



# ANNUAL REPORT 2021



South Dakota  
Housing Development  
Authority





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## 2021 IMPACT



**\$441 MILLION**

SDHDA provided **\$441 million** to fund mortgage loans for first-time and repeat homebuyers



**160**

SDHDA sold **160** Governor's Houses – a low-maintenance dwelling that's attractive, reasonably sized and budget-friendly.



**\$17.9 MILLION**

SDHDA awarded **\$17.9 million** to develop or preserve **507 units** of affordable housing.



**Aaa**

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



**\$24,071,429**

SDHDA provided **\$24 million** in housing assistance payments to **4,682 units** of affordable housing.

# A MESSAGE FROM THE EXECUTIVE DIRECTOR



To the Governor and Members of the Legislature

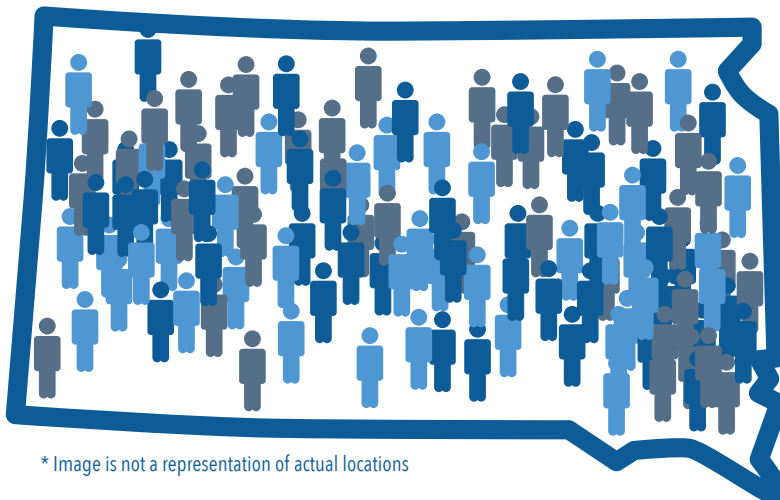
According to the Merriam-Webster dictionary the definition of resilience is an ability to recover from or adjust easily to change. Conducting business in fiscal year 2021 was about changing and adjusting. The challenge of the COVID pandemic transformed many aspects of business for SDHDA.

## LORRAINE POLAK

During this unprecedented time, unemployment was at an all-time high, housing and development costs skyrocketed and the supply chain for goods and materials was severely disrupted. In response, the SDHDA team stepped up and developed a plan to successfully execute the administration of various COVID relief fundings to assist those in need all while SDHDA employees navigated remote work, remote meetings and remote site inspections. SDHDA employees stepped up and adapted, but most of all continued to champion for housing in South Dakota.

Among our accomplishments, we are proud of Moody's assignment of Aaa, the best quality rating, to our Homeownership Mortgage Bonds issued with a stable outlook; 2,511 loans were purchased for South Dakotans; 381 new affordable rental units and 23 rehabbed housing units were financed with our housing development programs; 11,478 rental units continue to be monitored in 373 different properties to ensure they remain decent, safe and affordable; and 4,682 individuals and/or families received housing assistance payments to help them afford rent.

The challenge of the pandemic may have changed the way we did business but it did not diminish our desire to build and provide housing for South Dakotans.



\* Image is not a representation of actual locations

# 10,896

## SOUTH DAKOTANS

SDHDA provided a mortgage loan, homebuyer education, rental assistance, a Governor's House or a new unit to

**10,896 South Dakotans**

= 100 PEOPLE



# ABOUT SDHDA

South Dakota Housing Development Authority (SDHDA) was created by the South Dakota Legislature in 1973 with a stated mission to provide decent, safe, and affordable housing to low and moderate income South Dakotans. SDHDA is a self-supporting, nonprofit entity that uses no State tax dollars to fund its operating budget. SDHDA utilizes housing bonds, tax credits, and other federal and state resources to fund housing programs which provide mortgage and downpayment assistance, housing construction and rehabilitation, homelessness prevention, and rental assistance.



## VISION

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



## MISSION

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



## 65 EMPLOYEES

LOCATED IN PIERRE AND SPRINGFIELD



## BOARD OF COMMISSIONERS

**DAVID PUMMEL**, *Belle Fourche*  
CHAIRMAN

**BILL HANSEN**, *Centerville*  
VICE-CHAIRMAN

**SCOTT ERICKSON**, *Sioux Falls*  
TREASURER

**RICK HOHN**, *Watertown*  
COMMISSIONER

**STEVE KOLBECK**, *Brandon*  
COMMISSIONER

**MARK PUETZ**, *Mitchell*  
COMMISSIONER

**PRESTON STEELE**, *Huron*  
COMMISSIONER

# FISCAL YEAR ACTIVITIES

## JULY

Employees started transitioning back to the office working three days at home and two days in the office to limit COVID exposure. New Board Member Preston Steele was appointed by Governor Noem.

## AUGUST

SDHDA closed \$99 million in homeownership mortgage bonds at one of the lowest long-term financing interest rates that SDHDA has ever had. Bond proceeds were used to acquire mortgage loan assets.

## SEPTEMBER

Forty-four applications were submitted for housing developments asking for \$18.8 million in housing funding. SDHDA hired a new staff member to oversee the Coordinated Entry System implementation. REAC inspections, which were paused due to the COVID-19 outbreak in March 2020, were resumed under strict safety protocols.

## OCTOBER

After 30 years of hosting our annual housing conference in-person, COVID imposed virtual protocols. SDHDA was awarded \$10 million in CARES Act monies to assist South Dakotans who had been financially impacted by COVID-19 and needed help paying their rent, mortgage, and/or utilities.

## NOVEMBER

Commissioners committed \$3.7 million in Housing Tax Credits, \$4.6 million in HOME Investment Partnership Program funds, \$1.5 million in Housing Opportunity Funds and \$2.4 million in Housing Trust Funds. The 20 projects funded will provide South Dakotans with 273 newly constructed and 16 rehabbed multifamily housing units and four single-family homes. The approved funding will also provide downpayment assistance for 61 households, homeowner rehabilitation for 28 homeowners and provide services and financial support for 14 households who are homeless.

## DECEMBER

Commissioners voted to increase the purchaser's net worth and liquid asset limitations for the Governor's House Program. Previous limits were established in 2003.

## JANUARY

Executive Director Mark Lauseng retired after 34 years of service and Lorraine Polak became Executive Director on January 8. SDHDA closed \$66 million in homeownership mortgage bonds at favorable rates. Two new temporary staff people were hired to assist with the SD CARES Housing Assistance program.

## FEBRUARY

On February 8, SDHDA began accepting applications for \$200 million in Federal funds for emergency rental assistance. Governor's House orders skyrocketed as homeowners placed orders before the purchase price was increased.

