92,785	SHIP
								\$112,544	ESG
								\$504,000	ESG-CV
								\$72,186	CoC
							64	\$32,479.00	HOME-SDAP
Raymond			1	1					
Redfield	7	\$592,923	6		55	\$251,559		\$14,433	ESG
Renner	1	\$93,600	4						
Reville			1						

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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
Ridgeview			1						
Roscoe	4	\$343,165		1					
Rosholt			1						
Roslyn	1	\$60,505	1						
Saint Lawrence	2	\$241,099							
Saint Onge			1	1					
Salem	11	\$1,414,344							
Scotland	2	\$117,185		2					
Selby	4	\$239,167	1						
Sherman			1						
Sioux Falls	1057	\$186,960,961	1058	11	888	\$5,343,908	7	\$144,869	CHIP
							61	\$1,325,000	HTC/HOME
							2	\$147,000	HOF
							2	\$130,000	HOME
							35	\$881,297	HTC/HOME
							46	\$1,593,675	HTC/HOME
							8	\$902,000	HOF/HTF
							3	\$100,000	HTC
							36	\$328,400	HOME/HTF
							8	\$120,000	HOF
							5	\$75,000	HTC
								\$790,965	ESG-CV
								\$980,415	CoC
							10	\$183,402	HOME-HA
							60	\$8,500,000	MF Bond
Sisseton	5	\$376,958	43	2			3	\$15,000	HOME-HO Rehab
South Shore			1				1	\$21,715	HOME-HO Rehab

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FY 20 ACHIEVEMENTS

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	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
Spearfish	24	\$5,034,313	23		46	\$214,314		\$14,350	ESG
								\$20,000	ESG-CV
							1	\$208,108	HELP
Spencer			1						
Springfield	2	\$174,797	43						
Stickney	1	\$121,713							
Stratford			1						
Sturgis	23	\$3,919,846	16	1	32	\$157,756		\$20,192	ESG
Summerset	5	\$1,137,344	2						
Summit	1	\$127,645	2						
Tabor	2	\$133,191	1						
Tea	32	\$6,848,572	20						
Timber Lake			14	1			1	\$1,875	HNS
Toronto	1	\$81,889					2	\$34,212	HOME-HO Rehab
Tripp	1	\$86,406			8	\$28,038			
Tulare							2	\$228,341	HOF
Twin Brooks			1						
Tyndall	5	\$399,253		1	8	\$32,321	3	\$186,100	DakotaPlex
Valley Springs	9	\$1,377,826	1						
Veblen			1						
Vermillion	25	\$4,027,861	148	1	78	\$452,415	1	\$25,000	CHIP
								\$525,000	HTC/HOME
Viborg	4	\$584,712	1						
Vienna	1	\$71,700					1	\$20,000	CHIP
Volga	8	\$1,359,118	1						
Volin	1	\$78,059							
Wagner	1	\$77,972	4		12	\$20,259		\$14,042	ESG
Wakonda	2	\$176,704	1						
Wall	4	\$382,416	2	1					

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	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
Wanblee			20						
Warner	1	\$198,768							
Watertown	128	\$20,604,576	28	2	155	\$755,229	2	\$35,000	CHIP
							2	\$45,656	HOME-HO Rehab
							2	\$200,000	HOF
								\$33,300	ESG
Waubay			4	1					
Waverly	1	\$78,551	2						
Webster	6	\$541,978	3						
Wentworth			2						
White	4	\$474,986	1						
White Lake				1			1	\$97,500	HOF
White River	1	\$266,377	3		8	\$49,460			
Whitehorse			5						
Whitewood	9	\$1,610,183	4	1			1	\$2,500	HNS
Wilmot			3	1					
Winner	7	\$662,978	3	1	24	\$227,540			
Wood				1					
Woonsocket	3	\$248,529		2					
Worthing	15	\$2,540,220	1						
Wounded Knee			1						
Yale	1	\$77,569							
Yankton	53	\$7,470,808	134		312	\$1,361,259	1	\$70,788	HOF
								\$47,580	SHIP
								\$76,952	ESG
								\$221,050	ESG-CV
								\$147,558	CoC
							41	\$20,112	HOME-SDAP
							1	\$220,000	HELP

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	TOTAL LOANS	LOAN AMOUNT	TOTAL CLIENTS	TOTAL SOLD	TOTAL UNITS	AMOUNT	TOTAL UNITS	AMOUNT	PROGRAM
Scattered Sites			74				15	\$120,000	HOF
							15	\$62,000	HOF
							8	\$86,000	HOF
							9	\$78,464	HOF
							6	\$75,000	HOF
							11	\$85,500	HOF
							4	\$40,500	HOF
							14	\$23,500	HOF
							18	\$30,000	HOF
Total	2,731	\$444,723,374	3,577	109	4,422	\$23,326,229	960	\$27,582,156	

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Discovery Village Apartments

SOUTH DAKOTA
Housing 
DEVELOPMENT AUTHORITY

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