50

SERVING SOUTH DAKOTANS FOR 50 YEARS

SOUTH DAKOTA
HOUSING

About SD Housing

South Dakota Housing was created by the South Dakota Legislature in 1973 with a stated mission to provide opportunities for quality, affordable housing for South Dakotans. SD Housing is a self-supporting, nonprofit entity known for our commitment for providing innovative financing solutions to create and preserve affordable housing. We utilize 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, rental assistance, and educational 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.

Vision

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

Core Values

Professionalism
Displaying leadership, excellence, respect, empathy and open-mindedness in everything we do.

Integrity
Being honest and ethical.

Accountability
Taking responsibility for our actions and following through in a consistent, reliable and timely manner.

Innovation
Creating, embracing and accepting change for the betterment of the whole.

Communication
Sharing information, ideas and opinions with clarity and understanding, ever mindful of respecting confidentiality.

Teamwork
Supporting one another as we strive to create an exceptional working environment.

A Message From the Executive Director

South Dakota Housing is pleased to transmit this report on its activities and accomplishments for Fiscal Year 2023.

EXECUTIVE DIRECTOR

Chas Olson

South Dakota Housing is a primary provider of affordable housing for South Dakotans, for single family homeownership, multifamily development and rental housing programs.

Fiscal Year 2023 was a year for celebration. South Dakota Housing was created in 1973 and celebrated 50 years of providing affordable housing. In our 50 years, affordable housing has changed and we are proud to say we have adapted our programs, collaborated with other housing partners to further stretch housing dollars and above all else remained devoted to serving South Dakotans with a place to call home.

While we were proud to celebrate our 50 years, our celebration did not take away from our goal. Fiscal Year 2023 was hard. We needed to find solutions to the high interest rates and low inventory in our single family homeownership programs and creative answers to the high cost of materials for our Governor's House program and the development and operations of multifamily housing.

While challenging, there was excitement surrounding the year. At the end of FY 2023, South Dakota Housing fully implemented the Housing Infrastructure Financing program. This program will be a great addition to complement our quest for affordable housing. Look to future reports for the accomplishments of this program.

In addition, South Dakota Housing allocated more than $39 million for housing development, funding 473 units to be built or rehabbed. We also purchased 1,545 loans for first-time and repeat homebuyers amounting to $312 million in funding.

Furthermore, our Rental Housing Management staff had another successful annual compliance review for the performance based contract administration duties with no findings and HUD's compliments of our team's work.

South Dakota Housing could not do all of this without the sound guidance of our financial partners. Due to our strong financial position, South Dakota was able to issue $218 million in bonds to fund our first-time and repeat homebuyer mortgages and mortgage credit certificates.

We take pride in our accomplishments this year and look forward to the future. South Dakota Housing will continue to adapt to the ever changing world of affordable housing, so we continue to serve South Dakotans with housing opportunities.

Our Team

Executive

Chas Olson Executive Director	**Joni Lingle** Administrative Assistant	**Carroll Forsch** CARES Program Specialist	

Finance & Administration

Todd Hight Director	**Kyle Amidon** System Administrator	**Robin Auch** Accountant	**Dorothy Fischer** Accounting Assistant
Joanne Heckenlaible Senior Accountant	**DeNeil Hosman** Accountant	**Doug Mahowald** Senior System Administrator	**Paul Schoenfelder** Custodian/Maintenance
Cristi Swenson Accountant			

Homeownership

Brent Adney Director	**Shanna Brech** Mortgage Purchase Officer	**Jason Bucholz** Mortgage Purchase Officer	**Julie Kueter** Assistant Mortgage Purchase Officer
Ben Merrill Mortgage Purchase Officer	**Julie Samuelson** HERO State Coordinator	**Shandi Walsworth** Mortgage Service Officer	

Rental Housing - Management

Tasha Jones Director	**Julie Anderson** Housing Management Officer	**Kris Gilkerson** Housing Management Officer	**Melody Havranek** Housing Research and Management Officer
Brandon Heckenlaible Housing Management Officer	**Matt Kelley** Coordinator of Technical Services	**Kenda Nutter** Housing Management Officer	**Jessica Paul** Housing Management Officer
Viki Roybal Housing Management Officer	**Wayne Schaefbauer** Housing Management Officer	**Davis Schofield** Housing Management Officer	**Jacque Selby** Assistant Housing Management Officer
Beth Todd Project Coordinator	**Alisia Whitaker** Housing Management Officer		