## MARCH

The purchase price for the Governor's House and DakotaPlex was increased to account for soaring construction material costs. First International Bank and Trust and Homestar Financial Corporation were approved as participating lenders for SDHDA's homeownership programs.

## APRIL

South Dakota received \$9.2 million in HOME-ARP Funds to create affordable housing and services for people experiencing or at risk of becoming homeless. SDHDA increased the purchase price limits for SDHDA's homeownership programs.

## MAY

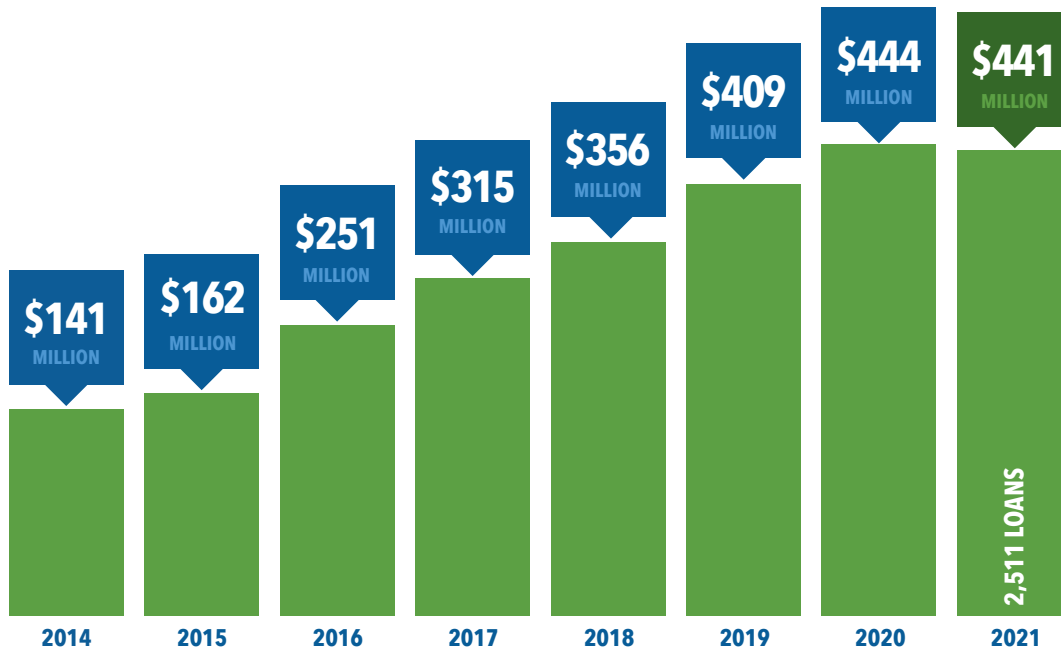
Two new enhancements were made to SDHDA's mortgage program in an effort to provide additional assistance to buyers. SDHDA eliminated the one percent origination fee and announced a second option providing additional downpayment assistance at five percent of the first mortgage amount.

## JUNE

SDHDA held a public meeting on the draft Homeowner Assistance Fund Allocation Plan to gather public ideas and comments regarding how the \$50 million in homeowner assistance should be dispersed. Also started ERA-II to assist additional households.

