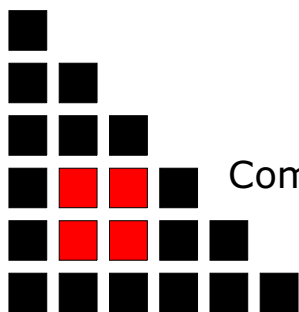# Day County
HOUSING STUDY UPDATE

August 2020

An updated analysis of the overall housing needs of the
Towns of Andover, Grenville, Pierpont and Roslyn

Community Partners Research, Inc.

Faribault MN

List of Sections

Introduction

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

Community Partners Research, Inc., was initially hired by Day County Housing Development in 2014 to conduct a study of the housing needs and conditions in the Towns of Andover, Grenville, Pierpont and Roslyn. In 2020, Community Partners Research, Inc., was hired to update the original Housing Study document.

Goals

The multiple goals of the study include:
▸   Provide updated demographic data
▸   Provide an analysis of the current housing stock and inventory
▸   Determine gaps or unmet housing needs
▸   Examine future housing trends that the area can expect to address in the coming years
▸   Provide a market analysis for housing development
▸   Provide housing recommendations and findings

Methodology

A variety of resources were utilized to obtain information for the Housing Study. Community Partners Research, Inc., collected and analyzed data from November 2019 to May 2020. Data sources included:

-       U.S. Census Bureau
-       American Community Survey
-       Applied Geographic Solutions, Inc., a private reporting service
-       ESRI, a private data company
-       Records and data from the Towns
-       Records and data maintained by Day County
-       South Dakota State Data Center
-       Interviews with housing stakeholders

-      Area housing agencies
-      State and Federal housing agencies
-      Rental property owner surveys
-      Housing condition and mobile home surveys

Limitations

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

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Section Table of Contents

Demographic Data Overview

Sources of Data

The following pages contain demographic data obtained from a variety of local, state and national sources for the Towns of Andover, Grenville, Pierpont and Roslyn, and Day County. The 2010 Census provides much of the base data for population and household trends.

To supplement the decennial Census, the Census Bureau has created the American Community Survey, an annual sampling of households. The American Community Survey provides detailed demographic characteristics. However, because the American Community Survey is based on sampling data, there is a margin of error that exists for each estimate. The following tables incorporate the 2018 American Community Survey data, when viewed as reliable.

The frequency of American Community Survey estimates vary depending on the size of the jurisdiction. For most jurisdictions in South Dakota, the 2018 estimates were derived from sampling that was done over a five-year period, between 2014 and 2018.

In addition to the detailed tables in the American Community Survey, the Census Bureau also issues a separate population estimate for cities, towns and counties. However, this is limited to total population, with no additional demographic details. These population estimates are for 2019.

The South Dakota Governor's Office of Economic Development provides demographic profile information for cities, towns and counties supplied by Applied Geographic Solutions (AGS, private company). Prior to using AGS, the State has utilized a similar provider, Esri, Inc., for demographic data.

In addition to providing demographic information for the Towns of Andover, Grenville, Pierpont and Roslyn, comparative information has often been provided for all of Day County.

Population Data and Trends

Table 1 Population Trends - 1990 to 2019						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2019 AGS Estimate
Andover	106	99	-6.6%	91	-8.1%	81
Grenville	81	62	-23.5%	54	-12.9%	53
Pierpont	173	122	-29.5%	135	10.7%	122
Roslyn	251	225	-10.4%	183	-18.7%	167
Day County	6,978	6,267	-10.2%	5,710	-8.9%	5,466

Source: U.S. Census; AGS

▸ According to Applied Geographic Solutions (AGS) and U.S. Census estimates for 2019, the Towns of Andover, Grenville, Roslyn and Pierpont all had population losses from 2010 to 2019.

▸ AGS estimates that Andover's population was 81 people in 2019. The 10-person decrease from 2010 was a population loss of 11.0%. The Census Bureau estimates that in 2019, Andover's population was 82 people.

▸ AGS estimates that Grenville's population was 53 people in 2019, which was a loss of one person (-1.9%) from 2010. The Census Bureau estimates that in 2019, Grenville had 51 residents.

▸ AGS estimates that Pierpont's 2019 population of 122 people, a 13-person (10.7%) loss from 2010. The Census Bureau estimates that in 2019, Pierpont's population was 120 people.

▸ AGS estimates that Roslyn's population was 167 people in 2019, which was a loss of 16 people (-8.7%) from 2010. The Census Bureau estimates that in 2019, Roslyn's population was 168 people.

▸ Day County's population was 5,466 in 2019, according to AGS. This was a decrease of 244 people from 2010, for a population loss of 4.3%. The U.S. Census estimates that in 2019, Day County's population was 5,424, down by 286 people from 2010, for a decrease of 5%.
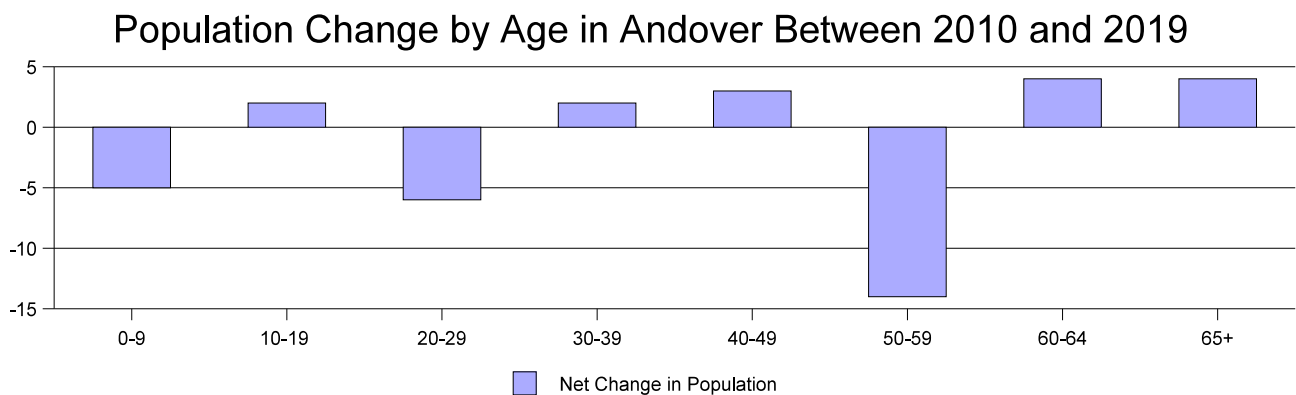
▸ A 2019 population estimate for Day County was also obtained from Esri. This source showed 5,716 people living in the County, a gain of six people from 2010 to 2019. The Esri estimate contradicts both the AGS and Census Bureau estimates, which show that Day County has been losing residents since 2010.

▸ All of the towns and all of Day County experienced population decreases in the 1990s. With the exception of Pierpont (+13 people), all of the jurisdictions also experienced population losses from 2000 to 2010.

▸ The population in all four towns is primarily White and not Hispanic/Latino for ethnicity. At the time of the 2010 Census, approximately 95% of the residents in each town identified their race as White. There were no Hispanic/Latino residents in Grenville or Roslyn, and only two residents in Pierpont were identified as Hispanic/Latino for ethnicity. In Andover, more than 16% of residents identified themselves as Hispanic/Latino, but this still represented only 15 people.

▸ In 2010, Roslyn was the only Town in this group with people living in group quarters housing. There were 30 people living in a skilled nursing home facility.

▸ For all of Day County there were 139 group quarters residents in 2010, with 128 identified as living in nursing homes and 11 people in correctional facilities.

Population by Age Trends in Andover: 2010 to 2019

The population by age data from the 2010 Census and the 2019 AGS estimates allow for some analysis of the changing age patterns for Andover and Day County. The following table compares population by age in 2010 and 2019, along with the numeric changes.

Table 2 Population by Age - 2010 to 2019						
Age	Andover			Day County		
	2010	2019	Change	2010	2019	Change
0-9	11	6	-5	692	670	-22
10-19	4	6	2	646	676	30
20-29	14	8	-6	507	513	6
30-39	7	9	2	498	542	44
40-49	7	10	3	702	519	-183
50-59	26	12	-14	940	697	-243
60-64	3	7	4	416	444	28
65+	19	23	4	1,309	1,405	96
Total	91	81	-10	5,710	5,466	-244

Source: U.S. Census; AGS

Population Change by Age in Andover Between 2010 and 2019

Net Change in Population

Population by Age Trends in Grenville: 2010 to 2019

The population by age data from the 2010 Census and the 2019 AGS estimates allow for some analysis of the changing age patterns for Grenville and Day County. The following table compares population by age in 2010 and 2019, along with the numeric changes.

Table 3 Population by Age - 2010 to 2019						
Age	Grenville			Day County		
	2010	2019	Change	2010	2019	Change
0-9	4	5	1	692	670	-22
10-19	3	4	1	646	676	30
20-29	4	4	0	507	513	6
30-39	2	4	2	498	542	44
40-49	8	6	-2	702	519	-183
50-59	13	8	-5	940	697	-243
60-64	7	6	-1	416	444	28
65+	13	16	3	1,309	1,405	96
Total	54	53	-1	5,710	5,466	-244

Source: U.S. Census; AGS

Population Change by Age in Grenville Between 2010 and 2019
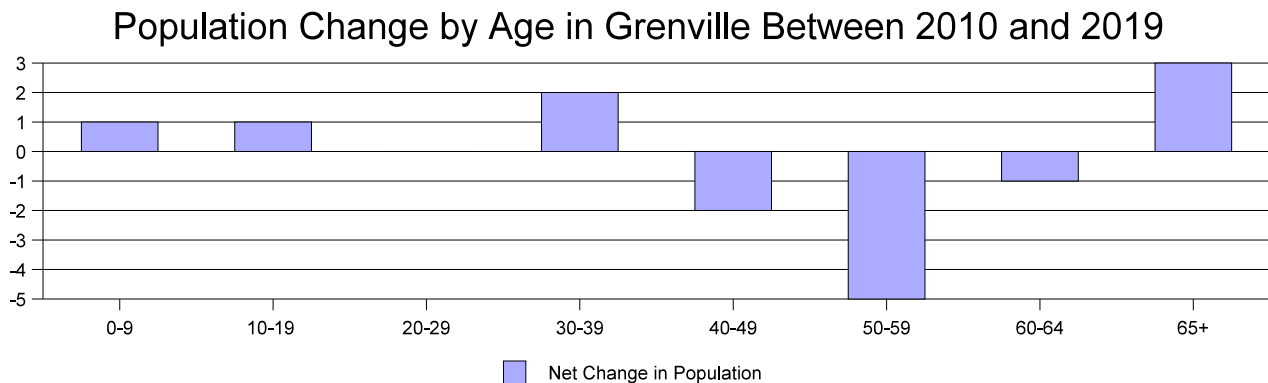

Net Change in Population

Population by Age Trends in Pierpont: 2010 to 2019

The population by age data from the 2010 Census and the 2019 AGS estimates allow for some analysis of the changing age patterns for Pierpont and Day County. The following table compares population by age in 2010 and 2019, along with the numeric changes.

Table 4 Population by Age - 2010 to 2019						
Age	Pierpont			Day County		
	2010	2019	Change	2010	2019	Change
0-9	14	9	-5	692	670	-22
10-19	15	10	-5	646	676	30
20-29	15	13	-2	507	513	6
30-39	6	13	7	498	542	44
40-49	27	13	-14	702	519	-183
50-59	19	18	-1	940	697	-243
60-64	10	11	1	416	444	28
65+	29	35	6	1,309	1,405	96
Total	135	122	-13	5,710	5,466	-244

Source: U.S. Census; AGS

Population Change by Age in Pierpont Between 2010 and 2019
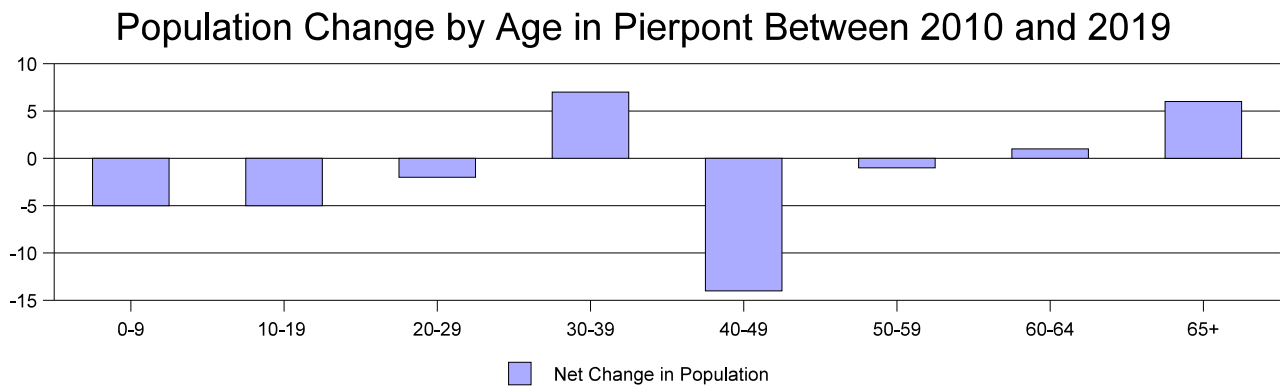

Net Change in Population

Population by Age Trends in Roslyn: 2010 to 2019

The population by age data from the 2010 Census and the 2019 AGS estimates allow for some analysis of the changing age patterns for Roslyn and Day County. The following table compares population by age in 2010 and 2019, along with the numeric changes.