SOUTH DAKOTA HOUSING

Rental Housing - Development

Amy Eldridge Director	**Denise Albertson** ESG and HMIS Administrator	**Dawn Boyle** CES Housing Assessment Specialist	**Travis Dammann** Business Analyst
Sarah Frost CES Housing Assessment Specialist	**Andy Fuhrman** Construction Management Officer	**Beverly Katz** Housing Infrastructure Officer	**Bridgette Loesch** Housing Development Officer
Stephanie Marshall Coordinated Entry System Administrator	**Scott Rounds** Housing Development Officer	**Jennifer Rattling Leaf** Loan Servicer	**Joseph Tielke** Continuum of Care Administrator
Rebecca Whidby Housing Development Officer			

Single Family Development

Mike Harsma Director	**Ashlee Hemminger** Single Family Development Assistant	**Steve Maruska** Construction Supervisor	**Jennifer Knoll** Program Assistant
Cal Dejong Construction Supervisor	**Jason Egger** Repairman	**Dan Guthmiller** Truck Driver	**Dwight Hall** Pilot Car Driver
Leo Harts Moving Supervisor	**Derrick Heidelberger** Pilot Car Driver	**Sam Knoll** Construction Supervisor	**Mike McKay** Truck Driver
Adam Palsma Construction Supervisor	**Jason Powers** Truck Driver	**Mike Renner** Construction Supervisor	**Jason Rye** Truck Driver
Anthony Shelburg Construction Supervisor	**Doug Stemper** Construction Supervisor	**Matt Trenhaile** Construction Supervisor	

Research & Marketing

Amanda Weisgram Director	**Sheila Olson** Marketing Assistant

Board of Commissioners

Scott Erickson Chairman	**Preston Steele** Vice Chairman	**Bill Hansen** Treasurer	**Jonathan Guenthner** Commissioner
Rick Hohn Commissioner	**Alex Jensen** Commissioner	**Mark Roby** Commissioner	

A Year in Review

$5.7 MILLION

South Dakota Housing awarded more than **$5.7 million in HOME-ARP funds** to assist South Dakotans who are homeless, at-risk of homelessness or fleeing domestic violence or human trafficking, by financing the development of non-congregate shelters and providing financial assistance for supportive services.

South Dakota Housing received **$206,019 in a Housing Counseling Grant** to award to our partner agencies.

South Dakota Housing closed on the 2022 Series E Homeownership **Mortgage Bonds** for $33 million and the 2022 Series F for $17 million to fund repeat mortgages and **Mortgage Credit Certificates.**

'22

AUGUST 2022	SEPTEMBER	OCTOBER
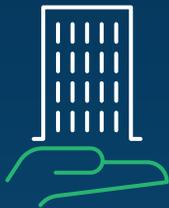
South Dakota Housing worked with partner agencies to close out The Emergency Rental Assistance (ERA) 1 program, which ended September 30, 2022. Total expenditures for the program were

$15,425,073.

The **Governor's House** was on display at the Central States Fair and the State Fair.

The **Rental Housing Management** staff had another successful annual compliance review for the performance-based contract administration duties receiving no findings and HUD's compliments of the team's work.

+ $2.2 MILLION

South Dakota Housing **awarded an additional $2.2 million in HOME-ARP funds** to assist South Dakotans who are homeless, at-risk of homelessness or fleeing domestic violence or human trafficking, by financing the development of non-congregate shelters and providing financial assistance for supportive services.

NOVEMBER

DECEMBER

The annual housing conference was held November 7th and 8th with more than **300 registrants.**

$13 MILLION

South Dakota Housing awarded more than **$13 million** to assist South Dakotans with **220 newly constructed multifamily housing units** and **18 single-family homes.** The eight programs that were approved for funding provided downpayment assistance for 64 households, homeowner rehabilitation for 15 homeowners and provided services and financial support for numerous households who are homeless or at risk of becoming homeless.

A Year in Review
Continued

The price of the 2-Bedroom **Governor's House** rose to $71,400, and the 3-Bedroom Governor's House to $85,400.

The 2-Bedroom **DakotaPlex** single unit price grew to $85,900 and the 3-Bedroom DakotaPlex single unit to $95,900.