# HOMEOWNERSHIP PROGRAMS

## HISTORICAL AMOUNT LOANED



### FIRST TIME

#### HOMEBUYER STATISTICS

**31 years old**

Average Age

Household Income

**\$56,592**

**2**

Household Size

**\$168,704**

Average Loan Amount

**\$4,764**

Downpayment Amount

### REPEAT

#### HOMEBUYER STATISTICS

**36 years old**

Average Age

Household Income

**\$81,069**

**3**

Household Size

**\$204,618**

Average Loan Amount

**\$5,652**

Downpayment Amount

## LOANS PURCHASED BY TYPE

### FIRST-TIME HOMEBUYER LOANS

**1,999**

TOTAL NUMBER OF LOANS

**\$336,287,002**

TOTAL AMOUNT LOANED

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

### REPEAT HOMEBUYER LOANS

**512**

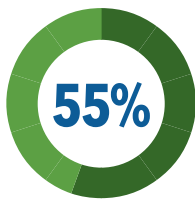
TOTAL NUMBER OF LOANS

**\$104,764,282**

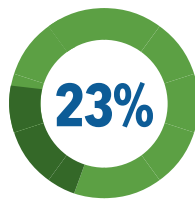
TOTAL AMOUNT LOANED

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

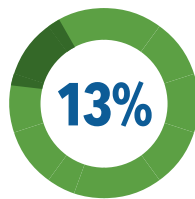
## LOANS BY FINANCING TYPE



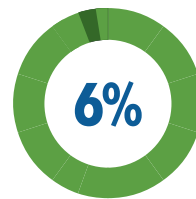
GOVERNMENT  
FIXED RATE PLUS



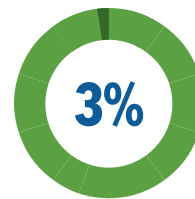
CONVENTIONAL  
FIXED RATE PLUS



GOVERNMENT  
FIXED RATE



CONVENTIONAL  
FIXED RATE



OTHER

## HOME IMPROVEMENT LOANS

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

**49**

TOTAL NUMBER OF LOANS

**\$986,866**

TOTAL AMOUNT LOANED

## HOUSING COUNSELING

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

**1,008**

TOTAL NUMBER OF CLIENTS

**\$220,769**

TOTAL AMOUNT FUNDED

## HOMEBUYER EDUCATION

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

**2,474**

TOTAL NUMBER OF CLIENTS

**\$301,715**

TOTAL AMOUNT FUNDED

## RENTAL EDUCATION

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

**289**

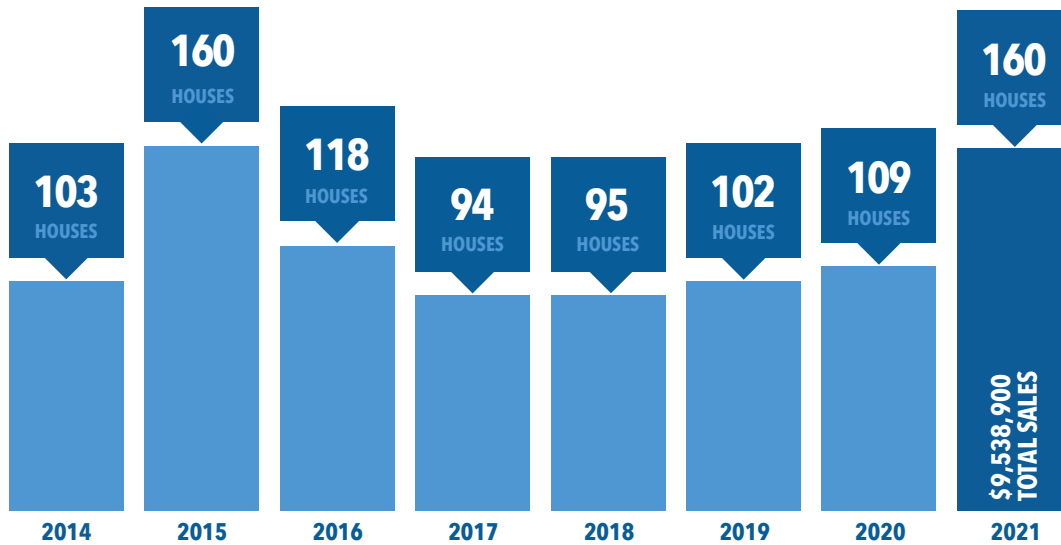
TOTAL NUMBER OF CLIENTS

**\$17,790**

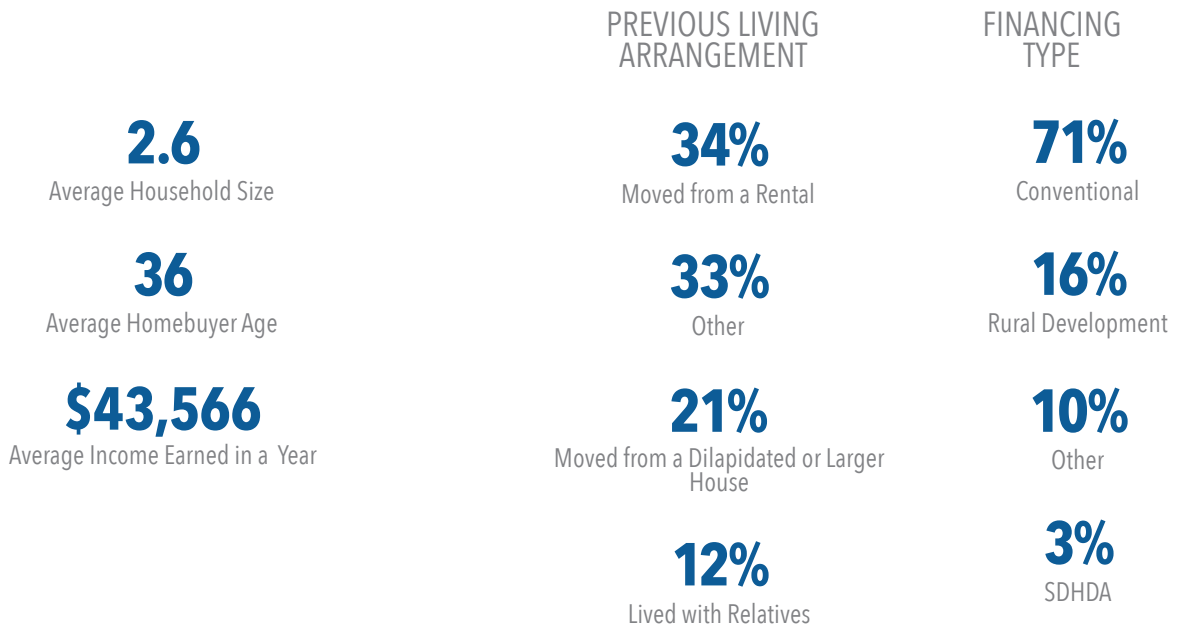
TOTAL AMOUNT FUNDED

# GOVERNOR'S HOUSE PROGRAM

## HISTORICAL GOVERNOR'S HOUSE HOMES SOLD

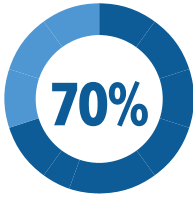


### HOME BUYER STATISTICS

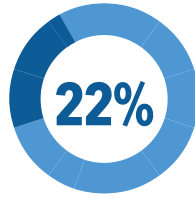




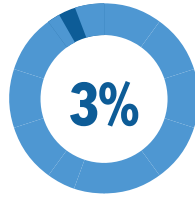
## HOMES SOLD BY TYPE



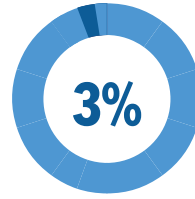
THREE-BEDROOM



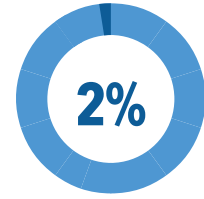
THREE-BEDROOM NARROW LOT



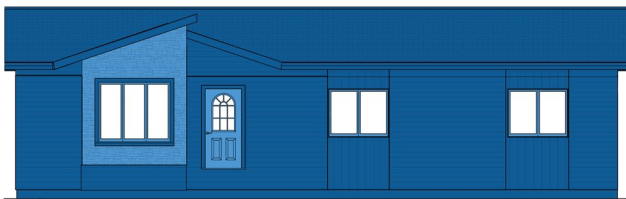
TWO-BEDROOM NARROW LOT



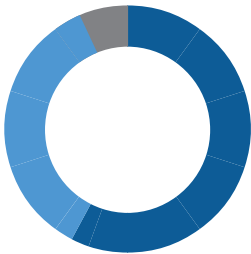
DAYCARE



TWO-BEDROOM



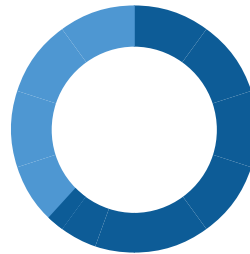
Each ENERGY STAR-certified 1,008 square-foot or 1,200 square-foot house is built by prisoners at the Mike Durfee State Prison in Springfield and transported to home sites across South Dakota. Of the 156 built in fiscal year 2021, **49%** were sold to individuals and **51%** to developers or nonprofit agencies.



**59%**  
HAVE BASEMENTS

**35%**  
HAVE CRAWL SPACES

**6%**  
HAVE WALKOUTS



**62%**  
HAVE GARAGES

**38%**  
DO NOT HAVE GARAGES

## INMATE STATISTICS

These beautiful, low-cost homes are built in conjunction with an education training program. Participating inmates learn skills and trades on the job site and in the classroom preparing them for related job opportunities upon release.