Table 5 Population by Age - 2010 to 2019						
Age	Roslyn			Day County		
	2010	2019	Change	2010	2019	Change
0-9	24	19	-5	692	670	-22
10-19	9	19	10	646	676	30
20-29	12	13	1	507	513	6
30-39	19	18	-1	498	542	44
40-49	5	11	6	702	519	-183
50-59	23	27	4	940	697	-243
60-64	15	13	-2	416	444	28
65+	76	47	-29	1,309	1,405	96
Total	183	167	-16	5,710	5,466	-244

Source: U.S. Census; AGS

Population Change by Age in Roslyn Between 2010 and 2019

Net Change in Population
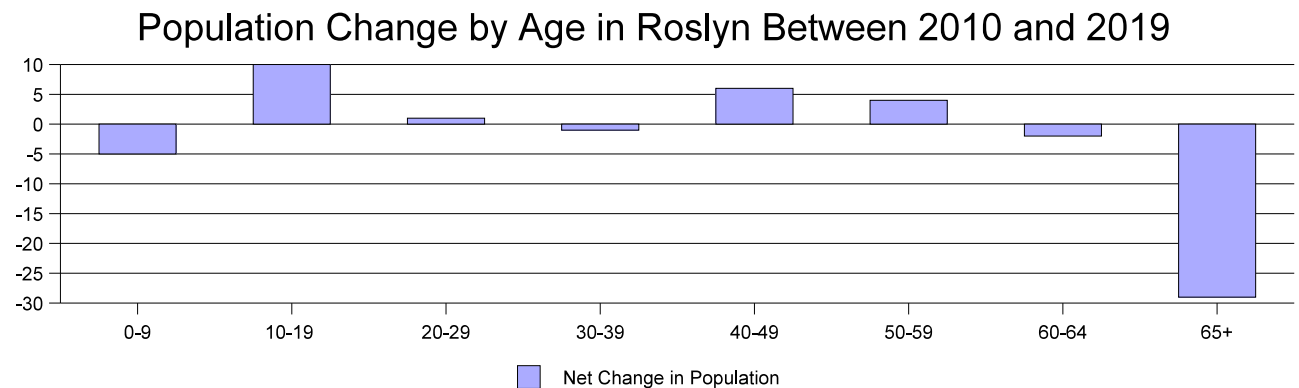
For many years, demographic analysts have been talking about the impact that is occurring as the large "baby boom" generation moves through the aging cycle. This trend has been evident in most of the communities and in Day County, as the older age ranges have gained people. Between 2010 and 2019, Andover had a gain of eight people, Grenville had a net gain of two people, Pierpont had a gain of seven people and Day County had a gain of 124 people in the 60 and older age ranges. However, Roslyn had an estimated loss of 31 people in the 60 and older age ranges.

Day County also had a growth of 80 people in the 10 to 39 age ranges. Day County had a loss of 22 people in the 0 to 9 age range and a loss of 426 people in the 40 to 59 age ranges.

Andover also had a gain of two people in the 10 to 19 age range and an increase of five people in the 30 to 49 older age ranges. Andover experienced a population loss of five people in the 0 to 9 age range, a loss of six people in the 20 to 29 age range and a loss of 14 people in the 50 to 59 age range.

Grenville also gained two people in the 0 to 19 age ranges and two people in the 30 to 39 age range. Grenville had a loss of eight people in the 40 to 64 age ranges.

Pierpont also gained seven people in the 30 to 39 age range. Pierpont had a loss of 12 people in the 0 to 29 age ranges and a loss of 15 people in the 40 to 59 age ranges.

Roslyn added 11 people in the 10 to 29 age ranges and 10 people in the 40 to 59 age ranges. In addition to the loss of 31 people in the 60 and older age ranges, Roslyn had a loss of five people in the 0 to 9 age range and a one person loss in the 30 to 39 age range.

Population Projections

The following table presents AGS's population projections for the four towns and Day County from 2019 to 2024.

Table 6 Population Projections - 2019 to 2024			
	2019 Estimate AGS	2024 Projection AGS	Projected Change
Andover	81	83	2
Grenville	53	55	2
Pierpont	122	125	3
Roslyn	167	171	4
Day County	5,466	5,570	104

Source: AGS

▸ AGS forecasts modest population growth in all of the jurisdictions from 2019 to 2024.

▸ AGS's growth projections from 2019 to 2024 expect a gain of two people in Andover, a gain of two people in Grenville, a gain of three people in Pierpont and a gain of four people in Roslyn.

▸ AGS's population projections for Day County forecast an increase of 104 people from 2019 to 2024.

Household Data and Trends

Table 7 Household Trends - 1990 to 2019						
	1990 Households	2000 Households	% Change 1990-2000	2010 Households	% Change 2000-2010	2019 AGS Estimate
Andover	52	46	-11.5%	42	-8.7%	39
Grenville	37	35	-5.4%	30	-14.3%	25
Pierpont	79	64	-19.0%	67	4.7%	59
Roslyn	103	93	-9.7%	77	-16.0%	73
Day Co.	2,732	2,586	-5.3%	2,504	-3.2%	2,551

Source: U.S. Census; AGS

‣ According to AGS, Andover, Grenville, Pierpont and Roslyn all had household losses from 2010 to 2019, but Day County gained households from 2010 to 2019.

‣ Andover had a loss of three households (-7.1%) from 2010 to 2019.

‣ Grenville had a loss of five households (-20.0%) from 2010 to 2019.

‣ Pierpont had a loss of eight households (-11.9%) from 2010 to 2019.

‣ Roslyn had a loss of four households (-5.5%) from 2010 to 2019.

‣ According to AGS, Day County had 2,551 households in 2019. This was an increase of 47 households, or household growth of 1.9%, from 2010 to 2019.

‣ A countywide estimate was also obtained from Esri, which showed that Day County had 2,537 households in 2019, an estimate that was generally similar to AGS.

‣ From 2000 through 2010, Andover had a loss of four households, Grenville had a loss of five households, Pierpont had a gain of three households, Roslyn had a loss of 16 households and Day County had a loss of 82 households.
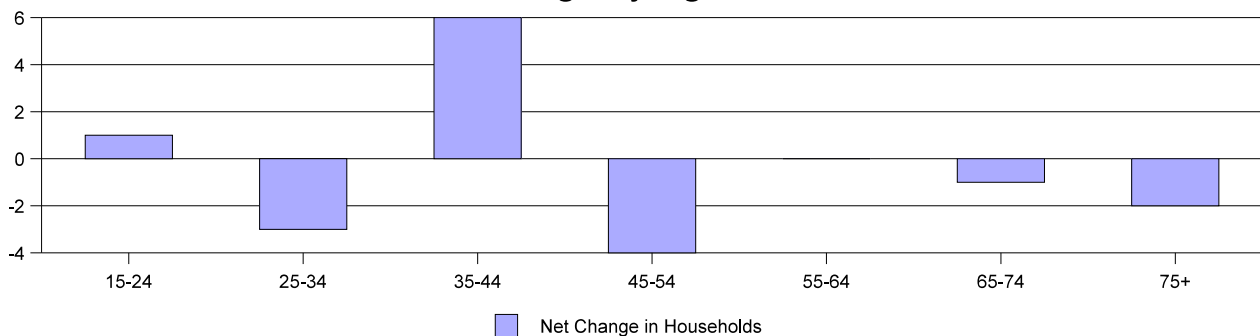
Household by Age Trends in Andover: 2010 to 2019

Age-based estimates for households in Day County for 2019 are available from Esri, and have been presented in the following table. These estimates have been compared to the 2010 Census to track changes over the decade. Reliable age-based estimates for the individual towns were not available, but have been estimated by Community Partners Research, Inc., after examining data on population by age from AGS and the American Community survey.

Table 8 Households by Age - 2010 to 2019						
Age	Andover			Day County		
	2010	2019	Change	2010	2019	Change
15-24	1	2	1	68	59	-9
25-34	5	2	-3	276	279	3
35-44	3	9	6	294	279	-15
45-54	10	6	-4	495	375	-120
55-64	8	8	0	532	572	40
65-74	6	5	-1	373	494	121
75+	9	7	-2	466	479	13
Total	42	39	-3	2,504	2,537	33

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

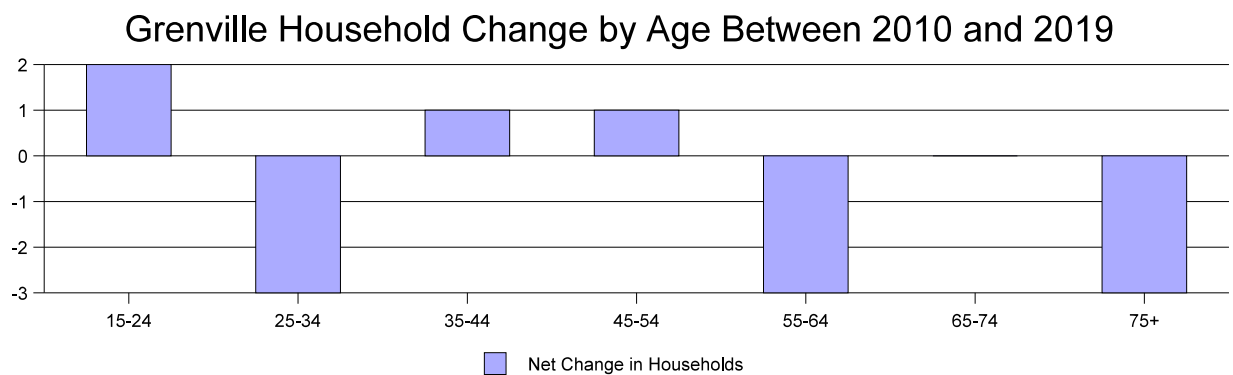### Andover Household Change by Age Between 2010 and 2019

From 2010 to 2019, Andover added one household in the 15 to 24 year old age range and 6 households in the 34 to 44 age range. Andover had a 3 household decrease in the 25 to 34 age range, a loss of 4 households in the 45 to 54 age range, and a loss of 3 households in the senior ranges, age 65 and older.

Household by Age Trends in Grenville: 2010 to 2019

Age-based estimates for households in Day County for 2019 are available from Esri, and have been presented in the following table. These estimates have been compared to the 2010 Census to track changes over the decade. Reliable age-based estimates for the individual towns were not available, but have been estimated by Community Partners Research, Inc., after examining data on population by age from AGS and the American Community survey.

Age	Grenville			Day County		
	2010	2019	Change	2010	2019	Change
15-24	0	2	2	68	59	-9
25-34	3	0	-3	276	279	3
35-44	0	1	1	294	279	-15
45-54	7	8	1	495	375	-120
55-64	9	6	-3	532	572	40
65-74	6	6	0	373	494	121
75+	5	2	-3	466	479	13
Total	30	25	-5	2,504	2,537	33

Table 9 Households by Age - 2010 to 2019

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

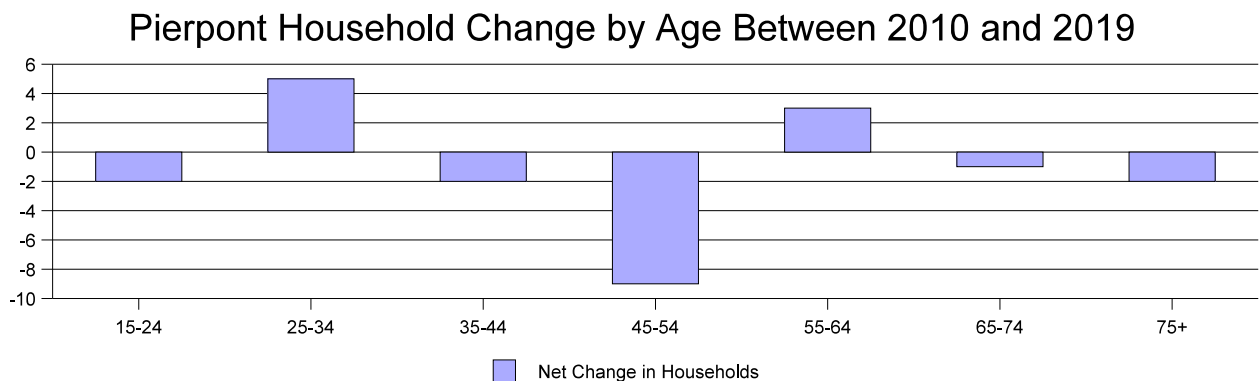Grenville Household Change by Age Between 2010 and 2019

From 2010 to 2019, Grenville had a gain of 2 households in the 15 to 24 age range and a gain of 2 households in the 35 to 54 age ranges. Grenville had a loss of 3 households in the 25 to 34 age range, a loss of 3 households in the 55 to 64 age range, and a loss of 3 households in the senior ranges, age 65 and older.

Household by Age Trends in Pierpont: 2010 to 2019

Age-based estimates for households in Day County for 2019 are available from Esri, and have been presented in the following table. These estimates have been compared to the 2010 Census to track changes over the decade. Reliable age-based estimates for the individual towns were not available, but have been estimated by Community Partners Research, Inc., after examining data on population by age from AGS and the American Community survey.

Age	Pierpont			Day County		
	2010	2019	Change	2010	2019	Change
15-24	2	0	-2	68	59	-9
25-34	8	13	5	276	279	3
35-44	6	4	-2	294	279	-15
45-54	19	10	-9	495	375	-120
55-64	11	14	3	532	572	40
65-74	10	9	-1	373	494	121
75+	11	9	-2	466	479	13
Total	67	59	-8	2,504	2,537	33

Table 10 Households by Age - 2010 to 2019

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

Pierpont Household Change by Age Between 2010 and 2019


From 2010 to 2019, Pierpont had an increase of 5 households in the 25 to 34 age range, and gained 3 households in the 55 to 64 age range. Pierpont had a decrease of 2 households in the 15 to 24 age range, a 2-household loss in the 35 to 44 age range, a decrease 9 households in the 45 to 54 year old range, and 0a decrease of 3 senior households, age 65 and older.

Household by Age Trends in Roslyn: 2010 to 2019

Age-based estimates for households in Day County for 2019 are available from Esri, and have been presented in the following table. These estimates have been compared to the 2010 Census to track changes over the decade. Reliable age-based estimates for the individual towns were not available, but have been estimated by Community Partners Research, Inc., after examining data on population by age from AGS and the American Community survey.