'23

| JANUARY 2023 | FEBRURARY | MARCH |

South Dakota Housing closed on the 2023 Series A Homeownership Mortgage Bonds for $99 million, the 2023 Series B for $46 million and the 2023 Series C for $23 million.

SOUTH DAKOTA HOUSING

South Dakota Housing launched its new logo, brand, and shortened name, reflecting our continued commitment to providing affordable housing options for all residents of the state.

South Dakota Housing hosted the **Homeless Summit** June 13-14th in Pierre with **110 attendees.**

The Annual Housing Conference was moved to June 27-28th in Pierre with over **250 attendees.**

South Dakota Housing's Board of Commissioners approved the Draft Housing Infrastructure Financing Program Administrative Rules, authorized them for release for public comment, and established a public hearing.

The **Draft Housing Infrastructure Financing Program Administrative Rules** were approved by the Legislative Interim Rules Review Committee, paving the way for the **Housing Infrastructure Financing Program**.

APRIL   **MAY**   **JUNE**

South Dakota Housing hosted the regional Mountain Plains Housing Summit May 8-10th in Sioux Falls with more than 70 attendees.

South Dakota Housing celebrated the start of our 50th Anniversary celebration with a kick-off video.

Homeownership Programs

SD Housing provided **$312,306,706 to fund mortgage loans for first-time and repeat homebuyers**. There were **1,545 first-time or repeat homebuyers** who received a loan from SD Housing. Of those, **789 also received downpayment assistance** ($6,828,739) from SD Housing.

	Repeat Homebuyers	First-Time Homebuyers
Average Loan Amount	$236,684	$189,602
Average Borrower Age	35	31
Average Annual Income	$97,207	$64,777
Average Family Size	3	2
Average Purchase Price	$252,913	$199,324
Married vs. Single	53% Married	47% Single	24% Married	76% Single
New Construction vs. Existing	11% New	89% Existing	8% New	92% Existing
Head of Household	41% Female	59% Male	42% Female	58% Male
Total Loans	418	1,127

	Repeat Homebuyers	First-Time Homebuyers	Home Improvement
Total Loans	418	1,127	48
Total Amount Loaned	$98,933,826	$213,372,880	$1,233,528

Top Communities

Community	Total Loans	Total Amount Loaned
Sioux Falls	580	$129,916,224
Rapid City	123	$28,850,696
Aberdeen	56	$10,008,620
Mitchell	50	$9,179,944
Watertown	49	$8,683,504
Pierre	38	$8,171,961
Huron	31	$4,654,996
Yankton	31	$5,232,490
Vermillion	26	$4,631,578
Madison	23	$4,026,717

Top Lenders

South Dakota Housing does not issue mortgages directly to borrowers, but partners with banks and mortgage companies throughout the state that originate and process loans for eligible homebuyers.

South Dakota Housing thanks all Participating Lenders for their partnership.

Plains Commerce Bank
First Premier Bank
Gateway Mortgage Group
Fairway Independent Mortgage Corporation
First International Bank & Trust
Reliabank Dakota
CU Mortgage Direct, LLC
American Bank & Trust
First Dakota National Bank
First Interstate Bank

Homebuyer Education

3,015 clients representing **167 different communities received FREE homebuyer education** through one of SD Housing's network of providers.

Mortgage Credit Certificates

SD Housing issued **147 mortgage credit certificates**.

Bond

For our September 2022 and January 2023 bond issuances, Moody's Investors Service assigned Aaa to our 2022 Series E, 2022 Series F, 2023 Series A, 2023 Series B and 2023 Series C Homeownership Mortgage Bonds with a stable outlook. The Aaa ratings are based on SD Housing's Bond Program's strong financial position, which is evidenced by our asset-to-debt ratio, high-quality loan portfolio and solid management.

Bonds Issued During FY23	Issue Amount
2022 Series E	$33 Million
2022 Series F	$17 Million
2023 Series A	$99 Million
2023 Series B	$46 Million
2023 Series C	$23 Million

Single Family Development

SD Housing sold **83 Governor's Houses** and **44 DakotaPlexes** to fill the housing needs of our local communities.