**167**  
Average Number of Inmates

**16.85**  
Average Number of Hours Worked Per Week

**146,307**  
Total Number of Hours Worked

# RENTAL HOUSING DEVELOPMENT

## DEVELOPMENTS AWARDED FUNDS

DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
Arlington DakotaPlex	Arlington	6	\$740,000	CHDP	MF NC
Auburn Apartments	Tea	30	\$1,375,085	HTC/HOME/HTF	MF NC
Black Hills Habitat for Humanity - E. Van Buren Construction	Rapid City	1	\$75,000	HOF	SF NC
Brookings Area Habitat for Humanity	Brookings/Aurora	2	\$149,900	HOF	SF NC
Centerville Development Corporation Lincoln Street Home Rehab	Centerville	1	\$75,000	HOF	SF Acq/Rehab
Deadwood Stage Run Phase II	Deadwood	21	\$1,378,000	HOF/CHDP	SF NC
Edgebrook Townhomes	Brookings	40	\$1,678,181	HTC/HOME	MF NC
Four Bands Community Fund Down Payment Assistance	Cheyenne River Sioux Tribe	11	\$114,000	HOF	HA
Franklin Street Apartments	Pierre	6	\$260,000	HOF	MF Acq/Rehab
GROW SD - Downpayment/Closing Cost Rural Assistance Program	Northeast SD	25	\$126,075	HOF	HA
GROW SD - Downpayment/Closing Cost Urban Assistance Program	Northeast SD	25	\$125,400	HOF	HA
Heartland Heights Apartments	Rapid City	41	\$1,587,336	HTC/HOME	MF NC
HFH of Greater Sioux Falls - Americus Circle Twin-Home	Sioux Falls	1	\$110,000	HOF	SF NC
HFH of Greater Sioux Falls - Daisy Avenue	Sioux Falls	1	\$85,000	HOF	SF NC
HFH of Greater Sioux Falls - Millard Acres Twin Home	Sioux Falls	2	\$110,000	HOF	SF NC
Huron Housing Rehab Program	Huron	16	\$88,000	HOF	HO Rehab
ICAP - Home Rehabilitation	14 county area	9	\$114,000	HOF	HO Rehab
ICAP - ESG Match - Rural	Rural Eastern SD	7	\$49,000	HOF	HP
ICAP - ESG Match - Urban	Sioux Falls	7	\$49,000	HOF	HP
Jefferson Village Apartments	Sioux Falls	29	\$413,815	HTC	MF NC
LifeScape Dignity Home	Sioux falls	8	\$791,200	HTF	MF NC

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

DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
Little Wound Development	Kyle	5	\$147,117	HOF	SF NC Rental
NWDHR Homeowner Rehab Program 2020	Urban Western SD	3	\$40,975	HOF	HO Rehab
Pathways Shelter for the Homeless - Renovation Project	Yankton		\$112,565	HOF	Rehab
Pennbrook Apartments	Spearfish	62	\$2,264,000	HTC/HOME/HTF	MF NC
SEDF Workforce Housing Program	Sioux Falls	1	\$105,000	HOF	SF NC
Simply Smiles Children's Village: Foster Home #2	La Plant	1	\$158,000	HOF	SF NC Rental
Simply Smiles Children's Village: Foster Home #3	La Plant	1	\$201,205	HOF	SF NC Rental
SLH Holdings - Britton Renovation	Britton	16	\$842,000	HOF/CHDP	MF Rehab
Vineyard Heights Apartments	Sioux Falls	62	\$2,566,000	HTC/HOME/HTF	MF NC
Watertown Development Company	Watertown	72	\$2,000,000	CHDP	MF NC
<b>TOTALS</b>		<b>507</b>	<b>\$17,930,854</b>		

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

## HOUSING OPPORTUNITY FUND

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

**22**

TOTAL NUMBER OF PROJECTS/  
PROGRAMS

**\$3,015,237**

DOLLARS APPROVED

## HOUSING TAX CREDITS

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

**6**

TOTAL NUMBER OF PROJECTS

**\$3,657,817**

DOLLARS APPROVED

## HOME PROGRAM

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

**5**

TOTAL NUMBER OF PROJECTS

**\$4,600,000**

DOLLARS APPROVED

## HOUSING TRUST FUND

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

**4**

TOTAL NUMBER OF PROJECTS

**\$2,417,800**

DOLLARS APPROVED

# RENTAL HOUSING MANAGEMENT

## MULTIFAMILY PORTFOLIO

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

**373**

TOTAL NUMBER OF  
DEVELOPMENTS

**11,478**

TOTAL NUMBER OF UNITS

**1,121**

TOTAL NUMBER OF VACANT  
UNITS

**84**

PHYSICAL INSPECTIONS

**294**

COMPLIANCE REVIEWS

### SECTION 8 & 811 PRA

## STATISTICS

The Section 8 and 811 PRA programs assist very low income individuals and households to afford decent and safe housing. The housing assistance is paid directly to the landlord on behalf of the participating household. SDHDA processes the payments and oversees program compliance.

**\$24,071,429**

TOTAL ASSISTANCE PAID

**\$485**

AVERAGE MONTHLY ASSISTANCE  
PAYMENT\*

**4,682**

TOTAL NUMBER OF UNITS

**\$12,010**

AVERAGE ANNUAL HOUSEHOLD  
INCOME

**\$290**

AVERAGE MONTHLY TENANT PAYMENT

\*amount of average assistance paid is based on households and not the average number of units

# SPECIAL PROGRAMS

## DAKOTAPLEX

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

**12**

NUMBER OF UNITS

**\$786,400**

TOTAL SALES

## EMERGENCY SOLUTIONS GRANTS

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

**\$574,130**

DOLLARS APPROVED

## SECURITY DEPOSIT ASSISTANCE

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

**403**

NUMBER OF CLIENTS

**\$184,275**

DOLLARS APPROVED

## HOMEOWNER REHABILITATION

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

**54**

NUMBER OF UNITS

**\$479,546**

TOTAL SALES

## CONTINUUM OF CARE

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

**\$1,413,545**

DOLLARS APPROVED

## HOUSING NEEDS STUDY

The Housing Needs Study program is a cost-sharing incentive program that helps rural communities conduct a housing needs study to develop a meaningful sense of the housing market in their community. Communities that have populations of 10,000 or less are eligible to participate.

**20**

NUMBER OF COMMUNITIES

**\$39,900**

DOLLARS APPROVED

## BUILD SPEC LOAN

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

**4**

NUMBER OF LOANS

**\$820,120**

DOLLARS APPROVED

## FAIR HOUSING

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

**605**

TOTAL NUMBER OF CALLS

# SPECIAL PROGRAMS

## COVID-19 ADDITIONAL FUNDING

### ESG-CV FUNDS

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

**\$5,268,263**

DOLLARS APPROVED

### CARES ACT CORONAVIRUS RELIEF FUND

A portion of the State's CARES Act funding was used to provide direct payments to providers on behalf of households affected by the pandemic for rent, rental arrears, utilities, utility arrears, mortgage payments and mortgage delinquency, from March 13, 2020 to December 31, 2021.

**\$6,742,821**

DOLLARS APPROVED

### EMERGENCY RENTAL ASSISTANCE

Appropriated through the Consolidated Appropriations Act, 2021 and the American Rescue Plan Act of 2021, \$352 million in emergency rental assistance was awarded to South Dakota to help renters, targeted at 80 percent of the area median income and below, with rent, utilities and arrears to aid in the recovery from the COVID-19 pandemic.

**\$4,239,436**

ERA I DOLLARS APPROVED

**\$553,140**

ERA II DOLLARS APPROVED

### HOMEOWNER ASSISTANCE FUND

Funded through the American Rescue Plan Act, the Homeowner Assistance Fund will provide homeowners with mortgage and mortgage delinquency relief from the COVID-19 pandemic. SDHDA was awarded \$50 million, but expended no funds awaiting plan approval from Treasury.