Table 11 Households by Age - 2010 to 2019						
Age	Roslyn			Day County		
	2010	2019	Change	2010	2019	Change
15-24	2	2	0	68	59	-9
25-34	10	11	1	276	279	3
35-44	4	13	9	294	279	-15
45-54	10	7	-3	495	375	-120
55-64	14	13	-1	532	572	40
65-74	17	16	-1	373	494	121
75+	20	11	-9	466	479	13
Total	77	73	-4	2,504	2,537	33

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

Roslyn Household Change by Age Between 2010 and 2019

Net Change in Households
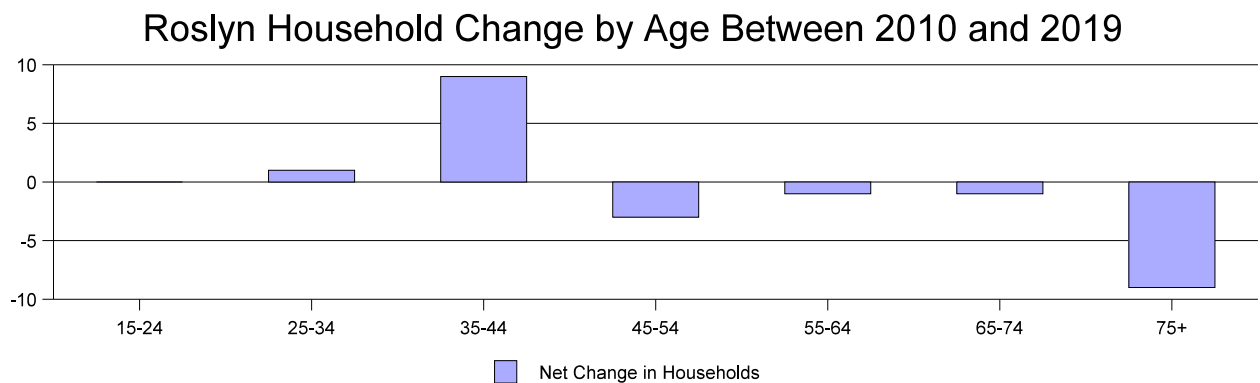
From 2010 to 2019, Roslyn had a gain of 10 households in the 25 to 44 age ranges. Roslyn had a loss of 4 households in the 45 to 64 age ranges, and a decrease of 10 households in the senior ranges, age 65 and older.

Day County experienced a gain of three households in the 25 to 34 age range and a gain of 174 households in the 55 and older age ranges. Day County had a loss of nine households in the 15 to 24 age range and a loss of 135 households in the 35 to 54 age ranges.

It is possible to track the "wave" progression of the baby boomer households over the past 30 years in Day County using information for households by the age of householder.

Day County Households by Age of Householder: 1990 to 2019
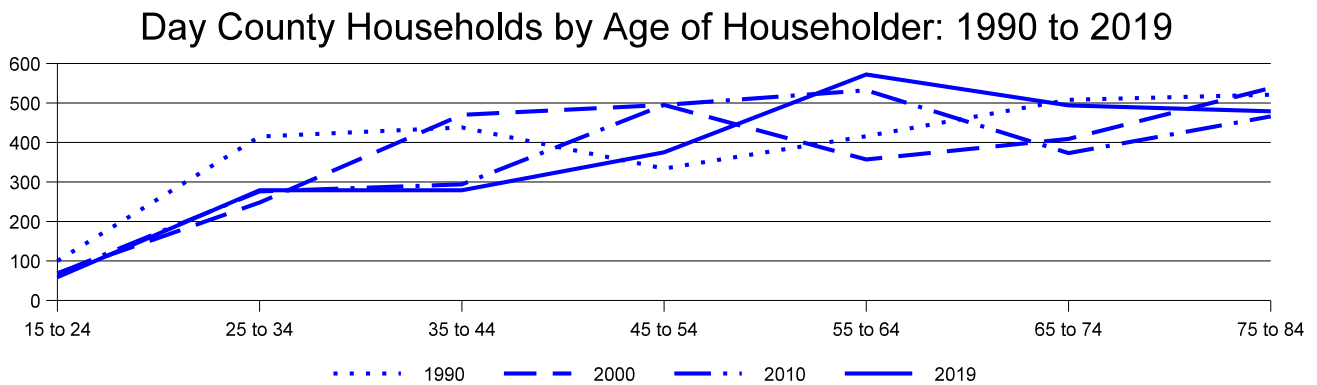
Average Household Size

The following table provides decennial Census information on average household size, and a 2019 estimate from AGS.

Table 12 Average Number of Persons Per Household: 1990 to 2019				
	1990 Census	2000 Census	2010 Census	2019 AGS Estimate
Andover	2.04	2.15	2.17	2.08
Grenville	2.19	1.77	1.80	2.12
Pierpont	2.19	1.91	2.01	2.07
Roslyn	2.09	2.05	1.99	2.29
Day County	2.50	2.36	2.22	2.20
South Dakota	2.59	2.50	2.42	N/A

Source: U.S. Census; AGS

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

Although the average household size in Grenville, Pierpont, Roslyn and Day County decreased from 1990 to 2010, the average household size has increased in all of the jurisdictions from 2010 to 2019 with the exception of Andover, based on AGS estimates.

From 2010 to 2019, Grenville's average household size increased from 1.80 to 2.12. Pierpont's increased from 2.01 to 2.07. Roslyn's average household size increased from 1.99 to 2.29. In Andover, the average household size decreased from 2.17 persons per household in 2010 to 2.08 in 2019.

Day County's average household size decreased from 2.22 in 2010 to 2.20 in 2019.

In 2010, the average household sizes in these four towns and in all of Day County were smaller than the Statewide average.

Household Projections

The following table presents AGS's 2019 household estimates and 2024 household projections for the four towns.

Table 13 Household Projections Through 2024			
	2019 Estimate AGS	2024 Projection AGS	Projected Change
Andover	39	39	0
Grenville	25	25	0
Pierpont	59	59	0
Roslyn	73	73	0

Source: AGS

▸ The growth projections calculated by AGS expect no change in the number of households in Andover, Grenville, Pierpont and Roslyn 2019 to 2024. These projections show a change from past trends as there has been a long-term pattern of household loss in each of these jurisdictions.

▸ AGS estimates that Andover decreased by three households from 2010 to 2019 and is projected to have no change in the number of households from 2019 to 2024.

▸ AGS estimates that Grenville had a loss of five households from 2010 to 2019 and will have no change in the number of households from 2019 to 2024.

▸ AGS estimates that Pierpont had a loss of eight households from 2010 to 2019 and will have no change in the number of households from 2019 to 2024.

▸ AGS estimates that Roslyn had a decrease of four households from 2010 to 2019 and will have no change in the number of households from 2019 to 2024.

Day County Household by Age Projections: 2019 to 2024

Applied Geographic Solutions does not provide projections by age of householder. Instead, the analysts have acquired age-based forecasts from Esri. These projections can be compared to the data contained in the 2019 Esri estimates to examine the change projected over the five-year period. Age-based forecasts are provided for all of Day County.

Table 14 Day County Projected Households by Age - 2019 to 2024			
	2019 Estimate	2024 Projection	Projected Change
15-24	59	55	-4
25-34	279	268	-11
35-44	279	296	17
45-54	375	328	-47
55-64	572	522	-50
65-74	494	553	59
75+	479	518	39
Total	2,537	2,540	3

Source: Esri

Consistent with the age distribution data presented earlier, the movement of the "baby boom" generation through the aging cycle should generate most of the County's growth in households in the age ranges in the 65 and older age ranges. Esri's projections expect a gain of 98 households in these age ranges in Day County from 2019 to 2024.

Day County Households by Age of Householder: 2019 to 2024
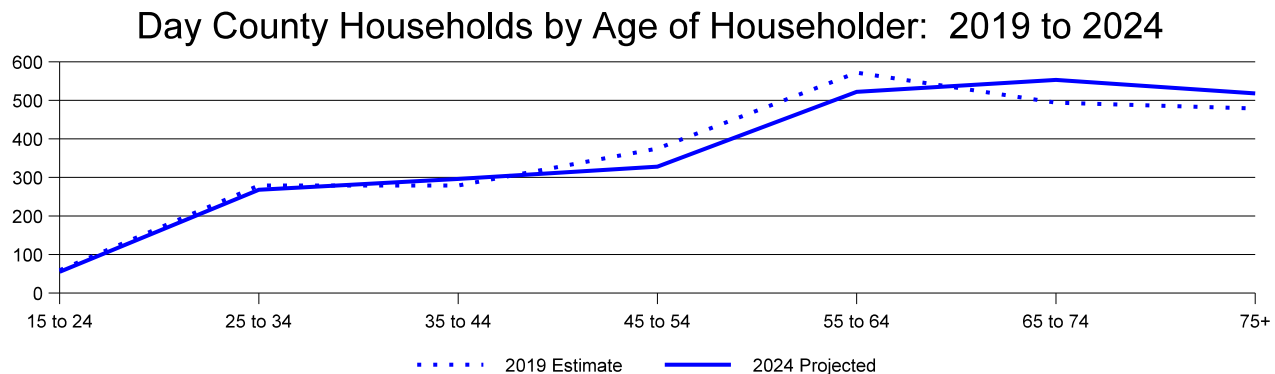
Esri is also projecting an increase of 17 households in the 35 to 44 age range.

Esri is projecting a loss of 15 households in the 15 to 34 age ranges and a significant loss of 97 households in the 45 to 64 age ranges.

When viewed as larger age groupings, these projections expect a net decrease of 95 households age 64 and younger and an increase of 98 households age 65 and older through the year 2024.

Housing Tenure

Applied Geographic Solutions provides estimates for housing tenure patterns in 2019, which are provided in the following table.

Table 15 Household Tenure - 2019				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Andover	32	82.1%	7	17.9%
Grenville	20	80.0%	5	20.0%
Pierpont	48	81.4%	11	18.6%
Roslyn	64	87.7%	9	12.3%

Source: AGS

According to the 2019 AGS estimates, the ownership tenure rate in Andover, Grenville, Pierpont and Roslyn was above 80%. All of the jurisdictions had below-average rental tenure rates when compared to the Statewide average.

Housing Tenure in 2019
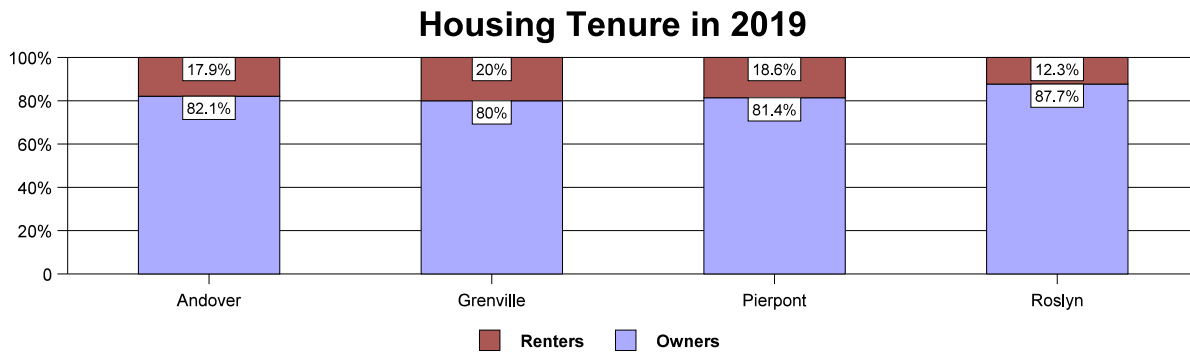
2018 Income Data

Income estimates are available at the town and county level through the American Community Survey.

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

Table 16 Median Household Income - 2012 to 2018			
	2012 Median	2018 Median	% Change
Andover	$31,667	$36,964	16.7%
Grenville	$36,250	N/A	N/A
Pierpont	$40,000	$60,000	50.0%
Roslyn	$38,000	$53,906	41.9%
Day County	$40,095	$44,145	10.1%
South Dakota	$46,369	$56,499	21.8%

Source: ACS

Table 17 Median Family Income - 2012 to 2018			
	2012 Median	2018 Median	% Change
Andover	$41,250	$48,750	18.2%
Grenville	$82,679	N/A	N/A
Pierpont	$49,167	$76,125	54.8%
Roslyn	$48,958	$54,219	10.7%
Day County	$49,135	$58,606	19.3%
South Dakota	$58,958	$72,706	23.3%

Source: ACS

It is important to note that the American Community Survey is based on household sampling, and a margin of error exists within each estimate. For very small communities, the number of completed surveys may be very limited, and the 2018 estimate has a margin of error. Also, based on the size of the sample, the household and family median incomes were not reported for Grenville.

Information contained in the 2018 American Community Survey shows that the median household and family incomes have increased from 2012 to 2018 in three of the towns and in all of Day County. Due to its small size, reliable income estimates were not available for Grenville.

However, the towns and Day County's median family and household incomes are generally well below the comparable statewide medians, with the exception of Pierpont's median household and family incomes, which are above the statewide levels.

Generally, family household incomes tend to be much higher than the overall household median, as families have at least two household members, and potentially more income-earners.

Using the commonly accepted standard that up to 30% of gross income can be applied to housing expenses without experiencing a cost burden, a median income household in Day County could afford approximately $1,104 per month and a median income family household could afford $1,465 per month for ownership or rental housing in 2018.

Day County Income Distribution by Housing Tenure

The 2018 American Community Survey provides income data by owner and renter status. The following table examines income distribution in Day County. Readers should note that the American Community Survey appears to have overestimated the number of renter households, and under estimated the number of home owners. Despite these flaws, this still reflects the best available information on income distribution.