	Governor's Houses	DakotaPlex
Total Houses Sold	83	44
Total Sales Amount	$6,294,032	$3,630,798

Governor's House

Average Borrower Age	41
Average Annual Income	$41,313
Average Family Size	1.9
Sold to Individuals	46%
Sold to Developers	54%
Average # of Inmates	157
Average # of Hrs./Week	14
Total # of Hours Worked	114,162

Financing

Conventional	81%
Rural Development	12%
Other	7%

Garage

Yes	44%
No	56%

House Type

2 Bedroom Narrow Lot	2.4%
2 Bedroom	7.3%
3 Bedroom Narrow Lot	17.1%
3 Bedroom	73.2%

Foundation Type

Basement	63%
Crawlspace	21%
Walkout	16%

Previous Living Arrangement

Lived with relatives	13.8%
Moved from a rental	27.6%
Vacated a larger/ dilapidated house	24.1%
Moved from another state	6.9%
Other	27.6%

Rental Housing Development

Total Developments Funded

35

Total Programs Funded

8

Total Units Created

473

Total Financing Awarded

$39,096,574

Total Development Costs

$102,729,643

These projects will result in new construction of 234 multifamily rental units, 35 single family homes, and 47 new shelter units; rehabilitation of 116 multifamily rental units and 2 single family homes; 24 new lots; homebuyer assistance for 64 homebuyers; rehab assistance for 15 homeowners and homelessness prevention assistance for 14 individuals/families.

Program Financing	Number of Projects/Programs	Total Amount Awarded
Housing Tax Credits	5	$3,000,000
HOME Investment Partnership	7	$4,952,718
Housing Trust Fund	7	$3,644,400
Housing Opportunity Fund	25	$3,695,850
Community Housing Development	5	$6,140,709
HOME-ARP Funds	8	$8,162,897
Bond	1	$9,500,000

*Projects may have financing from multiple programs.

Rental Housing Management

While South Dakota Housing does not own residential properties, our Rental Housing Management group routinely inspect the units to maintain compliance with federally funded program requirements. Our oversight of these developments ensures there is quality administration and maintenance.

Total Number of Developments	389	**Number of Audits/Budgets Approved or Reviewed**	42
Total Number of Units	12,059	**Number of Management Reviews Conducted**	198
Total Number Vacant Units	1,184	**Number of Physical Reviews Conducted**	152
		Number of Rent Adjustments Approved	205

SD Housing provided $27,647,206 in Section 8 housing assistance payments for 4,560 units of affordable housing.

Section 8 and 811 PRA	
Total Assistance Paid	$27,647,206
Total Number of Units	4,560
Average Monthly Tenant Payment	$326
Average Monthly Assistance Payment	$497
Average Annual Household Income	$13,568

FY23 At-A-Glance

City	First Mortgage Total	First Mortgage Purchase Amount	Second Mortgage Total	Second Mortgage Purchase Amount	Homebuyer Education Total Clients	Housing Assistance Payments Amount Paid	Governor's Houses Sold	Governor's Houses Sales Amount	Development Programs Units	Development Programs Amount	Development Programs Program
Aberdeen	56	$10,008,620	25	$193,468	114	$1,661,055			20	$2,771,218	CHDP
										$95,594	ESG
									5	$68,556	HOME-HR
									78	$23,031	HOME-SDAP
									4	$60,450	CHIP
Alcester	6	$983,050	2	$14,894			1	$75,200	1	$15,000	HOME-HR
Alexandria	4	$637,499	1	$4,681							
Allen					4						
Alpena	1	$91,919			1						
Andover									1	$30,000	CHIP
Arlington	1	$245,471							1	$19,609	HOME-HR
Armour	2	$193,793	2	$7,450		$54,708					
Astoria					1	$170,508					
Aurora	3	$522,282	1	$5,761	4		1	$75,200	18	$1,546,200	DakotaPlex
									6	$993,056	CHDP
Avon	1	$117,826				$17,089	1	$85,400			
Badger					1				1	$11,555	HOME-HR
Baltic	10	$2,457,774	5	$47,094	2				1	$110,000	HOF
Batesland					1						
Bath	1	$255,000			2						
Belle Fourche	15	$3,019,899	6	$47,508	15	$485,715	2	$150,400	2	$40,000	HOME-HR
									2	$1,110	Paint-SD
Belvidere					1		1	$75,200			
Beresford	8	$1,374,994	4	$31,545	7	$41,233	1	$62,800	5	$70,000	HOF
Big Stone City					1		1	$75,200	2	$36,915	HOME-HR
Bison						$50,375					
Black Hawk	3	$858,693	3	$37,270	2					$77,625	ESG
Blunt	3	$502,011	1	$9,327	4						
Bonesteel					2		1	$75,200	1	$14,772	CHIP
Bowdle	1	$62,372			2				1	$10,620	CHIP
Box Elder	7	$2,035,390	5	$65,987	41				1	$262,400	BUILD-SPEC
Brandon	22	$5,608,802	8	$67,529	74	$98,975			2	$46,000	CHIP
Bridgewater	3	$448,111			2						
Bristol	4	$463,841	2	$13,070	2						
Britton	2	$141,494			2						
Brookings	9	$2,016,987	3	$25,568	11	$422,416			1	$96,500	HOF
									12	$240,000	HOF
									57	$28,824	HOME-SDAP
Bryant	2	$285,441									
Buffalo	2	$402,423									