**\$50,000,000**

TOTAL DOLLARS ANTICIPATED

### HOME-ARP

Provided through the American Rescue Plan, HOME-ARP funding can be used for the development of affordable housing, tenant-based rental assistance, supportive services and acquisition and development of non-congregate shelter units.

**\$9,290,628**

TOTAL DOLLARS ANTICIPATED

# FY 21 FUNDING AWARDED

CITY	FIRST MORTGAGE		SECOND MORTGAGE		HOME BUYER EDUCATION	HOUSING ASSISTANCE PAYMENTS	GOVERNOR'S HOUSES		DEVELOPMENT PROGRAMS		
	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
Aberdeen	89	\$13,754,290	55	\$257,065	93	\$1,394,414	6	\$350,700		\$73,975	ESG
										\$112,000	ESG-CV
									9	\$49,185	HOME-HR
									102	\$29,061	HOME-SDAP
									3	\$35,035	CHIP
Alcester	6	\$810,198	6	\$24,304	1				1	\$18,000	CHIP
Alexandria	1	\$158,585			4				1	\$18,950	CHIP
Allen					10						
Arlington	5	\$788,886	4	\$16,484	2				6	\$412,200	DakotaPlex
									6	\$740,000	CHDP
									1	\$8,363	HOME-HR
Armour	1	\$161,460	1	\$4,843			1	\$57,900			
Astoria	1	\$139,680	1	\$4,190		\$112,918					
Aurora	16	\$3,068,352	9	\$52,521							
Avon					2	\$19,370	3	\$184,700			
Baltic	13	\$2,326,998	10	\$55,160	2				1	\$3,750	HNS
Bancroft					3						
Batesland					4						
Bath	2	\$283,265	1	\$3,787	4						
Belle Fourche	25	\$4,633,535	20	\$113,857	7	\$408,612	9	\$586,900	1	\$25,000	HOME-HR
									3	\$1,550	Paint-SD
									1	\$166,400	BuildSpec
Beresford	18	\$2,465,681	12	\$52,774	2	\$66,163					
Bethlehem											
Big Stone City	1	\$152,192	1	\$4,565			1	\$68,900			
Bison	1	\$29,100	1	\$873		\$11,050			1	\$6,500	CHIP
Black Hawk	13	\$2,571,464	11	\$66,728	2						
Blunt	3	\$273,721	3	\$8,210							
Bowdle					2		1	\$68,700	1	\$17,000	CHIP
Box Elder	21	\$4,213,109	19	\$113,116	21		1	\$57,900	1	\$45,000	CHIP
Bradley									1	\$1,100	HNS
Brandon	35	\$7,297,655	29	\$177,440	18	\$101,355					
Brandt	1	\$141,400	1	\$4,242					1	\$22,686	HOME-HR
Bridgewater	3	\$328,749	2	\$7,437							

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# FY 21 FUNDING AWARDED

CITY	FIRST MORTGAGE		SECOND MORTGAGE		HOME BUYER EDUCATION	HOUSING ASSISTANCE PAYMENTS	GOVERNOR'S HOUSES		DEVELOPMENT PROGRAMS		
	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
Britton	6	\$661,284	4	\$14,488	1		1	\$57,900	16	\$842,000	HOF
Brookings	49	\$9,437,660	25	\$148,763	22	\$387,826			40	\$1,678,181	HTC/HOME
									2	\$149,900	HOF
									39	\$22,147	HOME-SDAP
									1	\$22,000	CHIP
Bruce	1	\$136,950	1	\$4,108	1						
Bryant	6	\$756,764	6	\$22,700	2						
Buffalo Gap					2						
Burke	1	\$92,424				\$44,015			3	\$36,000	CHIP
Canistota	5	\$672,467	4	\$16,280	1						
Canton	21	\$3,184,692	16	\$74,599	6		2	\$126,800	1	\$3,750	HNS
Carpenter									1	\$1,100	HNS
Carter							1	\$57,900			
Castlewood	3	\$419,923	3	\$12,596	1						
Cavour							1	\$57,900			
Centerville	4	\$460,337	3	\$10,421	3	\$52,381			1	\$75,000	HOF
									1	\$404	Paint-SD
Chamberlain	7	\$777,337	4	\$14,207	2	\$408,800	3	\$184,700			
Chancellor	1	\$85,590			1						
Cherry Creek					3						
Chester	2	\$279,848									
Claire City	1	\$109,707	1	\$3,291	1						
Claremont					1						
Clark	5	\$475,750	3	\$11,041	1		1	\$57,900	1	\$1,100	HNS
									1	\$16,000	HOME-HR
Clear Lake	9	\$1,320,470	7	\$32,262			1	\$57,900	1	\$3,750	HNS
Colman	4	\$492,229	4	\$14,765	2				1	\$24,618	HOME-HR
Colome	1	\$176,768									
Colton	4	\$585,811	4	\$17,573	3				1	\$2,500	HNS
Columbia	2	\$251,903	2	\$7,557	1		1	\$57,900			
Conde					1						
Corona									1	\$5,000	HOME-HR
Corsica	1	\$55,556					5	\$289,500			
Crocker									1	\$1,100	HNS

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CITY	FIRST MORTGAGE		SECOND MORTGAGE		HOME BUYER EDUCATION	HOUSING ASSISTANCE PAYMENTS	GOVERNOR'S HOUSES		DEVELOPMENT PROGRAMS		
	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
Crooks	6	\$1,181,683	4	\$24,654	1				1	\$3,750	HNS
Custer	3	\$604,996	3	\$18,149	1	\$121,964	1	\$68,900		\$9,584	ESG
Dallas					1						
Davis	2	\$257,385	2	\$7,720							
De Smet	3	\$342,270	1	\$2,707			1	\$57,900			
Deadwood					5				21	\$1,378,000	HOF/CHDP
									1	\$46,000	CHIP
									1	\$219,826	HELP
Dell Rapids	19	\$3,277,022	16	\$77,458	3						
Delmont	1	\$116,400	1	\$3,492							
Doland	1	\$130,000			1				1	\$1,875	HNS
Dupree					5						
Eagle Butte					67		4	\$231,600			
Eden					2						
Edgemont	4	\$536,478	4	\$16,092	1	\$99,190					
Egan	1	\$51,843	1	\$1,555					1	\$12,263	HOME-HR
Elk Point	6	\$932,649	3	\$15,925	1	\$104,839	2	\$115,800			
Elkton	6	\$694,601	3	\$10,277	1		1	\$57,900			
Ellsworth AFB					93						
Emery	4	\$510,880	3	\$11,568					1	\$14,425	CHIP
Estelline	3	\$373,359	3	\$11,200			1	\$57,900			
Ethan	1	\$63,700									
Eureka					2		1	\$57,900			
Fairview	1	\$74,623	1	\$2,238							
Faith						\$41,275					
Faulkton	1	\$69,840	1	\$2,095	1	\$29,915					
Firesteel					1						
Flandreau	9	\$1,102,791	7	\$23,891	7	\$83,452	5	\$344,500		\$10,906	ESG
									1	\$12,907	CHIP
Florence	2	\$284,149			3		1	\$57,900	2	\$30,000	CHIP
Fort Meade					1						
Fort Pierre	5	\$861,774	4	\$22,021	1	\$41,519	3	\$173,700			
Fort Thompson					6						
Frankfort									1	\$1,875	HNS