Table 18 Day County Household Income Distribution by Tenure - 2018			
Household Income	Number of Owner Households	Number of Renter Households	Total Households
$0 - $14,999	174 / 45.7%	207 / 54.3%	381
$15,000 - $24,999	200 / 54.5%	167 / 45.5%	367
$25,000 - $34,999	199 / 67.7%	95 / 32.3%	294
$35,000 - $49,999	280 / 72.9%	104 / 27.1%	384
$50,000 - $74,999	387 / 82.9%	80 / 17.1%	467
$75,000 - $99,999	282 / 97.2%	8 / 2.8%	290
$100,000+	385 / 92.5%	31 / 7.5%	416
Total	1,907	692	2,599

Source: American Community Survey

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

Day County Household Income Distribution by Tenure in 2018
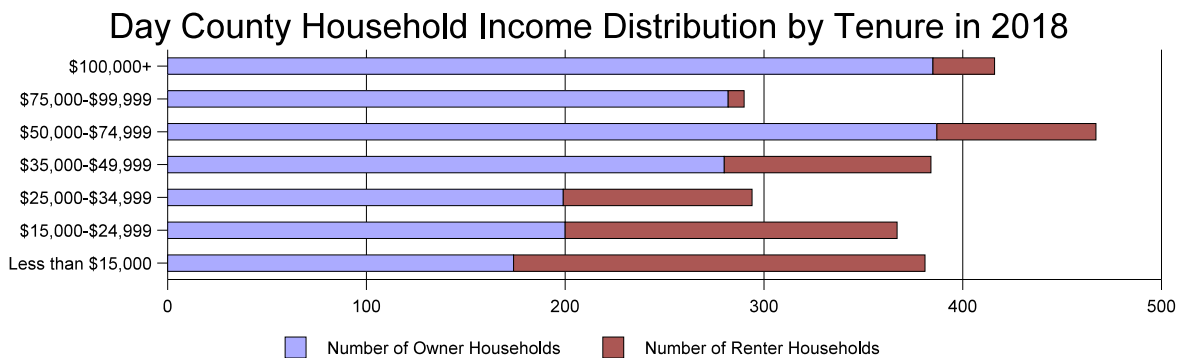
In 2018, approximately 68% of all renter households in Day County had an annual income below $35,000. At 30% of income, these households would have $875, or less, that could be applied to monthly housing costs.

Most owner households had a higher income level than rental households. Approximately 55% of all owner households had an annual income of $50,000 or more.

2018 Estimated Income and Housing Costs - Day County Renters

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

Table 19 Gross Rent as a Percentage of Income - Day County			
Percent of Income for Housing	Households Age 64 and Younger	Households Age 65 and Older	Total
Less than 20%	184/34.3%	35/22.6%	219/31.7%
20% to 29.9%	144/26.8%	30/19.3%	174/25.1%
30% to 34.9%	4/0.7%	13/8.4%	17/2.5%
35% or more	140/26.1%	35/22.6%	175/25.3%
Not Computed	65/12.1%	42/27.1%	107/15.4%
Total	537/100%	155/100%	692/100%

Source: American Community Survey

According to the American Community Survey, approximately 28% of all renters in the County were paying 30% or more of their income for rent. The large majority of these households were actually paying 35% or more of their income for housing. Federal standards for rent subsidy programs generally identify 30% of income as the maximum household contribution. When more than 30% of income is required, this is often called a "rent burden". When more than 35% is required, this can be considered a "severe rent burden".

Although a housing cost burden could be caused by either high housing costs or low household income, in Day County it was primarily due to low income levels for renters. A majority of the renter households with a housing cost burden had an annual household income below $25,000. To avoid a cost burden, these lower income households would have needed a unit with a gross monthly rent of $625 or less.

Senior citizen renters (age 65 and older) represented approximately 25% of all households with a rental cost burden. Households in the age ranges between 15 and 64 years old represented approximately 75% of all households with a rental cost burden.

2018 Estimated Income and Housing Costs - Day County Home Owners

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

Table 20 Ownership Costs as a Percentage of Income - Day County		
Percentage of Income for Housing Costs	Number of Owner Households	Percent of All Owner Households
0% to 19.9%	1,260	66.1%
20% to 29.9%	308	16.2%
30% to 34.9%	58	3.0%
35% or more	273	14.3%
Not Computed	8	0.4%
Total	1,907	100%

Source: ACS

Approximately 82% of owner-occupants, which would include households with and without a mortgage, reported paying less than 30% of their income for housing. However, approximately 17% of all home owners reported that they paid more than 30% of their income for housing. The large majority of these households were paying more than 35% of income for housing costs.

Existing Home Sales

This section examines houses that have been sold in Andover, Grenville, Pierpont and Roslyn in recent years. In these small communities, very few sales occur within any single year. As a result, all of the recorded sales from 2012 through 2019 have been used.

New construction sales would generally not be recorded in the data that was used for this analysis.

Only the "good market value" transactions have been reviewed for this study. Sales that are not "good market value" include, but are not limited to, sales between relatives, forced sales and foreclosures, and estate transfers that are not available on the open market.

Table 21 Median Value of Recent Residential Sales		
	Number of Good Sales	Median Sales Price
Andover	11	$15,000
Grenville	1	$150,000
Pierpont	18	$20,700
Roslyn	21	$27,500

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

▸ Over the 8-year time period reviewed, there were 11 residential sales of single family houses in **Andover** that were considered to be "open market" transactions. The median sales price was $15,000. The highest valued sale was for $70,000 and lowest valued sale was for $2,000.

▸ Only one good sale was recorded in **Grenville**. This house was sold for $150,000.

▸ The median sales price for the 18 residential sales in **Pierpont** was $20,700. The highest valued sale was for $115,000 and the lowest valued sale was for $4,999.

▸ The median sales price for the 21 residential sales in **Roslyn** was $27,500. The highest valued sale was for $64,250 and the lowest valued sale was for $5,000.

Housing Condition

Community Partners Research, Inc. representatives conducted a visual 'windshield' survey of the single family/duplex houses in the four towns. The number of houses surveyed in each town is:

- ▸   Andover -   42
- ▸   Grenville - 29
- ▸   Pierpont -   71
- ▸   Roslyn -   80

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

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

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

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

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

Table 22 Windshield Survey Housing Condition Estimate - 2020					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Andover	10/23.8%	14/33.3%	8/19.1%	10/23.8%	42
Grenville	10/34.5%	12/41.4%	4/13.8%	3/10.4%	29
Pierpont	14/19.7%	31/43.7%	13/18.3%	13/18.3%	71
Roslyn	24/30.0%	30/37.5%	17/21.3%	9/11.2%	80
Total	58/26.1%	87/39.2%	42/18.9%	35/15.8%	222

Source: Community Partners Research, Inc.

▸ Approximately 39% of the houses in the four towns need minor repair and 19% need major repair. Approximately 26% are sound, with no required improvements. Thirty-five houses are dilapidated and possibly beyond repair.

▸ In Andover, approximately 43% of all rated houses were in one of the two lowest condition categories, including 10 houses that received the lowest rating of dilapidated.

▸ In Grenville, more than 24% of all rated houses were in one of the two lowest condition categories, including three houses that received the lowest rating of dilapidated.

▸ In Pierpont, approximately 37% of all rated houses were in one of the two lowest condition categories, including 13 houses that received the lowest rating of dilapidated.

▸ In Roslyn, approximately 33% of all rated houses were in one of the two lowest condition categories, including nine houses that received the lowest rating of dilapidated.

▸ Although some of the houses in each community were in need of repair, the percentage of houses that needed major repair or were dilapidated is lower than the houses identified as needing major repair or that were dilapidated in the 2015 Housing Study.

New Housing Construction

Since the 2015 Day County Housing Study, it appears that there has been no new housing constructed in Pierpont, Andover or Grenville. However, two new homes have been constructed in Roslyn.

No multifamily rental housing has been constructed in any of these communities.

Employment and Local Economic Trends Analysis

While many factors influence the need for housing, employment opportunities represent a predominant demand generator. Without jobs and corresponding wages, the means to pay for housing is severely limited.

Employment opportunities may be provided by a broad range of private and public business sectors. Jobs may be available in manufacturing, commercial services, agriculture, public administration, and other industries. The type of employment, wage level, and working conditions will each influence the kind of housing that is needed and at what level of affordability.

Employment information is available at the county level. The labor force statistics in the table below tracks people by place of residence, rather than place of employment.

| Table 23 Day County Annual Labor Statistics: 2010 to 2019						
Year	Labor Force	Employed	Unemployed	Unemployment Rate - County	Unemployment Rate - SD	Unemployment Rate - US
2010	3,073	2,868	205	6.7%	5.0%	9.6%
2011	3,045	2,846	199	6.5%	4.7%	8.9%
2012	2,948	2,778	170	5.8%	4.3%	8.1%
2013	2,912	2,759	153	5.3%	3.8%	7.4%
2014	2,871	2,718	153	5.3%	3.4%	6.2%
2015	2,858	2,715	143	5.0%	3.1%	5.3%
2016	2,858	2,737	121	4.2%	3.0%	4.9%
2017	2,827	2,716	111	3.9%	3.2%	4.4%
2018	2,786	2,665	121	4.3%	3.1%	3.9%
2019	2,763	2,637	126	4.6%	3.3%	3.7%

Source: South Dakota Department of Labor

When viewed over a longer time period, there has been a gradual decrease in the area's labor force and employed work force. From 2010 and 2019, the size of the resident labor force decreased by 310 people, or 10.1%. The employed work force followed a similar pattern, decreasing by 231 people over that same time period.

Day County Labor Force and Employed Work Force
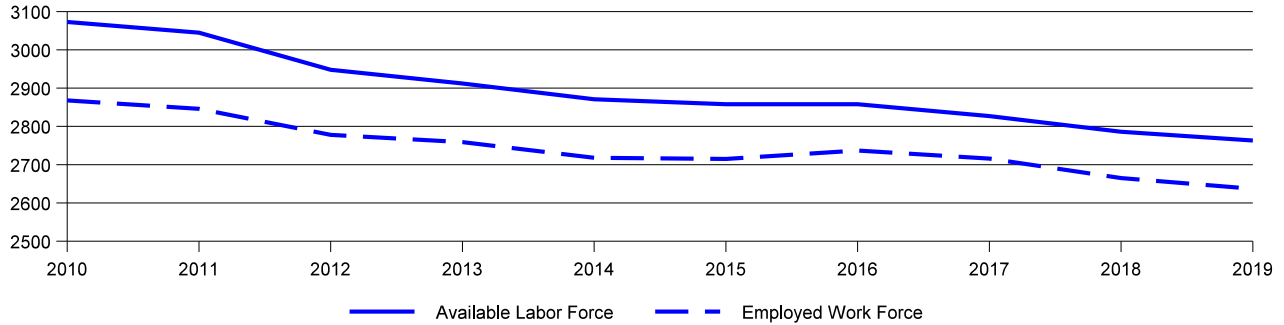
Since the available labor force has been dropping at a faster rate than the employed work force, the County's unemployment rate has generally decreased throughout the decade. Although the County's unemployment rate has remained above the Statewide rate since 2010, it has generally been below the national rate. However, for 2018 and 2019, the County's rate has been higher than the national rate.

Unemployment Rates
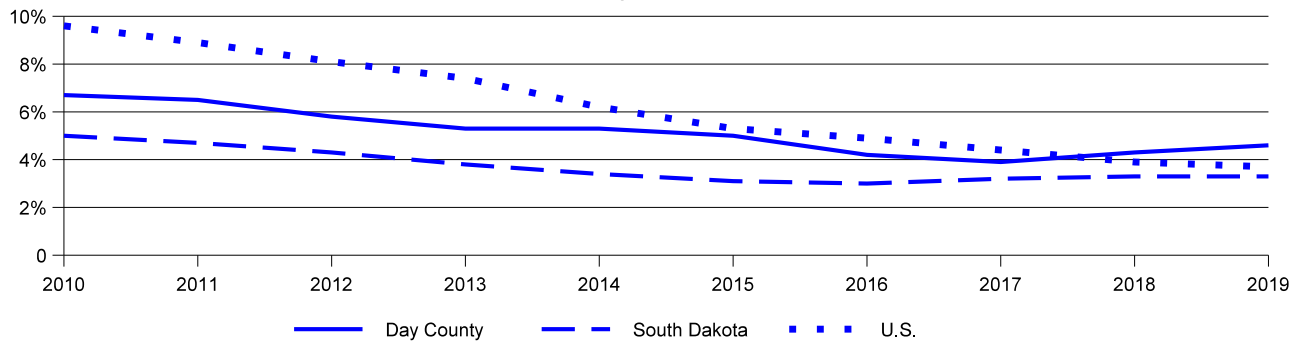
Average Annual Wages by Industry

The following table shows the annual employment and average annual wages by major employment sector in 2018, the last full year of data. It is important to note that the major employment sectors listed do not represent all employment in the County. This information is for all of Day County.

Table 24 County Average Weekly Wage: 2018		
Industry	Employment	Average Weekly Wage
Total All Industry	1,897	$647

Source: South Dakota Department of Labor

The average weekly wage for all industry in 2018 was $647. At full-time employment this would equate to an annual wage of approximately $33,644.

Statewide the average weekly wage in 2018 was $840, for an annual wage of approximately $43,700.

Annual Covered Employment

Since the Quarterly Census of Covered Workers (QCEW) tracks employees covered by unemployment insurance by location of the worker, it is possible to examine longer-term patterns in the local employment level. The following table displays the total number of workers reported in Day County back to the year 2010.

