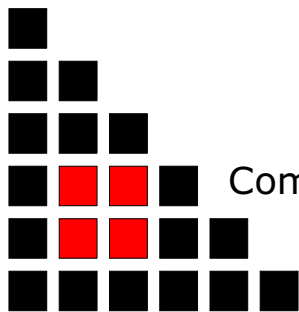


City of Wessington Springs HOUSING STUDY

October 2021

An analysis of the overall housing needs
of the City of Wessington Springs, SD



Community Partners Research, Inc.

Faribault, MN

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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 Wessington Springs and Jerauld 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 hired by the Wessington Springs Area Chamber and Development Corporation to conduct a study of the housing needs and conditions in Wessington Springs.

Goals

The multiple goals of the study include:

- ▶ Provide current 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 May to September 2021. Data sources included:

- U.S. Census Bureau
- American Community Survey
- Applied Geographical Solutions, Inc., a data reporting service
- Esri, Inc., a data reporting service
- Records and data from the City
- Records and data maintained by Jerauld County
- Interviews with City officials, community leaders, housing stakeholders, etc.

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

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.

During the course of the research for this project, a global pandemic was still occurring, which had an impact on economic and housing conditions. The longer-term impacts of the pandemic cannot be predicted, and the analysts have proceeded with the best information available at the time of the research.

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Demographic Data Overview

Sources of Data

The following pages contain demographic data obtained from a variety of local, state and national sources. Shortly before the publication of this Housing Study an initial data release from the 2020 Census became available. However, in the opinion of the City of Wessington Springs there is an undercount and the City intends to challenge the demographic data. As a result, the 2020 Census figures have not been included in this document.

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, the American Community Survey is based on sampling data and there is a margin of error that exists for each estimate. The following tables incorporate the 2019 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 2019 estimates were derived from sampling that was done over a five-year period, between 2015 and 2019.

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 Governor's Office of Economic Development provides demographic profile information for cities, towns and counties supplied by Applied Geographic Solutions (AGS), a private company.

Prior to using AGS, the State had used a similar provider, Esri, Inc., for demographic data. The analysts have examined both of these sources in some of the tables that follow for current-year estimates and future projections.

In addition to providing demographic information for Wessington Springs, comparative information has often been provided for all of Jerauld County.

Population Data and Trends

Table 1 Population Trends - 1990 to 2020						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2020 AGS Estimate
Wessington Springs	1,083	1,011	-6.6%	956	-5.4%	925
Jerauld County	2,425	2,295	-5.4%	2,071	-9.8%	2,032

Source: U.S. Census; AGS

- ▶ There are three recent population estimates available for the City of Wessington Springs. Two estimates show the population level in 2020, and one estimate is for 2019. All three of these estimates show a continued decline in the number of people living in the City.
- ▶ Applied Geographic Solutions (AGS), a private reporting service, showed the City with 925 residents in 2020, a decrease of 31 people, or -3.2% from the 2010 Census.
- ▶ Esri, another private data services provider, had a similar estimate. According to Esri, the City had 937 residents in 2020, down by 19 people, or -2.0% from the 2010 Census.
- ▶ The Census Bureau also issues an annual population estimate for jurisdictions, although the most recent estimated was for July 1, 2019. According to this source there were 911 people living in Wessington Springs, down by 45 people from 2010 to 2019.
- ▶ While some differences exist, all three sources show the City’s population level decreasing after 2010, continuing a long-term pattern of population loss that has been present since at least 1990.
- ▶ For all of Jerauld County, the population estimate from AGS showed 39 fewer people living in the County from 2010 to 2020, for a decrease of -1.9%.
- ▶ According to Esri, there were 2,042 people living in Jerauld County in 2020. If accurate, this source would show that the County’s total population level decreased by 29 people since 2010, a very similar estimate to AGS.

- ▶ The Census Bureau, in their 2019 population estimates, showed a generally similar count to AGS and Esri, with 2,013 people in Jerauld County in 2019, down by 58 people from 2010.
- ▶ All of the estimating sources show some population loss for Jerauld County since 2010, but the actual numeric reduction is small. This is consistent with longer-term population patterns which saw the County's population decrease in the 1990s and between 2000 and 2010.

Group Quarters

- ▶ There were some group quarters residents living in the City of Wessington Springs in 2010. There were 39 people living in a skilled nursing home.