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CITY	FIRST MORTGAGE		SECOND MORTGAGE		HOME BUYER EDUCATION	HOUSING ASSISTANCE PAYMENTS	GOVERNOR'S HOUSES		DEVELOPMENT PROGRAMS		
	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
Frederick	2	\$219,574	2	\$6,586							
Freeman	7	\$850,600	5	\$18,155	1	\$37,575			2	\$137,400	DakotaPlex
Fulton	1	\$201,465	1	\$6,043			1	\$50,200	4	\$236,800	DakotaPlex
Gann Valley							1	\$57,900			
Garden City									1	\$1,100	HNS
Garretson	7	\$1,414,568	6	\$37,211	3						
Gayville	1	\$66,930	1	\$2,007							
Gettysburg	1	\$169,795	1	\$5,093	1				1	\$20,000	CHIP
Goodwin							1	\$57,900			
Gregory	7	\$892,649	4	\$15,903		\$83,793					
Grenville							1	\$68,900			
Groton	6	\$1,019,853	5	\$22,872	2		1	\$57,900	1	\$5,000	HOME-HR
Harrisburg	50	\$11,660,023	44	\$307,191	13				1	\$21,500	CHIP
Harrold					1						
Hartford	23	\$4,758,684	20	\$123,330	11		2	\$115,800			
Hayes							1	\$57,900			
Hayti	6	\$580,403	5	\$16,073					1	\$23,165	HOME-HR
Hazel	1	\$102,999	1	\$3,089							
Henry					3						
Hermosa	4	\$617,058	3	\$16,056	6		8	\$455,500			
Herreid					2				4	\$25,656	HOME-HR
Highmore	4	\$530,806	2	\$4,575		\$10,509	1	\$57,900			
Hill City	1	\$162,011	1	\$4,860	6	\$96,755			1	\$596	Paint-SD
Hosmer	2	\$65,830	1	\$1,240							
Hot Springs	10	\$1,553,079	7	\$31,885	8	\$515,970	5	\$274,100			
Houghton							1	\$57,900	1	\$11,001	HOME-HR
Hoven	2	\$113,294	1	\$2,454	2						
Howard	2	\$130,957			1				1	\$25,000	CHIP
Hudson					1						
Humboldt	5	\$949,396	4	\$21,208	1		1	\$57,900	1	\$16,237	CHIP
Hurley	1	\$146,791	1	\$4,403			1	\$57,900			
Huron	22	\$3,014,913	18	\$75,463	70	\$886,554	1	\$57,900	16	\$88,000	HOF-HO Rehab
									6	\$33,681	HOME-HR

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	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
									15	\$7,789	HOME-SDAP
Interior					4						
Ipswich					2	\$9,340			1	\$23,500	CHIP
Irene	3	\$417,015	1	\$4,801							
Iroquois	1	\$78,181							1	\$1,875	HNS
Isabel					6						
Kadoka	2	\$146,559	1	\$2,148	1	\$97,162					
Kennebec	1	\$143,386	1	\$4,301							
Kimball							1	\$57,900	1	\$50,000	CHIP
Kyle					100					\$147,117	HOF
La Plant									1	\$158,000	HOF
									1	\$201,205	HOF
Lake City					2		1	\$50,200			
Lake Norden	3	\$503,802	3	\$15,113			1	\$57,900			
Lake Preston	3	\$387,372	1	\$2,787					1	\$2,500	HNS
									1	\$5,277	HOME-HR
									1	\$621	Paint-SD
Langford	1	\$88,350			2						
Lead	6	\$677,781	5	\$18,232	5	\$248,760			1	\$23,652	HOME-HR
Lemmon	3	\$232,473	2	\$4,821		\$144,568					
Lennox	16	\$2,702,166	13	\$68,163	8	\$85,440					
Leola	1	\$130,303	1	\$3,909	3		1	\$57,900	1	\$22,000	CHIP
Lesterville	1	\$98,980									
Letcher	1	\$122,735	1	\$3,682							
Long Lake									1	\$5,883	HOME-HR
Lyons	1	\$76,262	1	\$2,287							
Madison	24	\$3,115,425	11	\$46,067	4	\$218,519				\$68,133	ESG
										\$502,778	ESG-CV
									2	\$25,284	HOME-HR
									34	\$16,787	HOME-SDAP
Manderson					17						
Marion	5	\$512,762	5	\$15,381							
Martin	2	\$194,691	1	\$2,850	29					\$482,249	ESG-CV
Marty					2		7	\$405,300			

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	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
McCook Lake					1						
McLaughlin					1	\$21,703					
Mellette	1	\$112,917	1	\$3,387					1	\$20,000	CHIP
Menno	1	\$30,300									
Milbank	10	\$1,039,623	2	\$5,664	5	\$513,482	1	\$57,900	1	\$5,000	HOME-HR
Miller	13	\$1,266,060	8	\$22,882	3	\$19,227	2	\$115,800	1	\$1,571	Paint-SD
Mina	1	\$310,101	1	\$9,303							
Mission					4						
Mission Hill	1	\$119,483					1	\$57,900			
Mitchell	63	\$9,516,803	32	\$150,754	20	\$1,463,188	1	\$68,700		\$50,020	ESG
										\$171,485	ESG-CV
									33	\$15,287	HOME-SDAP
									1	\$47,941	CHIP
Mobridge	8	\$809,916	7	\$21,992	7	\$404,261				\$5,648	ESG
									1	\$5,000	HOME-HR
									37	\$20,105	HOME-SDAP
Monroe											
Montrose	6	\$895,726	4	\$17,202	1		1	\$57,900			
Mount Vernon	3	\$357,809	3	\$13,187	1						
Naples									1	\$1,100	HNS
Nemo					5						
New Effington	2	\$154,893	1	\$2,081			1	\$57,900			
New Underwood	1	\$241,428	1	\$7,242	2		1	\$57,900			
Newell	5	\$562,619	4	\$14,488	2	\$224,347			1	\$15,000	HOME-HR
Northville	2	\$322,196	1	\$4,817	1		4	\$231,600			
Oglala					15					\$853,932	ESG-CV
Okreek					1						
Oldham									1	\$13,000	HOME-HR
Parade					2						
Parker	9	\$1,345,237	8	\$34,945	2						
Parkston	8	\$836,353	7	\$21,698	1	\$92,007			1	\$8,620	CHIP
Parmelee					1						
Peever					2						
Philip						\$140,345					