Table 25 Day Average Annual Employment			
Year	Total Covered Employment	Year	Total Covered Employment
2010	1,946	2015	1,934
2011	1,948	2016	1,934
2012	1,940	2017	1,936
2013	1,938	2018	1,897
2014	1,904	2019*	1,884

Source: QCEW - SD Department of Labor
* 2019 is through September

Number of Covered Workers in Day County

Average Annual Number of Workers
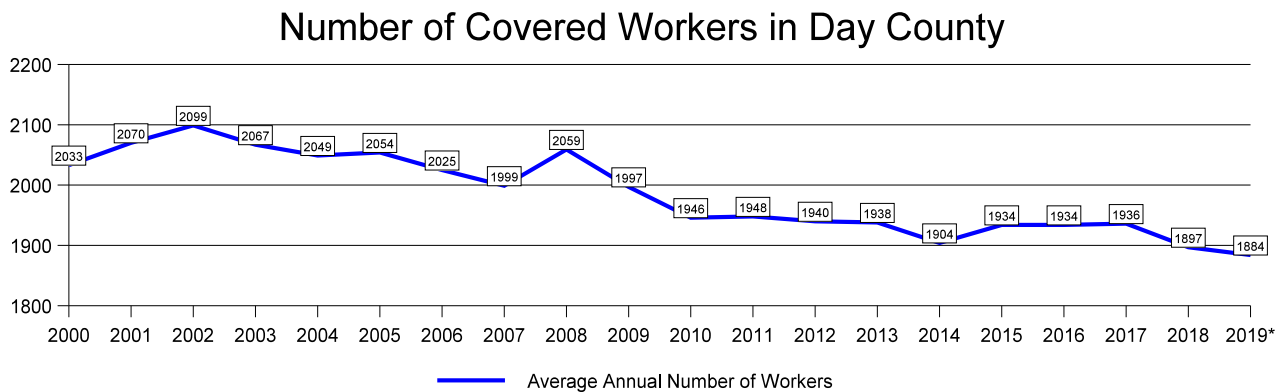
The long-term pattern for Day County shows a decrease in the number of workers covered by unemployment insurance. From 2010 to 2018 (the last full year of data), the number of workers decreased by 49 people. However, when compared to the year 2000, there were 136 fewer covered jobs countywide.

Commuting Patterns of Area Workers

Some information is available on area workers that commute for employment. The best information is from the 2018 American Community Survey, and has been examined for the Towns of Andover, Grenville, Pierpont and Roslyn. The table only examines travel time for Town residents, and excludes people that work at home.

Table 26 Commuting Times for Residents - 2018					
Town	Less than 10 minutes	10 to 19 minutes	20 to 29 minutes	30 minutes +	Total
Andover	17 / 34.7%	15 / 30.6%	2 / 4.1%	15 / 30.6%	49
Grenville	4 / 19.0%	7 / 33.3%	8 / 38.1%	2 / 9.5%	21
Pierpont	8 / 9.2%	21 / 24.1%	11 / 12.6%	47 / 54.0%	87
Roslyn	43 / 35.2%	44 / 36.1%	19 / 15.6%	16 / 13.1%	122

Source: American Community Survey

The large majority of residents in all four communities were driving more than 10 minutes to work in 2018. However, in most of the Towns, more than 50% were traveling less than 20 minutes for their primary employment.

In Andover, more than 65% of residents were traveling less than 20 minutes, but nearly 31% were driving 30 minutes or more.

In Grenville, approximately 52% of residents were traveling less than 20 minutes, and fewer than 10% were traveling 30 minutes or more.

In Pierpont, only 33% of residents had a drive time less than 20 minutes. Most were longer-distance commuters, as 54% had a drive time of 30 minutes or more.

Most Roslyn residents were able to work fairly locally, as more than 71% had a drive time of less than 20 minutes. Approximately 13% were traveling 30 minutes or more.

Town
of
Andover

Introduction

Andover is a small town located in Day County approximately 22 miles from Webster and 30 miles from Aberdeen.

Key Statistics: Andover	
Demographic	
Population:	81 people in 2019
Households:	39 households in 2019
Household Size:	2.08 persons per household in 2019
Population Trend:	Down 10 people from 2010
Household Trend:	Down 3 households from 2010
Household Projection:	No change in the number of households between 2019 and 2024
Income	
Median Household Income:	$36,964 in 2018
Median Family Income:	$48,750 in 2018
Housing	
Home Ownership Rate:	82.1% home owners
Rental Rate:	17.9% renters
Median Home Value:	$15,000 based on recent sales
New Construction:	No houses from 2000 to 2019
Housing Condition	
Condition Rating:	Sound - 10 homes
	Minor Rehab - 14 homes
	Major Rehab - 8 homes
	Dilapidated - 10 homes

Findings on Growth Trends

Applied Geographic Solutions (AGS) estimates that Andover's population was 81 people in 2019, which is a loss of 10 people since 2010. Andover also had a loss of eight people from 2000 to 2010. AGS estimates that Andover had 39 households in 2019, which is a loss of three households from 2010. Andover had a loss of four households from 2000 to 2010.

AGS estimates that from 2010 to 2019, Day County had a decrease of 244 people, but an increase of 47 households. Another data source reviewed, Esri, showed the County adding 33 households between 2010 and 2019.

From 2000 to 2010, Day County had a loss of 557 people and 82 households.

Findings on Growth Projections

This Study has focused on the future change in households when examining demand for housing. AGS is projecting that the number of households in Andover will remain stable through the year 2024.

For all of Day County, the projection sources also show limited change. AGS is projecting a small decrease of 15 households countywide between 2019 and 2024. Esri is projecting an increase of three households over this same time period.

Rental Housing Data

According to the 2019 Applied Geographic Solutions estimates, there were seven occupied rental units in Andover. Andover's rental tenure rate was 17.9% in 2019. At the time of the 2010 Census, Andover had 17 occupied rental units.

Rental Survey

As part of the research for this Study, Community Partners Research, Inc., attempted to contact owners or managers of multifamily buildings with four or more units.

When the 2015 Housing Study there was one multi-family rental project in Andover. The Hanson four-plex was a USDA Rural Development general occupancy project constructed in 1981. However, after 2015 this project was severely damaged in a fire and no longer provides housing. In 2019 no multifamily rental housing could be identified in Andover.

Recommendations, Strategies and Housing Market Opportunities

Based on the research contained in this study, we believe that the following recommendations are realistic options for Andover. They are based on the following strategies.

▸ **Be realistic in expectations for housing development** - Large-scale residential growth has not occurred in the recent past and is not likely to occur in the near future. The scale of activities proposed for the future should be comparable with the Town's potential for growth.

▸ **New housing development and housing rehabilitation generally will not occur without proactive community involvement** - To attract new home construction or housing rehabilitation in Andover, subsidies or some other form of financial assistance will be needed from Andover, regional housing agencies and the South Dakota Housing Development Authority.

▸ **Protect the Town's existing housing stock** - The future of Andover will be heavily dependent on the Town's appeal as a residential location. The condition of the existing housing stock is a major factor in determining the Town's long-term viability. The existing housing stock is in fair condition and the Town's major asset, however, rehabilitation efforts are needed to preserve the housing stock.

▸ **Develop a realistic action plan with goals and time lines** - The Town should prioritize its housing issues and establish goals and time lines to achieve success in addressing its housing needs.

▸ **Access all available resources for housing** - In addition to the local efforts, the Town has other resources to draw on including Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., USDA Rural Development and the South Dakota Housing Development Authority. These resources should be accessed as needed to assist with housing activities.

Summary of Findings/Recommendations

Following is an update of the findings/recommendations for Andover that were provided in the 2015 Day County Housing Study. The updated findings/recommendations have been formulated through the analysis of the information provided in the previous sections. The findings/recommendations have been developed in the following five categories:
- ▸ **Rental Housing Development**
- ▸ **Home Ownership**
- ▸ **Single Family Housing Development**
- ▸ **Housing Rehabilitation**
- ▸ **Other Housing Issues**

The findings/recommendations for each category are as follows:

Rental Housing Development

1. Monitor the need to develop new market rate or subsidized housing

2. Utilize vacant homes for rental housing

3. Utilize the Housing Choice Voucher Program

Home Ownership

4. Utilize and promote all programs that assist with home ownership

Single Family Housing Development

5. Lot availability

Housing Rehabilitation

6. Promote rental housing rehabilitation

7. Promote owner-occupied housing rehabilitation efforts

Other Housing Issues

8. Acquire and demolish dilapidated structures

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

10. Promote commercial rehabilitation and development

Rental Housing Development

Findings: Applied Geographic Solutions estimated that there were only seven renter-occupancy households in Andover in 2019. Renter households are primarily living in rental single family houses. In 2015, a rental four-plex had been present but this was later lost to a fire.

AGS forecasts that Andover's number of households will not change over the five-year projection period. Limited change is also being projected countywide.

Based on no demand for rental housing from household growth and limited pent-up demand, we are not recommending new rental housing construction in Andover over the next five years. However, we are recommending the development of additional rental housing utilizing existing homes in Andover.

1.   Monitor the need to develop new market rate or subsidized rental housing

Findings: Andover has a limited number of rental units in 2019. From 2019 to 2024, Andover is projected to gain two people but the number of households is not expected to increase. Andover generally lacks amenities typically needed to attract rental housing construction, such as employment, health care, retail and service opportunities.

Recommendation: We do not recommend the construction of market rate or subsidized rental housing at this time. We do recommend that Andover monitor the need for the production of market rate or subsidized housing in the future.

2.   Utilize vacant homes for rental housing

Findings: We are not recommending the construction of new rental housing, based on the lack of demand from household growth. However, we do believe there is limited demand for affordable rental housing. Andover is located in close proximity to Webster and is within commuting distance of Aberdeen and Watertown. These cities have employment opportunities. There are vacant homes and seasonal homes in Andover.

Recommendation: We recommend that Andover coordinate with private rental property owners and regional housing agencies to acquire vacant and/or seasonal homes for rental housing. Private rental property owners could

purchase the homes and utilize funding from housing agencies to rehabilitate the homes. Potential funding sources include USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank. Grow South Dakota and HAPI, Inc. are regional housing agencies that could potentially assist with this project.

Additionally, housing Vouchers may be available to assist eligible rental households with the rent.

3.   Utilize the Housing Choice Voucher Program

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

Although the federal government provides almost no funding for subsidized housing construction, it has provided new Housing Choice Voucher allocations over the last two decades.

Because of the flexibility offered through the program, eligible households often prefer the portable rent assistance to other forms of subsidized housing that are project-based, and can only be accessed by living in a specific rental development.

The Housing Choice Voucher Program is administered in Day County by the Aberdeen Housing Authority. The Aberdeen Housing Authority has the funding to issue approximately 420 Vouchers in their five-county service area.

Recommendation: The Aberdeen Housing Authority should work with Andover households to assure that they are aware of the program and have an opportunity to apply for assistance.

Home Ownership

Findings: Expanding home ownership opportunities is a primary goal for most cities. High rates of home ownership promote stable communities and strengthen the local tax base. The median owner-occupied home value in Andover is estimated to be $15,000 based on recent sales activity. The home values in Andover provide an excellent market for first time buyers and households seeking moderately priced homes.

Our analysis of Day County demographic trends shows an increasing number of households in the traditionally strong home ownership age range between 35 and 44 years old. Households in this age range tend to be predominantly home owners, and form a market for higher priced and trade-up housing.

The number of households in the 65 and older age ranges in Day County is expected to increase significantly from 2019 to 2024. These households often prefer no maintenance housing or housing that provides senior services.

The other age ranges are projected to lose households or will remain relatively stable. Households that have not been able to achieve the goal of home ownership may need the assistance of special programs to help them purchase a home.

To assist in promoting the goal of home ownership, the following activity is recommended.

4.   Utilize and promote all programs that assist with home ownership

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

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

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

Recommendation: Andover should work with area housing agencies, the South Dakota Housing Development Authority and local financial institutions to utilize all available home ownership assistance programs. Private and nonprofit agencies should be encouraged to provide home ownership opportunities.

Andover should also work with housing agencies to assure that Andover is receiving its share of resources that are available in Day County and the region.

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

Single Family Housing Development

Findings: From 2000 to 2019, no single family homes have been constructed in Andover.

Household projections for Andover do not expect a gain of households over the next five years, thus, there is limited demand for owner-occupied housing construction. Growth is anticipated over the next five years among Day County households in the 35 to 44 and 65 and older age ranges. Households in these age ranges tend to be predominantly home owners, and form a market for higher priced, trade-up and low/no maintenance housing. However, some households in these age ranges may be in the market for new affordable homes.

It is our opinion that new housing construction in Andover will be limited over the next five years. This is due to multiple factors including the small size of the community, the current low property values, a lack of community amenities, and a history of no housing construction over the past 20 years. It is our projection that one house may be constructed or moved into Andover over the next five years from 2020 to 2025.

5.   Lot Availability

Findings: As part of this Study, we attempted to identify the inventory of available residential lots for single family housing construction in Andover. Buildable lots are defined as having sewer and water available to the lots. There are no new lots in subdivisions in Andover, however, there are several infill lots that may be available throughout the community.

Recommendation: Using our projections that one house may be constructed or moved in over the next five years, there currently is an adequate supply of infill lots in Andover to meet demand.

We recommend that Andover inventory lots in the Town to determine their availability, price, etc. Therefore, if there is a household that has an interest in building a home in Andover or moving a home into Andover, an inventory of lots will be available.

Housing Rehabilitation

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

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

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

6.   Promote rental housing rehabilitation

Findings: Andover has rental properties that need repair. Our condition analysis identified several substandard rental units. The rental units in need of repair are primarily single family homes. It is difficult for rental property owners to rehabilitate and maintain their rental properties while keeping the rents affordable for the tenants. The rehabilitation of older rental units can be one of the most effective ways to produce decent, safe and sanitary affordable housing.

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

7.   Promote owner-occupied housing rehabilitation efforts

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

Our 2019 housing condition survey of 42 Andover homes found 14 homes that need minor repairs and eight homes that need major repairs. Without rehabilitation assistance, there is the potential that the affordable housing stock will shrink in Andover.

Recommendation: We recommend that Andover and area housing agencies seek local, state and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank are all potential funding sources.

Currently, Grow South Dakota and Homes are Possible, Inc., are implementing owner-occupied housing rehabilitation programs in Day County. Households that meet eligibility requirements are eligible for a deferred loan to rehabilitate their homes. Deferred loans do not have to be paid back if the household lives in the rehabilitated home for a stipulated amount of time after the rehabilitation is completed. We encourage Andover and Day County households to utilize these programs.

Other Housing Initiatives

8. Acquire and demolish dilapidated structures

Findings: Our housing condition survey identified that of the 42 homes surveyed in Andover, 10 homes are dilapidated and too deteriorated to rehabilitate. We also identified eight homes as needing major repair and several of these homes may be too dilapidated to rehabilitate. To improve the quality of Andover's housing stock and to maintain the appearance of the community, dilapidated structures should be demolished.