Race/Ethnic Origin

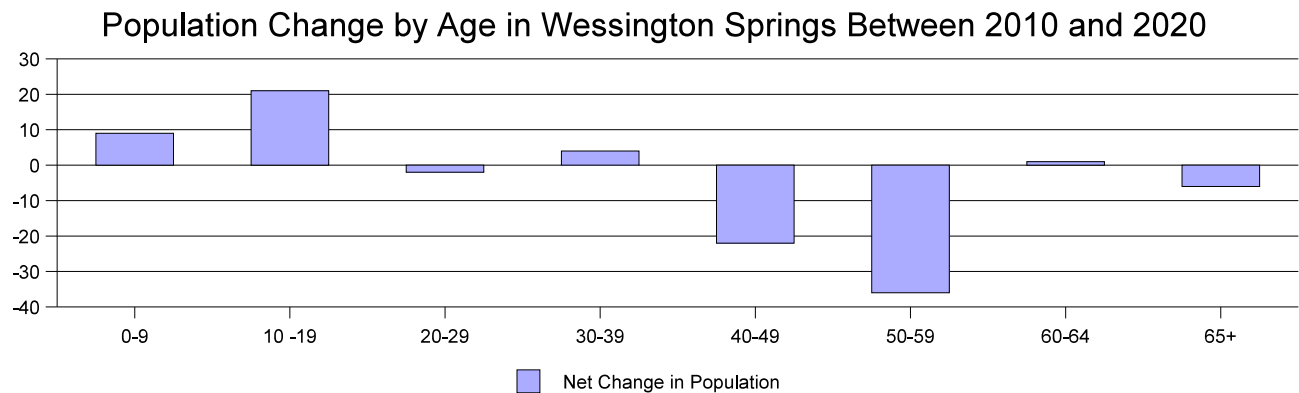
- ▶ According to the estimates from Applied Geographic Solutions, nearly 94% of the residents of Wessington Springs were White for race in 2020, and less than 4% were of Hispanic/Latino ethnicity. Due to the small number of racial or ethnic minority populations in the City, no additional demographic information will be provided in this Study.

Population by Age Trends: 2010 to 2020

The 2020 population estimates from Applied Geographic Solutions included information on the age distribution of residents. This information can be compared to the age patterns present at the time of the 2010 Census.

Table 2 Population by Age - 2010 to 2020			
Age	Wessington Springs		
	2010	2020	Change
0-9	91	100	9
10-19	76	97	21
20-29	59	57	-2
30-39	71	75	4
40-49	99	77	-22
50-59	126	90	-36
60-64	75	76	1
65+	359	353	-6
Total	956	925	-31

Source: U.S. Census; AGS



The age-based population estimates from Applied Geographic Solutions show some change in the age distribution patterns for the City over the past decade. However, in some of the defined age ranges the numeric change has been small. Overall, AGS showed a decrease of 31 people living in the City.

It is important to note that making estimates in a small community can be difficult, and a margin of error would apply.

As estimated by AGS, Wessington Springs had an increase in the number of children, with the addition of 30 people age 19 and younger.

There was no significant change in the number of younger adults in the age ranges between 20 and 39 years old. AGS showed a large decrease of 58 people in the adult ranges between 40 and 59 years old.

There was limited estimated change in the near-senior and senior citizen age ranges over the decade.

Population Projections

Population projections to the year 2025 for the City of Wessington Springs and Jerauld County exist from both Applied Geographic Solutions and Esri. These projections have been compared to the respective 2020 estimates.

Table 3 Population Projections Through 2025						
	Applied Geographic Solutions			Esri		
	2020 Estimate	2025 Projection	Change	2020 Estimate	2025 Projection	Change
Wessington Springs	925	946	21	937	909	-28
Jerauld County	2,032	2,040	8	2,042	1,997	-45

Source: Applied Geographic Solutions; Esri

- ▶ AGS is projecting a small increase in the number of residents in Wessington Springs over the next five years. This source shows the City adding 21 people between 2020 and 2025, or approximately four people in an average year. This projection would reverse the patterns of the recent past, as AGS believes that the City’s population had decreased slightly between 2010 and 2020.
- ▶ Esri is projecting a different pattern than AGS for Wessington Springs, with an expected loss of 28 people over the 5-year period. On an average basis, this would be a loss of approximately six residents in an average year. This projection would be somewhat similar to the past, with recent estimates showing the City losing an average of approximately two to three people per year since 2010.
- ▶ There are also only minor differences in the projections for all of Jerauld County, although AGS shows a small population gain while Esri is forecasting a reduction in the County’s population.
- ▶ AGS is projecting a small gain of eight permanent residents between 2020 and 2025.
- ▶ Esri is projecting a small population loss Countywide, with an expected reduction of 45 permanent residents.