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	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
Piedmont	1	\$225,834			2						
Pierre	35	\$6,269,266	29	\$155,337	17	\$235,498	4	\$253,600	6	\$260,000	HOF
										\$46,740	ESG
										\$209,858	CoC
									2	\$7,504	HOME-HR
									26	\$14,725	HOME-SDAP
									3	\$58,600	CHIP
Pine Ridge					148					\$230,897	ESG-CV
Platte	2	\$265,012	2	\$7,949	1				2	\$50,000	CHIP
Pollock					1				1	\$6,533	HOME-HR
Porcupine					42					\$154,455	ESG-CV
Prairie City					1						
Presho					1	\$6,645					
Pringle	1	\$194,904	1	\$5,847							
Pukwana					1						
Ramona					1						
Rapid City	245	\$46,483,457	227	\$1,304,937	192	\$5,356,862	1	\$57,900	41	\$1,587,336	HTC/HOME
									1	\$75,000	HOF
										\$128,125	ESG
										\$1,216,031	ESG-CV
										\$72,186	CoC
									2	\$46,734	HOME-HR
									40	\$17,596	HOME-SDAP
									4	\$83,000	CHIP
Raymond									1	\$1,100	HNS
									1	\$14,300	CHIP
Redfield	6	\$431,307	5	\$10,657	10	\$164,799			4	\$18,543	HOME-HR
									1	\$25,000	CHIP
Renner	2	\$372,045	2	\$11,161	1						
Reville									1	\$5,341	HOME-HR
Ridgeview					1						
Roscoe	2	\$185,341			1						
Rosebud					5						
Saint Lawrence	2	\$163,837	1	\$2,036							

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	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
Saint Onge					1						
Salem	4	\$458,423	3	\$9,524	2				1	\$969	Paint-SD
Scenic					4						
Scotland	3	\$371,073	1	\$2,936							
Selby					1						
Seneca									1	\$10,696	CHIP
Sinai	1	\$110,000	1	\$3,300							
Sioux Falls	1039	\$199,194,203	927	\$5,378,549	808	\$5,780,674	20	\$1,158,000	29	\$413,815	HTC
									62	\$2,566,000	HTC/HOME/HTF
									8	\$791,200	HTF
									1	\$85,000	HOF
									7	\$49,000	HOF-ESG
									2	\$110,000	HOF
									1	\$105,000	HOF
									1	\$110,000	HOF
										\$39,854	ESG
										\$818,550	ESG-CV
										\$982,167	CoC
									4	\$79,226	CHIP
									9	\$188,897	HOME-HA
Sisseton	3	\$409,912	2	\$7,303	16	\$6,036	2	\$115,800			
South Shore	1	\$93,636									
Spearfish	11	\$2,072,189	4	\$24,164	17	\$229,028			62	\$2,264,000	HTC/HOME/HTF
										\$19,988	ESG
									1	\$220,000	HELP
Spencer	2	\$280,819	2	\$8,424							
Springfield	4	\$447,645	3	\$9,769	101	\$10,556	1	\$57,900			
Stockholm	1	\$94,520									
Strandburg	1	\$50,858									
Sturgis	22	\$3,794,634	17	\$88,548	11	\$160,475	1	\$57,900		\$21,218	ESG
Summerset	2	\$494,519	1	\$8,100	4				1	\$32,000	CHIP
Summit									1	\$5,000	HOME-HR
Tabor	2	\$146,969	1	\$2,287					1	\$57,900	

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	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
Tea	38	\$8,542,271	33	\$224,469	13				30	\$1,375,085	HTC/HOME/HTF
									1	\$213,894	HELP
Timber Lake					16						
Trent	1	\$152,192	1	\$4,565							
Tripp	3	\$122,060	1	\$855		\$27,728			1	\$540	Paint-SD
Tulare									1	\$1,875	HNS
Tyndall	1	\$96,673	1	\$2,900		\$49,564	2	\$115,800			
Union Center							1	\$50,200			
Valley Springs	3	\$529,483	3	\$15,883	1		1	\$57,900			
Verdon					2		1	\$57,900			
Vermillion	22	\$3,470,307	18	\$90,995	6	\$366,964					
Viborg	4	\$645,107	3	\$15,077	1				2	\$2,272	HNS
Vienna									1	\$1,100	HNS
Volga	4	\$696,644	4	\$20,898	4						
Volin	3	\$289,274	2	\$5,278							
Wagner	2	\$220,110			3	\$26,706				\$35,000	ESG-CV
									12	\$7,316	HOME-SDAP
Wakonda	1	\$71,687	1	\$2,150							
Wall	4	\$494,244	4	\$14,825	1						
Wanblee					29						
Warner					2						
Watertown	107	\$18,223,229	66	\$343,730	26	\$803,821	4	\$253,400	72	\$2,000,000	CHDP
										\$33,313	ESG
										\$508,059	ESG-CV
									2	\$11,574	HOME-HR
									3	\$44,674	CHIP
Waubay	1	\$104,040			5		1	\$68,900			
Webster	4	\$431,575	1	\$4,090	2		2	\$115,800	2	\$13,603	HOME-HR
Wentworth	3	\$519,809	3	\$15,593							
Wessington	1	\$141,414	1	\$4,242							
Wessington Springs	2	\$215,301	1	\$4,656					1	\$2,500	HNS
Westport	1	\$69,393			1						
Wetonka							1	\$68,900			

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# FY 21 FUNDING AWARDED

CITY	FIRST MORTGAGE		SECOND MORTGAGE		HOME BUYER EDUCATION	HOUSING ASSISTANCE PAYMENTS	GOVERNOR'S HOUSES		DEVELOPMENT PROGRAMS		
	TOTAL	PURCHASE AMOUNT	TOTAL	PURCHASE AMOUNT	TOTAL CLIENTS	AMOUNT PAID	SOLD	SALES AMOUNT	UNITS	AMOUNT	PROGRAM
White	4	\$750,409	1	\$6,501	1						
White River						\$53,259					
Whitehorse					2						
Whitewood	3	\$690,191	3	\$20,705	1						
Willow Lake	1	\$106,500							1	\$1,100	HNS
									1	\$12,755	CHIP
Wilmot	2	\$90,523	2	\$2,715	2		2	\$126,600	1	\$20,000	CHIP
Winner	8	\$967,676	2	\$9,635	2	\$227,836	2	\$126,600			
Wolsey	1	\$85,252			4		1	\$57,900	1	\$5,000	HOME-HR
Woonsocket	2	\$190,277	1	\$3,611			1	\$68,900			
Worthing	7	\$1,300,854	6	\$34,868	2						
Wounded Knee					8						
Yankton	47	\$6,954,768	25	\$122,156	76	\$1,722,415	4	\$242,600		\$112,565	HOF
										\$66,626	ESG
										\$182,827	ESG-CV
										\$149,334	CoC
									65	\$33,462	HOME-SDAP
Zeona					1						
Scattered Sites					43				25	\$126,075	HOF-HA
									25	\$125,400	HOF-HA
									11	\$114,000	HOF-HA
									7	\$49,000	HOF-ESG
									9	\$114,000	HOF-HO Rehab
									3	\$40,975	HOF-HO Rehab
	2511	\$441,051,284	2002	\$10,884,395	2474	\$24,071,429	160	\$9,538,900	1069	\$28,681,319	