Recommendation: Andover should continue to work with property owners to demolish severely dilapidated structures. Andover is enhanced when blighted and dilapidated structures are removed. Also, some of the cleared lots can be utilized for the construction of new affordable housing units. Some cities are adopting ordinances that give cities more authority to require property owners to demolish vacant dilapidated homes.

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

Findings: Andover will need staff resources in addition to existing Town personnel and volunteers to plan and implement many of the housing recommendations advanced in this Study. Andover has access to Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., the USDA Rural Development Office and the South Dakota Housing Development Authority. These agencies all have experience with housing and community development programs.

Recommendation: Andover has access to multiple agencies that can assist with addressing housing needs. It is our recommendation that Andover work with the housing agencies to prioritize the recommendations of this Study. This could include the development of a plan in coordination with Day County Housing Development and the other Day County cities and towns to address housing needs. The Plan should include strategies, time lines and the responsibilities of each agency. While there has traditionally been a degree of staff interaction between these agencies, it will be important that a coordinated approach be used to prioritize and assign responsibility for housing programs.

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

10.   Promote commercial rehabilitation and development

Findings: Andover's commercial district is in fair to poor condition, and there are several vacant and substandard commercial buildings.

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

Recommendation: We recommend that Andover work with commercial property owners to rehabilitate their buildings and to demolish the buildings that are beyond repair. Also, new businesses should, to the extent that it is feasible, be encouraged to locate in Andover.

Town of Grenville

Introduction

Grenville is a small town located in Day County approximately 15 miles from Webster, 65 miles from Aberdeen and 58 miles from Watertown.

Key Statistics: Grenville	
Demographic	
Population:	53 people in 2019
Households:	25 households in 2019
Household Size:	2.12 persons per household in 2019
Population Trend:	Down 1 person from 2010
Household Trend:	Down 5 households from 2010
Household Projection:	No change in households between 2019 and 2024
Income	
Median Household Income:	N/A
Median Family Income:	N/A
Housing	
Home Ownership Rate:	80.0% home owners
Rental Rate:	20.0% renters
Median Home Value:	$65,500 based on the American Community Survey
New Construction:	No houses from 2010 to 2019
Housing Condition	
Condition Rating:	Sound - 10 homes
	Minor Rehab - 12 homes
	Major Rehab - 4 homes
	Dilapidated - 3 homes

Findings on Growth Trends

Applied Geographic Solutions (AGS) estimates that Grenville's population was 53 in 2019, which is a loss of one person from 2010. Grenville had a loss of eight people from 2000 to 2010. Grenville had 25 households in 2019, which is a loss of five households from 2010. Grenville also had a loss of five households from 2000 to 2010.

AGS estimates that from 2010 to 2019, Day County had a decrease of 244 people, but an increase of 47 households. Another data source reviewed, Esri, showed the County adding 33 households between 2010 and 2019.

From 2000 to 2010, Day County had a loss of 557 people and 82 households.

Findings on Growth Projections

This Study has focused on the future change in households when examining demand for housing. AGS is projecting that the number of households in Grenville will remain stable through the year 2024.

For all of Day County, the projection sources also show limited change. AGS is projecting a small decrease of 15 households countywide between 2019 and 2024. Esri is projecting an increase of three households over this same time period.

Rental Housing Data

According to estimates from Applied Geographic Solutions, there were five occupied rental units in Grenville in 2019. Grenville's rental tenure rate, was 20.0%. At the time of the 2010 Census, Grenville had three occupied rental units.

Rental Survey

As part of the research for this Study, Community Partners Research, Inc., attempted to contact owners or managers of multifamily buildings with four or more units. There are no multifamily projects with four or more units in Grenville, thus, no survey was completed.

Recommendations, Strategies and Housing Market Opportunities

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

▸ **Be realistic in expectations for housing development** - Large-scale residential growth has not occurred in the recent past and is not likely to occur in the near future. The scale of activities proposed for the future should be comparable with the Town's potential for growth.

▸ **Protect the Town's existing housing stock** - The future of Grenville will be heavily dependent on the Town's appeal as a residential location. The condition of the existing housing stock is a major factor in determining the Town's long-term viability. The existing housing stock is in fair condition and the Town's major asset, however, rehabilitation efforts are needed to preserve the housing stock.

▸ **Develop a realistic action plan with goals and time lines** - The Town should prioritize its housing issues and establish goals and time lines to achieve success in addressing its housing needs.

▸ **Access all available resources for housing** - In addition to the local efforts, the Town has other resources to draw on including Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., USDA Rural Development and the South Dakota Housing Development Authority. These resources should be accessed as needed to assist with housing activities.

Summary of Findings/Recommendations

Following is an update of the findings/recommendations for Grenville that were provided in the 2015 Day County Housing Study. The updated findings/recommendations have been formulated through the analysis of the information provided in the previous sections. The findings/recommendations have been developed in the following five categories:

▸   **Rental Housing Development**
▸   **Home Ownership**
▸   **Single Family Housing Development**
▸   **Housing Rehabilitation**
▸   **Other Housing Issues**

The findings/recommendations for each category are as follows:

Rental Housing Development

1.   Monitor the need to develop new market rate or subsidized housing

2.   Utilize vacant homes for rental housing

3.   Utilize the Housing Choice Voucher Program

Home Ownership

4.   Utilize and promote all programs that assist with home ownership

Single Family Housing Development

5.   Lot Availability

Housing Rehabilitation

6.   Promote rental housing development

7.   Promote owner-occupied housing rehabilitation efforts

Other Housing Issues

8.   Acquire and demolish dilapidated structures

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

Rental Housing Development

Findings: Applied Geographic Solutions estimated that there were five rental households in Grenville in 2019. It is assumed that the households are renting single family homes.

AGS forecasts indicate that Grenville's number of households is expected to remain the same from 2019 to 2024. Limited change is also being projected countywide.

Based on no demand for rental housing from household growth, a lack of community amenities and limited rental demand, we are not recommending new rental housing construction in Grenville over the next five years. However, we are recommending the development of additional rental housing utilizing existing homes in Grenville.

1.   Monitor the need to develop new market rate or subsidized rental housing

Findings: Grenville has a limited number of market rate units and no subsidized units. From 2019 to 2024, Grenville's population is projected to increase by two people and the number of households is projected to not change.

Grenville generally lacks amenities typically needed to attract rental housing construction, such as employment, health care, retail and service opportunities.

Recommendation: We do not recommend the construction of market rate or subsidized rental housing at this time. We do recommend that Grenville monitor the need for the production of market rate or subsidized housing in the future.

2.   Utilize vacant homes for rental housing

Findings: We are not recommending the construction of new rental housing, based on the lack of demand from household growth. However, we do believe there is some limited demand for affordable rental housing. Grenville is located in close proximity to Webster and is within commuting distance of Aberdeen and Watertown. These cities have employment opportunities. Grenville is also located in a recreation area. There are vacant homes and seasonal homes in Grenville.

Recommendation: We recommend that Grenville coordinate with private property owners and regional housing agencies to acquire vacant and/or seasonal homes for rental housing. Private rental property owners could purchase the homes and utilize funding from housing agencies to rehabilitate the homes. Potential funding sources include USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank. Grow South Dakota and HAPI, Inc. are regional housing agencies that could potentially assist with this project.

Additionally, housing Vouchers may be available to assist the eligible rental households with the rent.

3.   Utilize the Housing Choice Voucher Program

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

Although the federal government provides almost no funding for subsidized housing construction, it has provided new Housing Choice Voucher allocations over the last two decades.

Because of the flexibility offered through the program, eligible households often prefer the portable rent assistance to other forms of subsidized housing that are project-based, and can only be accessed by living in a specific rental development.

The Housing Choice Voucher Program is administered in Day County by the Aberdeen Housing Authority. The Aberdeen Housing Authority has the funding to issue approximately 420 Vouchers.

Recommendation: The Aberdeen Housing Authority should work with Grenville households to assure that they are aware of the program and a have the chance to apply.

Home Ownership

Findings: Expanding home ownership opportunities is a primary goal for most cities. High rates of home ownership promote stable communities and strengthen the local tax base. The median owner-occupied home value in Grenville is estimated to be $65,500 based on American Community Survey estimates. The home values in Grenville provide an excellent market for first time buyers and households seeking moderately priced homes.

Our analysis of Day County demographic trends shows an increasing number of households in the traditionally strong home ownership age range between 35 and 44 years old. Households in this age range tend to be predominantly home owners, and form a market for higher priced and trade-up housing.

The number of households in the 65 and older age ranges in Day County is expected to increase significantly from 2019 to 2024. These households often prefer no maintenance housing or housing that provides senior services.

The other age ranges are projected to lose households or will remain relatively stable. Households that have not been able to achieve the goal of home ownership may need the assistance of special programs to help them purchase a home.

To assist in promoting the goal of home ownership, the following activity is recommended.

## 4.	Utilize and promote all programs that assist with home ownership

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

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

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

Recommendation: Grenville should work with area housing agencies, the South Dakota Housing Development Authority and local financial institutions to utilize all available home ownership assistance programs. Private and nonprofit agencies should be encouraged to provide home ownership opportunities.

Grenville should also work with housing agencies to assure that Grenville is receiving its share of resources that are available in Day County and the region.

Funding sources for home ownership programs may include USDA Rural Development, the South Dakota Housing Development Authority, and the Federal Home Loan Bank. Also, Grow South Dakota and HAPI, Inc., utilizes several funding sources to provide home ownership programs in the Region.

Single Family Housing Development

Findings: From 2000 to 2019, we are not aware of any single family homes that have been constructed in Grenville.

Household projections for Grenville expect no change in the number of households over the next five years, thus, there is limited demand for owner-occupied housing construction. Growth is anticipated over the next five years among Day County households in the 35 to 44, and 65 and older ranges. Households in these age ranges tend to be predominantly home owners, and form a market for higher priced, trade-up and no/low maintenance housing. However, some households in these age ranges may be in the market for new affordable homes.

It is our opinion that new housing construction will be limited over the next five years in Grenville. This is due to multiple factors including the small size of the community, the lack of community amenities and a history of no housing construction over the past 20 years. It is our projection that one house may be constructed or moved into Grenville over the next five years from 2020 to 2025.

5.   Lot Availability

Findings: As part of this Study, we attempted to identify the inventory of available residential lots for single family housing construction in Grenville. There are no new lots in subdivisions in Grenville, however, there are several infill lots that may be available throughout the community.

Recommendation: Using our projections that one house may be constructed or moved in over the next five years, there currently is an adequate supply of infill lots in Grenville and these lots can meet demand.

We recommend that Grenville inventory lots in the Town to determine their availability, price, etc. Therefore, if there is a household that has an interest in building a home in Grenville or moving a home into Grenville, an inventory of lots will be available.

Housing Rehabilitation

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

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

The following specific recommendation is made to address the housing rehabilitation needs.

6.   Promote rental housing rehabilitation

Findings: Grenville has rental properties that need repair. Our condition analysis identified several substandard rental units. The rental units in need of repair are primarily single family homes. It is difficult for rental property owners to rehabilitate and maintain their rental properties while keeping the rents affordable for the tenants. The rehabilitation of older rental units can be one of the most effective ways to produce decent, safe and sanitary affordable housing.

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

7.   Promote owner-occupied housing rehabilitation efforts

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

Our 2020 housing condition survey of 29 Grenville homes found 12 homes that need minor repairs and four homes that need major repairs. Without rehabilitation assistance, there is the potential that the affordable housing stock will shrink in Grenville.

Recommendation: We recommend that Grenville and area housing agencies seek local, state and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank, are potential funding sources.

Currently, Grow South Dakota and HAPI are implementing owner-occupied housing rehabilitation programs in Day County. Households that meet eligibility requirements are eligible for a deferred loan to rehabilitate their homes. Deferred loans do not have to be paid back if the household lives in the rehabilitated home for a stipulated amount of time after the rehab is completed. We encourage Grenville and Day County households to utilize these programs.

Other Housing Initiatives

8. Acquire and Demolish Dilapidated Structures

Findings: Our housing condition survey identified that of the 29 homes surveyed in Grenville, three homes are dilapidated and too deteriorated to rehabilitate. We also identified four homes as needing major repair and several of these homes may be too dilapidated to rehabilitate. To improve the quality of Grenville's housing stock and to maintain the appearance of the community, dilapidated structures should be demolished.

Recommendation: Grenville should continue to work with property owners to demolish severely dilapidated structures. Grenville is enhanced when blighted and dilapidated structures are removed. Also, some of the cleared lots can be utilized for the construction of new affordable housing units. Some cities are adopting ordinances that give cities more authority to require property owners to demolish vacant, dilapidated homes.

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

Findings: Grenville will need staff resources in addition to existing town personnel and volunteers to plan and implement the housing recommendations advanced in this Study. Grenville has access to Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., the USDA Rural Development Office and the South Dakota Housing Development Authority. These agencies all have experience with housing and community development programs.

Recommendation: Grenville has access to multiple agencies that can assist with addressing housing needs. It is our recommendation that Grenville work with the housing agencies to prioritize the recommendations of this Study. This could include the development of a plan in coordination with Day County Housing Development and the other Day County cities and towns to address housing needs. The Plan should include strategies, time lines and the responsibilities of each agency. While there has traditionally been a degree of staff interaction between these agencies, it will be important that a coordinated approach be used to prioritize and assign responsibility for housing programs.

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

Town
of
Pierpont

Introduction

Pierpont is a small town located in Day County approximately 25 miles from Webster, 35 miles from Aberdeen and 69 miles from Watertown.

Key Statistics: Pierpont	
Demographic	
Population:	122 people in 2019
Households:	59 households in 2019
Household Size:	2.07 persons per household in 2019
Population Trend:	Down 13 people from 2010
Household Trend:	Down 8 households from 2010
Household Projection:	No change in the number of households between 2019 and 2024
Income	
Median Household Income:	$60,000 in 2018
Median Family Income:	$76,125 in 2018
Housing	
Home Ownership Rate:	81.4% home owners
Rental Rate:	18.6% renters
Median Home Value:	$20,700 based on recent sales
New Construction:	No houses added from 2000 to 2019
Housing Condition	
Condition Rating:	Sound - 14 homes
	Minor Rehab - 31 homes
	Major Rehab - 13 homes
	Dilapidated - 13 homes

Findings on Growth Trends

Applied Geographic Solutions (AGS) estimates that Pierpont's population was 122 in 2019, which is a loss of 13 people from 2010. Pierpont had a gain of 13 people from 2000 to 2010. Pierpont had 59 households in 2019, which is a loss of eight households from 2010. Pierpont had a gain of three households from 2000 to 2010.