BuildSpec - Build Spec Loan Program; CHDP- Community Housing Development Program; CHIP - Community Home Improvement Program; CoC - Continuum of Care; ESG - Emergency Solutions Grants; HNS - Housing Needs Study; HOF - Housing Opportunity Fund; HOME - HOME Investment Partnership Program; HOME-HA - Homebuyer Assistance; HOME-HO REHAB - Homeowner Rehab; HOME-SDAP - Security Deposit Assistance; HOME-ARP - HOME American Rescue Plan Program; YHDP - Youth Homeless Demonstration Program; HTC - Housing Tax Credits; HTF - Housing Trust Fund; MF Bond - Multifamily Bond; NSP - Neighborhood Stabilization Program; PAINT-SD - Paint South Dakota

FY23 At-A-Glance

City	First Mortgage		Second Mortgage		Homebuyer 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
Burke	1	$187,878				$47,993			2	$171,800	DakotaPlex
									1	$15,000	CHIP
Canistota	3	$525,910	2	$13,569	1				4	$1,098,000	HOF/CHDP
Canova	2	$258,240	1	$3,584							
Canton	8	$1,334,926	6	$44,699	4				1	$933	Paint-SD
Caputa							1	$75,200			
Castlewood	5	$986,351	4	$26,105	2		1	$62,800			
Centerville	8	$1,027,579	4	$31,536	1	$43,342			1	$12,940	HOME-HR
Chamberlain	1	$295,056	1	$8,851	1	$423,067	2	$150,400	1	$601	Paint-SD
Chancellor	4	$903,571	3	$34,119	2						
Cherry Creek					3						
Chester	1	$158,572	1	$7,928	1						
Claremont					1						
Clark	4	$536,311	2	$8,221	1				1	$35,000	CHIP
Clear Lake	6	$1,110,180	2	$15,274	2		1	$75,200	1	$24,086	HOME-HR
Colman	1	$271,212							1	$2,500	HNS
Colton	6	$1,205,769	5	$44,382	4						
Columbia					1						
Conde	3	$243,549	1	$2,449	4						
Corsica	2	$310,413			1				1	$25,000	CHIP
Crazy Horse					24						
Crooks					1						
Custer	1	$92,150	1	$4,607		$104,553			1	$5,000	HNS
										$20,384	ESG
Dallas							1	$75,200			
Davis	1	$147,283	1	$7,364							
De Smet	3	$580,149									
Deadwood					7						
Dell Rapids	12	$2,978,033	6	$61,355	8						
Dupree					3						
Eagle Butte					29		2	$150,400			
Eden					2						
Edgemont	6	$737,985	5	$30,108	4	$90,149					
Egan	2	$362,250	2	$15,232					1	$10,040	HOME-HR
Elk Point	5	$865,663	2	$13,228	5	$108,794			1	$14,944	HOME-HR
									1	$26,500	CHIP
Elkton	3	$626,639	1	$9,322	1						
Ellsworth AFB					94						
Emery					1						