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# WHO WE ARE

## EXECUTIVE



EXECUTIVE DIRECTOR

LORRAINE POLAK



ADMINISTRATIVE ASSISTANT

JONI LINGLE



PROGRAM MANAGER

KAREN CALLAHAN



PROGRAM ASSISTANT

CARROLL FORSCH



PROGRAM ASSISTANT

MARY STEWART

## SD CARES HOUSING ASSISTANCE

## MARKETING & RESEARCH



DIRECTOR

AMANDA WEISGRAM



MARKETING/EXECUTIVE ASSISTANT

SHEILA OLSON



DIRECTOR

BRENT ADNEY



MORTGAGE PURCHASE OFFICER

SHANNA BRECH



HERO STATE COORDINATOR

NICHOLE HAHN

## HOMEOWNERSHIP

## HOMEOWNERSHIP



MORTGAGE PURCHASE OFFICER

TAMMY JUND



ASST. MORTGAGE PURCHASE OFFICER

JULIE KUETER



MORTGAGE PURCHASE OFFICER

BEN MERRILL



MORTGAGE SERVICE OFFICER

JULIE SAMUELSON



ASST. MORTGAGE SERVICE OFFICER

ALYSSA STERRETT

## HOMEOWNERSHIP

## FINANCE & ADMINISTRATION



MORTGAGE SERVICE OFFICER

SHANDI WALSWORTH



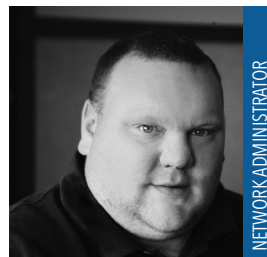
DIRECTOR

TODD HIGHT



ACCOUNTANT

ROBIN AUCH



NETWORK ADMINISTRATOR

TRAVIS DUFFY



ACCOUNTING ASSISTANT

DOROTHY FISCHER

# WHO WE ARE

## FINANCE & ADMINISTRATION



SENIOR ACCOUNTANT

**JOANNE HECKENLAIBLE**



NETWORK ADMINISTRATOR

**DOUG MAHOWALD**



ACCOUNTANT

**LAURA ROLF**



CUSTODIAN/MAINTENANCE

**PAUL SCHOENFELDER**



ACCOUNTANT

**CRISTI SWENSON**

## RENTAL HOUSING DEVELOPMENT



DIRECTOR

**CHAS OLSON**



ESG & HMIS ADMINISTRATOR

**DENISE ALBERTSON**



BUSINESS ANALYST

**TRAVIS DAMMANN**



HOUSING DEVELOPMENT OFFICER

**AMY ELDRIDGE**



CONSTRUCTION MANAGEMENT OFFICER

**ANDY FUHRMAN**

## RENTAL HOUSING DEVELOPMENT



HOUSING DEVELOPMENT OFFICER

**DENEIL HOSMAN**



CES ADMINISTRATOR

**STEPHANIE MARSHALL**



HOUSING DEVELOPMENT OFFICER

**SCOTT ROUNDS**



CoADMINISTRATOR

**DAVIS SCHOFIELD**



LOAN DOCUMENT SPECIALIST

**LINDSAY UECKER**

## RENTAL HOUSING MANAGEMENT



DIRECTOR

**TASHA JONES**



HOUSING MANAGEMENT OFFICER

**JULIE ANDERSON**



HOUSING MANAGEMENT OFFICER

**KRIS GILKERSON**



RESEARCH & MANAGEMENT OFFICER

**MELODY HAVRANEK**



ASST. HOUSING MANAGEMENT OFFICER

**BRANDON HECKENLAIBLE**

# WHO WE ARE

## RENTAL HOUSING MANAGEMENT



HOUSING MANAGEMENT OFFICER

**KEVIN MERRILL**



HOUSING MANAGEMENT OFFICER

**KENDA NUTTER**



HOUSING MANAGEMENT OFFICER

**JESSICA PAUL**



COORDINATOR OF TECHNICAL SERVICES

**QUINN REIMERS**



HOUSING MANAGEMENT OFFICER

**WAYNE SCHAEFFBAUER**

## RENTAL HOUSING MANAGEMENT



ASST. HOUSING MANAGEMENT OFFICER

**JACQUE SELBY**



PROGRAM COORDINATOR

**BETH TODD**



HOUSING MANAGEMENT OFFICER

**ALISIA WHITAKER**



DIRECTOR

**MIKE HARSMA**



SINGLE FAMILY DEVELOPMENT ASSISTANT

**FAITH KORKOW**

## SINGLE FAMILY DEVELOPMENT

## GOVERNOR'S HOUSE PROGRAM



CONSTRUCTION SUPERVISOR

**SAM KNOLL**



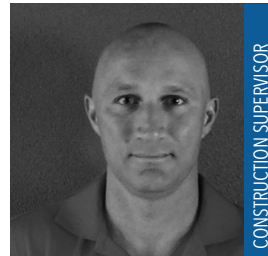
PRODUCTION SUPERVISOR

**STEVE MARUSKA**



PROGRAM ASSISTANT

**MONA NELLES**



CONSTRUCTION SUPERVISOR

**ADAM PALSMAS**



CONSTRUCTION SUPERVISOR

**MIKE RENNER**

## GOVERNOR'S HOUSE PROGRAM



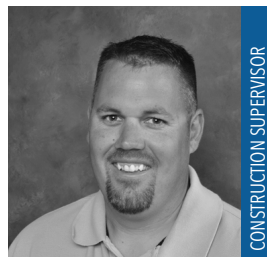
CONSTRUCTION SUPERVISOR

**ANTHONY SHELBURG**



CONSTRUCTION SUPERVISOR

**DOUG STEMPER**



CONSTRUCTION SUPERVISOR

**MATT TRENHAILE**

**NOT PICTURED**

**ADAM CEARLEY**

TRUCK DRIVER

**DAN GUTHMILLER**

TRUCK DRIVER, HYDRAULICS OPERATOR

**LEO HARTS**

MOVING SUPERVISOR

**DWIGHT HALL**

MOVER

**DERRICK HEIDELBERGER**

MOVER

**MARK KOCH**

REPAIR SERVICE TECH

**JASON EGGERS**

REPAIR SERVICE TECH



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