AGS estimates that from 2010 to 2019, Day County had a decrease of 244 people, but an increase of 47 households. Another data source reviewed, Esri, showed the County adding 33 households between 2010 and 2019.

From 2000 to 2010, Day County had a loss of 557 people and 82 households.

Findings on Growth Projections

This Study has focused on the future change in households when examining demand for housing. AGS is projecting that the number of households in Pierpont will remain stable through the year 2024.

For all of Day County, the projection sources also show limited change. AGS is projecting a small decrease of 15 households countywide between 2019 and 2024. Esri is projecting an increase of three households over this same time period.

Rental Housing Data

According to Applied Geographic Solutions, there were 11 occupied rental units in Pierpont in 2019. Pierpont's rental tenure rate, was 18.6%. At the time of the 2010 Census, Pierpont had seven occupied rental units.

Rental Survey

There were once two USDA Rural Development subsidized four-plexes in Pierpont. Over time, both four-plexes opted out of the USDA Rural Development subsidy program.

One four-plex was converted to a single family home. The status of the other four-plex is unknown in 2020.

No rental survey was completed as part of the 2020 project.

Recommendations, Strategies and Housing Market Opportunities

Based on the research contained in this study, we believe that the following recommendations are realistic options for Pierpont. They are based on the following strategies.

▸ **Be realistic in expectations for housing development** - Large-scale residential growth has not occurred in the recent past and is not likely to occur in the near future. The scale of activities proposed for the future should be comparable with the Town's potential for growth.

▸ **New housing development and housing rehabilitation generally will not occur without proactive community involvement** - To attract new home construction or housing rehabilitation in Pierpont, subsidies or some other form of financial assistance will be needed from Pierpont, regional housing agencies and the South Dakota Housing Development Authority.

▸ **Protect the Town's existing housing stock** - The future of Pierpont will be heavily dependent on the Town's appeal as a residential location. The condition of the existing housing stock is a major factor in determining the Town's long-term viability. The existing housing stock is in fair condition and the Town's major asset, however, rehabilitation efforts are needed to preserve the housing stock.

▸ **Develop a realistic action plan with goals and time lines** - The Town should prioritize its housing issues and establish goals and time lines to achieve success in addressing its housing needs.

▸ **Access all available resources for housing** - In addition to the local efforts, the Town has other resources to draw on including the Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., USDA Rural Development and the South Dakota Housing Development Authority. These resources should be accessed as needed to assist with housing activities.

Summary of Findings/Recommendations

Following is an update of the findings/recommendations for Pierpont that were provided in the 2015 Day County Housing Study. The updated findings/recommendations have been formulated through the analysis of the information provided in the previous sections. The findings/recommendations have been developed in the following five categories:

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

The findings/recommendations for each category are as follows:

Rental Housing Development

1. Monitor the need to develop new market rate or subsidized housing

2. Utilize vacant homes for rental housing

3. Utilize the Housing Choice Voucher Program

Home Ownership

4. Utilize and promote all programs that assist with home ownership

Single Family Housing Development

5. Lot Availability

Housing Rehabilitation

6. Promote rental housing rehabilitation

7. Promote owner-occupied housing rehabilitation efforts

Other Housing Issues

8. Acquire and demolish dilapidated structures

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

10. Promote commercial rehabilitation and development

Rental Housing Development

Findings: Applied Geographic Solutions estimated that there were 11 rental households in Pierpont in 2019. It is assumed that most of the households are renting single family homes.

AGS forecasts that Pierpont's number of households will not change from 2019 to 2024 and that the number of households in all of Day County should also remain relatively stable.

Based on no demand for rental housing from household growth and no pent-up demand, we are not recommending new rental housing construction in Pierpont over the next five years. However, we are recommending the development of additional rental housing utilizing existing homes in Pierpont.

1.   **Monitor the need to develop new market rate or subsidized rental housing**

Findings: Pierpont has a limited number of market rate units and no subsidized units. From 2019 to 2024, Pierpont is projected to gain 3 people, but to have no change in the number of households.

Pierpont generally lacks amenities typically needed to attract rental housing construction, such as employment, health care, retail and service opportunities.

Recommendation: We do not recommend the construction of market rate or subsidized rental housing at this time. We do recommend that Pierpont monitor the need for the production of market rate or subsidized housing in the future.

2.   **Utilize vacant homes for rental housing**

Findings: We are not recommending the construction of new rental housing, based on the lack of demand from household growth. However, we do believe there is limited demand for affordable rental housing. Pierpont is located in close proximity to Webster and is within commuting distance of Aberdeen, Britton, Grotten and Watertown. These cities have employment opportunities. There are vacant homes and seasonal homes in Pierpont.

Recommendation: We recommend that Pierpont coordinate with private rental property owners and regional housing agencies to acquire vacant and/or seasonal homes for rental housing. Private rental property owners could purchase the homes and utilize funding from housing agencies to rehabilitate the homes. Potential funding sources include USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank. Grow South Dakota and HAPI, Inc. are regional housing agencies that could potentially assist with this project.

Additionally, housing Vouchers may be available to assist the eligible rental households with the rent.

3.   Utilize the Housing Choice Voucher Program

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

Although the federal government provides almost no funding for subsidized housing construction, it has provided new Housing Choice Voucher allocations over the last two decades.

Because of the flexibility offered through the program, eligible households often prefer the portable rent assistance to other forms of subsidized housing that are project-based, and can only be accessed by living in a specific rental development.

The Housing Choice Voucher Program is administered in Day County by the Aberdeen Housing Authority. The Aberdeen Housing Authority has the funding to issue approximately 420 Vouchers.

Recommendation: The Aberdeen Housing Authority should work with Pierpont households to assure that they are aware of the program and have the opportunity to apply.

Home Ownership

Findings: Expanding home ownership opportunities is a primary goal for most cities. High rates of home ownership promote stable communities and strengthen the local tax base. The median owner-occupied home value in Pierpont is estimated to be $20,700 based on recent sales activity. The home values in Pierpont provide an excellent market for first time buyers and households seeking moderately priced homes.

Our analysis of Day County demographic trends shows an increasing number of households in the traditionally strong home ownership age range between 55 and 44 years old. Households in this age range tend to be predominantly home owners, and form a market for higher priced and trade-up housing. The number of households in the 65 and older age ranges in Day County is expected to increase significantly from 2019 to 2024. These households often prefer no maintenance housing or housing that provides senior services. The other age ranges are projected to lose households or will remain relatively stable. Households that have not been able to achieve the goal of home ownership may need the assistance of special programs to help them purchase a home.

To assist in promoting the goal of home ownership, the following activity is recommended:

4. Utilize and promote all programs that assist with home ownership

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

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

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

Recommendation: Pierpont should work with area housing agencies, the South Dakota Housing Development Authority and local financial institutions to utilize all available home ownership assistance programs. Private and nonprofit agencies should be encouraged to provide home ownership opportunities.

Pierpont should also work with housing agencies to assure that Pierpont is receiving its share of resources that are available in Day County and the region.

Funding sources for home ownership programs may include USDA Rural Development, the South Dakota Housing Development Authority, and the Federal Home Loan Bank. Also, Grow South Dakota and HAPI, Inc., utilizes several funding sources to provide home ownership programs in the Region.

Single Family Housing Development

Findings: From 2000 to 2019, one single family home has been constructed in Pierpont.

Household projections for Pierpont do not expect a gain of households over the next five years, thus, there is limited demand for owner-occupied housing construction. Growth is anticipated over the next five years among Day County households in the 35 to 44 and 65 and older age ranges. Households in these age ranges tend to be predominantly home owners, and form a market for higher-priced, trade-up and low/maintenance housing. However, some households in these age ranges may be in the market for new affordable homes.

It is our opinion that new housing construction will be very limited over the next five years. This is due to multiple factors including the small size of the community, the lack of amenities, the current low property values and a history of limited housing construction over the past 20 years. It is our projection that potentially one home will be constructed or moved into Pierpont over the next five years from 2020 to 2025.

5.   Lot Availability

Findings: As part of this Study, we attempted to identify the inventory of available residential lots for single family housing construction in Pierpont. Buildable lots are defined as having sewer and water available to the lots. There are no new lots in subdivisions in Pierpont, however, there are several infill lots that may be available throughout the community.

Recommendation: Using our projections that one house will be constructed or moved in over the next five years, there currently is an adequate supply of infill lots in Pierpont meet demand.

We recommend that Pierpont inventory lots in the Town to determine their availability, price, etc. Therefore, if there is a household that has an interest in building a home in Pierpont or moving a home into Pierpont, an inventory of lots will be available.

Housing Rehabilitation

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

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

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

6.　　Promote rental housing rehabilitation

Findings: Pierpont has several rental properties that need repair. Our condition analysis identified several substandard rental units. The rental units in need of repair are primarily single family homes. It is difficult for rental property owners to rehabilitate and maintain their rental properties while keeping the rents affordable for the tenants. The rehabilitation of older rental units can be one of the most effective ways to produce decent, safe and sanitary affordable housing.

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

7.   Promote owner-occupied housing rehabilitation efforts

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

Our 2020 housing condition survey of 71 Pierpont homes found 31 homes that need minor repairs and 13 homes that need major repairs. Without rehabilitation assistance, there is the potential that the affordable housing stock will shrink in Pierpont.

Recommendation: We recommend that Pierpont and area housing agencies seek local, state and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank, are potential funding sources.

Currently, Grow South Dakota and Homes are Possible, Inc., are implementing owner-occupied housing rehabilitation programs in Day County. Households that meet eligibility requirements are eligible for a deferred loan to rehabilitate their homes. Deferred loans do not have to be paid back if the household lives in the rehabilitated home for a stipulated amount of time after the rehabilitation is completed. We encourage Pierpont and Day County households to utilize these programs.

Other Housing Initiatives

8.   Acquire and Demolish Dilapidated Structures

Findings: Our housing condition survey identified that of the 71 homes in Pierpont, 13 homes are dilapidated and too deteriorated to rehabilitate. We also identified 13 homes as needing major repair and several of these homes may be too dilapidated to rehabilitate. To improve the quality of Pierpont's housing stock and to maintain the appearance of the community, dilapidated structures should be demolished.

It is our understanding that the City of Pierpont demolished a dilapidated house and is currently working to demolish another dilapidated home.

Recommendation: Pierpont should continue to work with property owners to demolish severely dilapidated structures. Pierpont is enhanced when blighted and dilapidated structures are removed. Also, some of the cleared lots can be utilized for the construction of new affordable housing units. Some cities are adopting ordinances that give cities more authority to require property owners to demolish vacant, dilapidated homes.

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

Findings: Pierpont will need staff resources in addition to existing Town personnel and volunteers to plan and implement the housing recommendations advanced in this Study. Pierpont has access to Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., the USDA Rural Development Office and the South Dakota Housing Development Authority. These agencies all have experience with housing and community development programs.

Recommendation: Pierpont has access to multiple agencies that can assist with addressing housing needs. It is our recommendation that Pierpont work with the housing agencies to prioritize the recommendations of this Study. This could include the development of a plan in coordination with Day County Housing Development and the other Day County cities and towns to address housing needs.   The Plan should include strategies, time lines and the responsibilities of each agency. While there has traditionally been a degree of staff interaction between these agencies, it will be important that a coordinated approach be used to prioritize and assign responsibility for housing programs.

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

10. Promote Commercial Rehabilitation and Development

Findings: Pierpont's commercial district is in fair to poor condition, and there are several vacant and substandard commercial buildings.

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

Recommendation: We recommend that Pierpont continue to work with commercial property owners to rehabilitate their buildings and to demolish the buildings that are beyond repair. Also, new businesses should, to the extent that it is feasible, be encouraged to locate in Pierpont.

Town
of
Roslyn

Introduction

Roslyn is a small town located in Day County approximately 13 miles from Webster, 63 miles from Aberdeen and 57 miles from Watertown.

Key Statistics: Roslyn	
Demographic	
Population:	167 people in 2019
Households:	73 households in 2019
Household Size:	2.29 persons per household in 2014
Population Trend:	Down 16 people from 2010
Household Trend:	Down 4 households from 2010
Household Projection:	No change in the number of households between 2019 and 2024
Income	
Median Household Income:	$53,906 in 2018
Median Family Income:	$54,219 in 2018
Housing	
Home Ownership Rate:	87.7% home owners
Rental Rate:	12.3% renters
Median Home Value:	$27,500 based on recent sales
New Construction:	3 houses added from 2000 to 2019
Housing Condition	
Condition Rating:	Sound - 24 homes
	Minor Rehab - 30 homes
	Major Rehab - 17 homes
	Dilapidated - 9 homes

Findings on Growth Trends

Applied Geographic Solutions (AGS) estimates that Roslyn's population was 167 in 2019, which is a loss of 16 people since 2010. Roslyn had a loss of 42 people from 2000 to 2010. Roslyn had 73 households in 2019, which is a loss of four households since 2010. Roslyn had a loss of 16 households from 2000 and 2010.

AGS estimates that from 2010 to 2019, Day County had a decrease of 244 people, but an increase of 47 households. Another data source reviewed, Esri, showed the County adding 33 households between 2010 and 2019. From 2000 to 2010, Day County had a loss of 557 people and 82 households.

Findings on Growth Projections

This Study has focused on the future change in households when examining demand for housing. AGS is projecting that the number of households in Roslyn will remain stable through the year 2024.

For all of Day County, the projection sources also show limited change. AGS is projecting a small decrease of 15 households countywide between 2019 and 2024. Esri is projecting an increase of three households over this same time period.