FY23 At-A-Glance

City	First Mortgage Total	First Mortgage Purchase Amount	Second Mortgage Total	Second Mortgage Purchase Amount	Homebuyer Education Total Clients	Housing Assistance Payments Amount Paid	Governor's Houses Sold	Governor's Houses Sales Amount	Development Programs Units	Development Programs Amount	Development Programs Program
Estelline	2	$221,788	2	$11,088	2				1	$25,000	HOME-HR
									1	$23,000	CHIP
Ethan	2	$430,480			1				1	$10,000	CHIP
Eureka	2	$161,683	1	$2,522	4				1	$12,958	HOME-HR
Fairburn					1						
Faith	1	$126,262				$94,124					
Faulkton	1	$106,060	1	$3,181	1	$43,505			1	$122,500	HOF
Flandreau					7	$83,014				$18,060	ESG
Florence	1	$98,697									
Fort Pierre	5	$848,595	1	$3,333	5	$46,880			1	$44,200	CHIP
Fort Thompson					2		1	$75,200			
Frederick	1	$129,833	1	$3,894	2				2	$250,000	HOF
Freeman	4	$563,037	2	$14,448	1	$23,137					
Fulton	1	$121,250	1	$3,637	1						
Garretson	8	$1,561,752	5	$43,224	5						
Gary	1	$132,320	1	$3,969							
Gayville	2	$213,605	2	$8,158			1	$75,200			
Gettysburg					2						
Goodwin					1						
Gregory	4	$498,794	1	$4,803		$153,115	1	$75,200			
Groton					1				1	$3,750	HNS
									1	$17,880	HOME-HR
									1	$13,293	CHIP
Harrisburg	22	$5,977,382	7	$101,542	12				8	$988,800	HOME/HTF
Harrison							1	$75,200			
Harrold					2						
Hartford	6	$1,743,070	1	$5,965	1						
Hayti	2	$278,200					1	$75,200	1	$25,000	HOME-HR
Hecla	1	$130,500									
Hermosa	3	$574,721			1						
Herreid					1				1	$95,000	HOF
									1	$120,000	HOF
									1	$35,000	CHIP
Herrick	1	$79,568	1	$3,978	1						
Highmore	4	$451,695	2	$8,282	3	$11,954					
Hill City					1	$103,224					
Hot Springs	10	$2,134,104	8	$69,588	19	$571,514	2	$150,400			
Howard	8	$1,044,748	4	$27,877	1		2	$150,400	1	$23,029	HOME-HR
Hudson	1	$384,300	1	$19,215	1						
Humboldt	5	$1,031,618	2	$19,263	1						

BuildSpec - Build Spec Loan Program; CHDP- Community Housing Development Program; CHIP - Community Home Improvement Program; CoC - Continuum of Care; ESG - Emergency Solutions Grants; HNS - Housing Needs Study; HOF - Housing Opportunity Fund; HOME - HOME Investment Partnership Program; HOME-HA - Homebuyer Assistance; HOME-HO REHAB - Homeowner Rehab; HOME-SDAP - Security Deposit Assistance; HOME-ARP - HOME American Rescue Plan Program; YHDP - Youth Homeless Demonstration Program; HTC - Housing Tax Credits; HTF - Housing Trust Fund; MF Bond - Multifamily Bond; NSP - Neighborhood Stabilization Program; PAINT-SD - Paint South Dakota

FY23 At-A-Glance

City	First Mortgage		Second Mortgage		Homebuyer 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
Hurley	1	$117,643	1	$3,529	1						
Huron	31	$4,654,996	23	$147,265	18	$1,058,911			3	$56,971	HOME-HR
									37	$21,486	HOME-SDAP
Interior					2						
Ipswich	1	$142,373	1	$7,118	2	$14,766					
Irene	2	$338,651	2	$16,931							
Iroquois	1	$140,620	1	$7,031							
Isabel					3						
Jasper					1						
Jefferson					1						
Kadoka					2	$115,664					
Kimball	1	$169,680					1	$85,400			
Kranzburg									1	$35,000	CHIP
Kyle					108						
Lake Norden	5	$811,174	3	$26,257	1		1	$75,200	1	$35,000	CHIP
Lake Preston	1	$148,470									
Lead	3	$434,202	1	$10,185	4	$189,265			1	$10,281	HOME-HR
Lebanon					1						
Lemmon	2	$214,409	2	$10,720	3	$154,857	3	$213,200	3	$250,000	HOF
									1	$1,322	Paint-SD
Lennox	18	$3,832,423	13	$128,374	10	$111,211					
Leola	1	$64,545	1	$3,227	1				1	$9,000	CHIP
Letcher	1	$77,600									
Lower Brule							1	$75,200			
Madison	23	$4,026,717	17	$130,338	11	$130,935				$68,872	ESG
									4	$1,975	HOME-SDAP
									3	$98,800	CHIP
Manderson					4						
Mansfield	2	$419,589	1	$2,390	1						
Marion	3	$521,689	1	$9,082	1						
Martin	1	$152,775			2						
Marvin					1						
McCook Lake									1	$13,125	HOME-HR
McIntosh							1	$75,200			
McLaughlin	1	$82,900	1	$4,145		$736					
Menno	1	$88,375									
Midland					2						
Milbank	6	$664,310	5	$26,425	11	$469,835					
Miller	10	$1,352,038	7	$32,470		$15,551					
Mina	1	$181,649	1	$9,082	1						