Rental Housing Data

According to Applied Geographic Solutions, there were nine occupied rental units in Roslyn in 2019. Roslyn's rental tenure rate was 12.3%. However, this estimate is low, as the rental survey found at least 12 occupied rental units.

At the time of the 2010 Census, Roslyn had 14 occupied rental units, which may be a more accurate estimate for 2019.

Rental Survey

Roslyn has one multi-family general occupancy rental project. Roslyn Homes is a 12-unit USDA Rural Development Subsidized general occupancy project constructed in the 1970s. The 12 units are in three four-plexes and tenants pay 30% of their income up to a maximum rent.

The manager reported no vacancies at the time of the survey. At the time of the 2015 Day County Housing Study, Roslyn Homes included four four-plexes. One of the four-plexes has since been closed and has no tenants. This four-plex has been sold since the 2015 Study and is no longer in the USDA Rural Development Subsidized Program.

The Strand Kjorsvig Community Rest Home is a 36-bed nursing home that was constructed in 1957. One of the nursing home beds is being utilized as an assisted living bed and the facility has the flexibility to convert additional nursing home beds to assisted living beds if there is additional demand for assisted living beds. At the time of the survey, three of the nursing home beds were vacant.

Table 27 Roslyn Multifamily Rental Housing Inventory					
Name	**Number of Units /Bedroom Mix**	**Rent**	**Vacancy/ Wait List**	**Tenant Mix**	**Comments**
Subsidized					
Roslyn Homes	3 - 1 Bedroom <u>9 - 2 Bedroom</u> 12 total units	$461-$466 max $486 max 30% of income	No vacancies	General occupancy	Roslyn Homes is a 12-unit USDA Rural Development general occupancy project that includes three four-plexes. The 12 units include three one-bedroom and nine two-bedroom units. The three four-plexes were constructed in the 1970s. Tenants pay 30% of income up to a maximum rent. The manager reported no vacancies at the time of the survey. At the time of the 2015 Day County Housing Study, Roslyn Homes included four 4-plexes. One of the 4-plexes was closed and had no tenants. This 4-plex has been sold since the 2015 Study and is no longer in the USDA Rural Development Subsidized Program.
Senior with Services					
Strand Kjorsvig Community Rest Home & Assisted Living	36 licensed beds	Based on level of services	Three vacant beds	Skilled nursing home	Strand Kjorsvig Community Rest Home is a 36-bed nursing home that was constructed in 1957. The Administrator reports three vacant beds at this time. The nursing home has one bed that is being utilized for assisted living and the facility has flexibility to convert additional nursing home beds to assisted living beds if there is a demand for additional assisted living.

Recommendations, Strategies and Housing Market Opportunities

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

▸ **Be realistic in expectations for housing development** - Large-scale residential growth has not occurred in the recent past and is not likely to occur in the near future. The scale of activities proposed for the future should be comparable with the Town's potential for growth.

▸ **New housing development and housing rehabilitation generally will not occur without proactive community involvement** - To attract new home construction or housing rehabilitation in Roslyn, subsidies or some other form of financial assistance will be needed from Roslyn, regional housing agencies and the South Dakota Housing Development Authority.

▸ **Protect the Town's existing housing stock** - The future of Roslyn will be heavily dependent on the Town's appeal as a residential location. The condition of the existing housing stock is a major factor in determining the Town's long-term viability. The existing housing stock is in fair condition and the Town's major asset, however, rehabilitation efforts are needed to preserve the housing stock.

▸ **Develop a realistic action plan with goals and time lines** - The Town should prioritize its housing issues and establish goals and time lines to achieve success in addressing its housing needs.

▸ **Access all available resources for housing** - In addition to the local efforts, the Town has other resources to draw on including Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., USDA Rural Development and the South Dakota Housing Development Authority. These resources should be accessed as needed to assist with housing activities.

Summary of Findings/Recommendations

Following is an update of the findings/recommendations for Roslyn that were provided in the 2015 Day County Housing Study. The updated findings/recommendations have been formulated through the analysis of the information provided in the previous sections and include nine recommendations. The findings/recommendations have been developed in the following five categories:

▸ **Rental Housing Development**
▸ **Home Ownership**
▸ **Single Family Housing Development**
▸ **Housing Rehabilitation**
▸ **Other Housing Issues**

The findings/recommendations for each category are as follows:

Rental Housing Development

1. Monitor the need to develop new market rate or subsidized housing

2. Utilize vacant homes for rental housing

3. Utilize the Housing Choice Voucher Program

Home Ownership

4. Utilize and promote all programs that assist with home ownership

Single Family Housing Development

5. Lot Availability

Housing Rehabilitation

6. Promote rental housing rehabilitation

7. Promote owner-occupied housing rehabilitation efforts

Other Housing Issues

8. Acquire and demolish dilapidated structures

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

10. Promote commercial rehabilitation and development

Rental Housing Development

Findings: Applied Geographic Solutions reported that there were nine renter households in Roslyn in 2019, although this estimate is too low. There is one 12-unit USDA Rural Development subsidized general occupancy project in Roslyn. The project had no vacancies when surveyed.

AGS forecasts that Roslyn's number of households will not change from 2019 to 2024 and that the number of households in all of Day County should also remain relatively stable.

Based on no demand for rental housing from household growth and no pent-up demand, we are not recommending new rental housing construction in Roslyn over the next five years.

1.   Monitor the need to develop new market rate or subsidized rental housing

Findings: Roslyn has a limited number of market rate units and 12 subsidized units. The 12 subsidized units had no vacancies when surveyed. From 2019 to 2024, Roslyn is projected to gain four people and the number of households will not change.

Roslyn generally lacks amenities typically needed to attract rental housing construction, such as employment, health care, retail and service opportunities.

Recommendation: We do not recommend the construction of market rate or subsidized rental housing at this time. We do recommend that Roslyn monitor the need for the production of market rate or subsidized housing in the future.

2.   Utilize vacant homes for rental housing

Findings: We are not recommending the construction of new rental housing, based on the lack of demand from household growth. However, we do believe there is some limited demand for affordable rental housing. Roslyn is located in close proximity to Webster and is within commuting distance of Aberdeen and Watertown. These larger cities have employment opportunities. Roslyn is also located in a recreation area. There are vacant homes and seasonal homes in the community.

Recommendation: We recommend that Roslyn coordinate with private property owners and regional housing agencies to acquire vacant and/or seasonal homes for rental housing. Private rental property owners could purchase the homes and utilize funding from housing agencies to rehabilitate the homes. Potential funding sources include USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank. Grow South Dakota and HAPI, Inc. are regional housing agencies that could potentially assist with this project.

Additionally, housing Vouchers may be available to assist the eligible rental households with the rent.

3.   Utilize the Housing Choice Voucher Program

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

Although the federal government provides almost no funding for subsidized housing construction, it has provided new Housing Choice Voucher allocations over the last two decades.

Because of the flexibility offered through the program, eligible households often prefer the portable rent assistance to other forms of subsidized housing that are project-based, and can only be accessed by living in a specific rental development.

The Housing Choice Voucher Program is administered in Day County by the Aberdeen Housing Authority. The Aberdeen Housing Authority has the funding to issue approximately 420 Vouchers in a five-county area.

Recommendation: The Aberdeen Housing Authority should work with Roslyn households to assure that they are aware of the program and have the opportunity to apply.

Home Ownership

Findings: Expanding home ownership opportunities is a primary goal for most cities. High rates of home ownership promote stable communities and strengthen the local tax base. The median owner-occupied home value in Roslyn is estimated to be $27,500 based on recent sales activity. The home values in Roslyn provide an excellent market for first time buyers and households seeking moderately priced homes.

Our analysis of Day County demographic trends shows an increasing number of households in the traditionally strong home ownership age range between 35 and 44 years old. Households in this age range tend to be predominantly home owners, and form a market for higher priced and trade-up housing.

The number of households in the 65 and older age ranges in Day County is expected to increase significantly from 2019 to 2024. These households often prefer no maintenance housing or housing that provides senior services.

The other age ranges are projected to lose households or will remain relatively stable. Households that have not been able to achieve the goal of home ownership may need the assistance of special programs to help them purchase a home.

To assist in promoting the goal of home ownership, the following activity is recommended.

4.   Utilize and promote all programs that assist with home ownership

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

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

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

Recommendation: Roslyn should work with area housing agencies, the South Dakota Housing Development Authority and local financial institutions to utilize all available home ownership assistance programs. Private and nonprofit agencies should be encouraged to provide home ownership opportunities.

Roslyn should also work with housing agencies to assure that Roslyn is receiving its share of resources that are available in Day County and the region.

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

Single Family Housing Development

Findings: Over the past 20 years, from 2000 to 2019, three single family homes has been constructed or moved into Roslyn.

Household projections for Roslyn do not expect a gain of households over the next five years, thus, there is limited demand for owner-occupied housing construction. Growth is anticipated over the next five years among Day County households in the 35 to 44 and 65 and older age ranges. Households in these age ranges tend to be predominantly home owners, and form a market for higher-priced, trade-up and no/low maintenance housing. However, some households in these age ranges may be in the market for new affordable homes.

It is our opinion that new housing construction will be limited over the next five years. This is due to multiple factors including the small size of the community, the current low property values and a history of limited housing construction over the past 20 years. It is our projection that one to two houses may be constructed or moved into Roslyn over the next five years from 2020 to 2025.

5.   Lot Availability

Findings: As part of this Study, we attempted to identify the inventory of available residential lots for single family housing construction in Roslyn. Buildable lots are defined as having sewer and water available to the lots. There are no new lots in subdivisions in Roslyn, however, there are several infill lots that may be available throughout the community.

Recommendation: Using our projections that one house may be constructed or moved in over the next five years, there currently is an adequate supply of infill lots in Roslyn meet demand.

We recommend that Roslyn inventory lots in the Town to determine their availability, price, etc. Therefore, if there is a household that has an interest in building a home in Roslyn or moving a home into Roslyn, an inventory of lots will be available.

Housing Rehabilitation

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

It is our opinion that Roslyn and area housing agencies will need to make housing rehabilitation a priority in the future. Housing options for households at or below the median income level will largely be met by the existing, more affordable housing stock. As this existing stock ages, more maintenance and repair will be required. Without rehabilitation assistance, the affordable stock could shrink, creating an even more difficult affordability situation. The following specific recommendations are made to address the housing rehabilitation needs.

6.   Promote rental housing rehabilitation

Findings: Roslyn has rental properties that need repair. Our condition analysis identified several substandard rental units. The rental units in need of repair are primarily single family homes. It is difficult for rental property owners to rehabilitate and maintain their rental properties while keeping the rents affordable for the tenants. The rehabilitation of older rental units can be one of the most effective ways to produce decent, safe and sanitary affordable housing.

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

7.   Promote owner-occupied housing rehabilitation efforts

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

Our 2020 housing condition survey of 80 Roslyn homes found 30 homes that need minor repairs and 17 homes that need major repairs. Without rehabilitation assistance, there is the potential that the affordable housing stock will shrink in Roslyn.

Recommendation: We recommend that Roslyn and area housing agencies seek local, state and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank, are potential funding sources.

Currently, Grow South Dakota and Homes are Possible, Inc., are implementing owner-occupied housing rehabilitation programs in Day County. Households that meet eligibility requirements are eligible for a deferred loan to rehabilitate their homes. Deferred loans do not have to be paid back if the household lives in the rehabilitated home for a stipulated amount of time after the rehabilitation is completed. We encourage Roslyn and Day County households to utilize these programs.

Other Housing Initiatives

8.   Acquire and Demolish Dilapidated Structures

Findings: Our housing condition survey identified that of the 80 homes in Roslyn, nine homes are dilapidated and too deteriorated to rehabilitate. We also identified 17 homes as needing major repair and several of these homes may be too dilapidated to rehabilitate. To improve the quality of Roslyn's housing stock and to maintain the appearance of the community, dilapidated structures should be demolished.

Recommendation: Roslyn should continue to work with property owners to demolish severely dilapidated structures. Roslyn is enhanced when blighted and dilapidated structures are removed. Also, some of the cleared lots can be utilized for the construction of new affordable housing units. Some cities are adopting ordinances that give cities more authority to require property owners to demolish vacant, dilapidated homes.

The City of Roslyn has demolished several dilapidated homes over the past several years.

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

Findings: Roslyn will need staff resources in addition to existing Town personnel and volunteers to plan and implement many of the housing recommendations advanced in this Study. Roslyn has access to Day County Housing Development, Grow South Dakota, Homes are Possible, Inc., the USDA Rural Development Office and the South Dakota Housing Development Authority. These agencies all have experience with housing and community development programs.

Recommendation: Roslyn has access to multiple agencies that can assist with addressing housing needs. It is our recommendation that Roslyn work with the housing agencies to prioritize the recommendations of this Study. This could include the development of a plan in coordination with Day County Housing Development and the other Day County cities and towns to address housing needs.   The Plan should include strategies, time lines and the responsibilities of each agency. While there has traditionally been a degree of staff interaction between these agencies, it will be important that a coordinated approach be used to prioritize and assign responsibility for housing programs.

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

10. Promote Commercial Rehabilitation and Development

Findings: Roslyn's commercial district is in fair condition. There are several vacant and substandard commercial buildings.

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

Recommendation: We recommend that Roslyn work with commercial property owners to rehabilitate their buildings and to demolish the buildings that are beyond repair. Also, new businesses should, to the extent that it is feasible, be encouraged to locate in Roslyn.

Agencies and Resources

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

Grow South Dakota
104 Ash Street East
Sisseton, SD 57262
(605) 698-7654

Homes Are Possible, Inc.
318 S. Main
Aberdeen, SD 57401
(605) 225-4274

South Dakota Housing Development Authority
221 South Central Avenue
Pierre, SD 57501
(605) 773-3181

USDA Rural Development
524 Enterprise Street South
Aberdeen, SD 57401
(605) 226-3360

Aberdeen Housing Authority
310 Roosevelt Street
Aberdeen, SD 57401
(605)226-2321

Dakota Resources
25795 475th Avenue
Suite #1
Renner, SD 57055
(605) 978-2804