FY23 At-A-Glance

City	First Mortgage		Second Mortgage		Homebuyer 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
Mission	1	$70,695	1	$3,534	33						
Mission Hill	1	$162,993	1	$8,149							
Mitchell	50	$9,179,944	14	$99,227	32	$1,709,642	6	$471,600	8	$1,757,525	HOME-ARP
									1	$12,260	HOME-HR
									9	$4,358	HOME-SDAP
									1	$40,000	CHIP
Mobridge	2	$230,520	1	$4,539	3	$338,808			1	$3,750	HNS
									23	$9,463	HOME-SDAP
									2	$70,000	CHIP
Montrose	1	$183,658							1	$2,500	HNS
									1	$595	Paint-SD
Mound City									1	$20,000	HOME-HR
Mount Vernon	3	$425,901					1	$75,200			
Murdo	2	$187,878					2	$170,800	1	$2,500	HNS
Nemo					38						
New Effington	1	$133,903	1	$6,695							
New Underwood	3	$679,500	3	$26,377	2						
Newell					2	$167,401					
Nisland	1	$225,834	1	$6,775							
Northville					2						
North Sioux City					1						
Oacoma	3	$687,052									
Oglala					6		1	$75,200			
Oldham					1				1	$14,834	HOME-HR
Olivet											
Onida	3	$312,928	1	$2,439	1		1	$75,200			
Oral					1						
Parker	8	$1,488,894	5	$43,313	1		1	$85,400			
Parkston	6	$912,859	2	$12,524	3	$98,550			2	$29,772	HOME-HR
Parmelee					6						
Peever	1	$80,808	1	$4,040	5						
Philip						$134,124					
Piedmont	3	$522,686	1	$9,950	3		1	$75,200			
Pierre	38	$8,171,961	17	$135,658	61	$315,065	4	$300,800	13	$1,559,605	HOME-ARP
									2	$563,350	HOF/CHDP
										$30,000	ESG
									2	$16,761	HOME-HR
									28	$14,380	HOME-SDAP
									3	$56,480	CHIP
										$237,727	YHDP
										$203,514	CoC

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FY23 At-A-Glance

City	First Mortgage		Second Mortgage		Homebuyer 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
Pine Ridge					207		14	$1,102,432	24	$1,912,798	DakotaPlex
Plankinton	5	$715,469	2	$10,206					1	$14,978	HOME-HR
Platte					3				1	$169,000	HOF
									1	$40,000	CHIP
Porcupine					7						
Presho					1	$3,639					
Pukwana	1	$93,279	1	$4,663	1						
Ramona											
Rapid City	123	$28,850,696	83	$807,565	470	$6,198,718	1	$85,400	2	$63,800	HOF
									8	$300,000	HOME/HTF
									41	$2,200,000	HTC/HOME/HTF
									6	$34,800	HOF
										$119,559	ESG
									45	$31,255	HOME-SDAP
									1	$260,000	BUILD-SPEC
									3	$135,000	CHIP
										$963,506	YHDP
										$72,186	CoC
Redfield	6	$596,944	1	$4,292	2	$245,243					
Renner					1						
Rosebud					9						
Rosholt					1						
Saint Francis					2						
Saint Lawrence	1	$276,450	1	$8,293			1	$62,800			
Salem	8	$1,534,846	4	$20,979	7				1	$9,930	HOME-HR
									1	$933	Paint-SD
Scotland	2	$256,535	2	$7,695					2	$30,430	HOME-HR
Selby	1	$271,980	1	$13,599	1		1	$85,400			
Sinai	1	$94,090	1	$4,704	1						
Sioux Falls	580	$129,916,224	288	$2,795,743	954	$6,505,536	2	$150,400	5	$29,000	HOF
									10	$1,161,330	HOME-ARP
									41	$2,200,000	HTC/HOME/HTF
									51	$1,906,220	HTC/HOME/HTF
									2	$140,000	HOF
									7	$63,800	HOF
									2	$144,000	HOF
									5	$70,000	HOF
									6	$170,150	CHIP
										$1,004,703	COC

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FY23 At-A-Glance

City	First Mortgage		Second Mortgage		Homebuyer 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
Sisseton	3	$365,150	1	$7,323	24	$17,925	2	$150,400	1	$3,750	HNS
									1	$25,000	CHIP
Spearfish	23	$5,004,938	10	$97,356	20	$334,607			32	$1,802,098	HTC/HOME/HTF
										$50,872	ESG
Springfield	4	$516,670	1	$4,560	83	$44,059			1	$2,500	HNS
Stickney	2	$140,900	1	$2,356							
Stockholm					1						
Stratford	1	$116,161									
Sturgis	15	$3,438,346	9	$87,470	12	$143,687	1	$75,200		$32,914	ESG
Summerset					5						
Summit	1	$117,550			1						
Tabor	4	$543,078	1	$2,499							
Tea	15	$3,714,586	8	$98,303	17						
Timber Lake					3		1	$85,400	2	$192,000	HOF
Trent	1	$180,900			1						
Tripp	1	$190,486				$15,934			1	$799	Paint-SD
Tyndall	5	$579,346	3	$15,115	1	$18,057					
Utica					1						
Vale					2						
Valley Springs	1	$213,949	1	$10,697	7						
Vermillion	26	$4,631,578	15	$103,140	37	$642,149	1	$75,200	1	$25,000	CHIP
Viborg	4	$628,215	1	$9,500	3						
Volga	4	$968,381	4	$45,431							
Volin	2	$406,500	2	$15,728							
Wagner	4	$477,009			1	$47,187	2	$150,400	1	$14,969	HOME-HR
Wakonda	1	$67,900	1	$3,395	2						
Wall					2				24	$1,239,435	CHDP
									1	$2,500	HNS
Wanblee					3						
Warner					2				1	$25,000	CHIP
Watertown	49	$8,683,504	23	$168,109	25	$1,082,678	2	$150,400	8	$1,117,000	HOME-ARP
										$330,000	HOME-ARP
									39	$2,450,000	HTC/HOME/HTF/HOF
										$46,772	ESG
									1	$20,000	HOME-HR
									3	$57,763	CHIP
Waubay					1				1	$15,000	CHIP
Webster	4	$441,423	4	$22,070	6	$58,391	4	$251,200	1	$7,500	CHIP

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FY23 At-A-Glance

City	First Mortgage Total	First Mortgage Purchase Amount	Second Mortgage Total	Second Mortgage Purchase Amount	Homebuyer Education Total Clients	Housing Assistance Payments Amount Paid	Governor's Houses Sold	Governor's Houses Sales Amount	Development Programs Units	Development Programs Amount	Development Programs Program
Wentworth					5						
Wessington Spgs	1	$90,909									
Wetonka	1	$70,000									
White Lake					1						
White River					1	$47,261					
Willow Lake	1	$152,192	1	$7,609							
Wilmot	1	$211,313	1	$6,339							
Winner	7	$784,200	2	$9,678	1	$278,336					
Wolsey	2	$272,250	1	$8,312							
Woonsocket					1		1	$75,200			
Worthing	7	$1,585,546	5	$56,471	1						
Wounded Knee					2						
Yale	1	$56,458	1	$1,693							
Yankton	31	$5,232,490	17	$119,005	50	$1,988,039			4	$1,345,467	HOME-ARP
									4	$200,000	HOME-ARP
										$50,103	ESG
									29	$14,504	HOME-SDAP
									1	$272,000	BUILD-SPEC
										$322,500	YHDP
										$152,957	CoC
Scattered Sites					49				6	$63,800	HOF
									27	$148,500	HOF
									4	$126,500	HOF
									7	$63,800	HOF
									9	$148,500	HOF
										$691,970	HOME-ARP
									20	$110,000	HOF
									96	$9,500,000	Bond
	1545	$312,306,706	789	$6,828,739	3015	$27,647,206	83	$6,294,032	1012	$49,129,290	

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SOUTH DAKOTA
HOUSING

PO Box 1237
3060 E Elizabeth St
Pierre, SD 57501

605-773-3181
605-773-5154

sdhousing.org