Household Data and Trends

Table 4 Household Trends - 1990 to 2020						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2020 AGS Estimate
Wessington Springs	496	501	1.0%	465	-7.2%	439
Jerauld County	966	986	2.1%	870	-11.8%	832

Source: U.S. Census; AGS

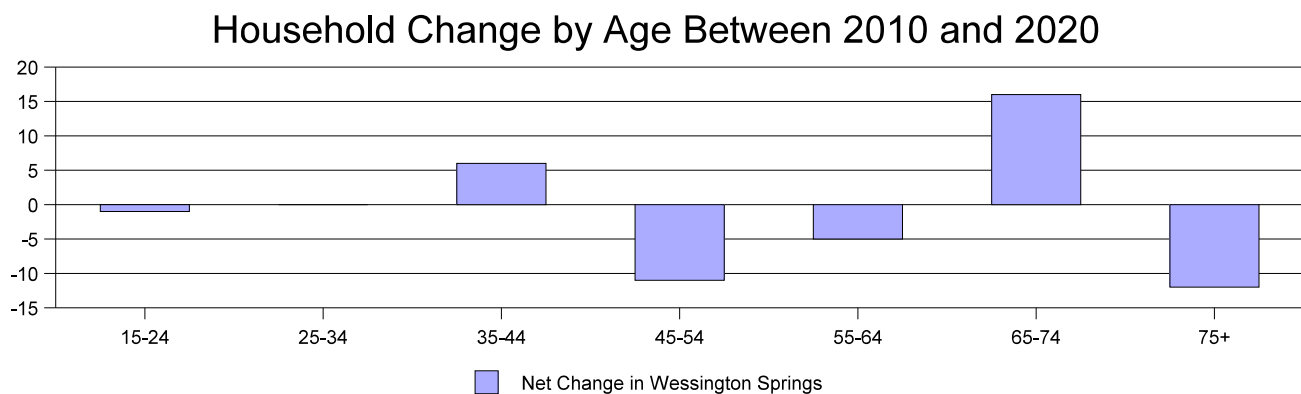
- ▶ The AGS estimate for Wessington Springs in 2020 was 439 households, down by 26 households when compared to the 2010 Census. Over the 10-year period this represents an annual average loss of between two and three households per year.
- ▶ The Esri estimate showed 458 households in Wessington Springs in 2020, down by seven households from the 2010 Census total.
- ▶ Although there is a small difference between the two recent estimates, both show a gradual loss of households, which dates back to the year 2000. In the 1990s, the City had added a few households, but over the past 20 years, the average annual loss has been approximately two to four households per year.
- ▶ For all of Jerauld County, Applied Geographic Solutions also showed some household loss, with the County having 38 fewer households between 2010 and 2020.
- ▶ The household estimate from Esri for 2020 showed Jerauld County with 866 households. If accurate, the County would have remained relatively stable with an estimated reduction of only four households between 2010 and 2020.
- ▶ In recent decades, Jerauld County had experienced both upward and downward movement in the number of resident households. After gaining 20 households in the 1990s, the County then lost 116 households between 2000 and 2010. Although some loss of households is probable after 2010, the numeric loss is much lower than occurred between 2000 and 2010.

Household by Age Trends: 2010 to 2020

The demographic data profile that is available from AGS does not provide information on households by age. The following table compares households by age from the 2010 Census and 2020 estimates from Esri. This information is for the City of Wessington Springs. Esri’s estimate of the total household count in 2020 is slightly higher than the estimate from AGS.

Table 5 Wessington Springs Households by Age - 2010 to 2020			
Age	2010	2020	Change
15-24	16	15	-1
25-34	33	33	0
35-44	41	47	6
45-54	67	56	-11
55-64	82	77	-5
65-74	66	82	16
75+	160	148	-12
Total	465	458	-7

Source: U.S. Census; Esri



The age-based household estimates provided by Esri show changes in many of the defined ranges from 2010 through 2020 in the City of Wessington Springs.

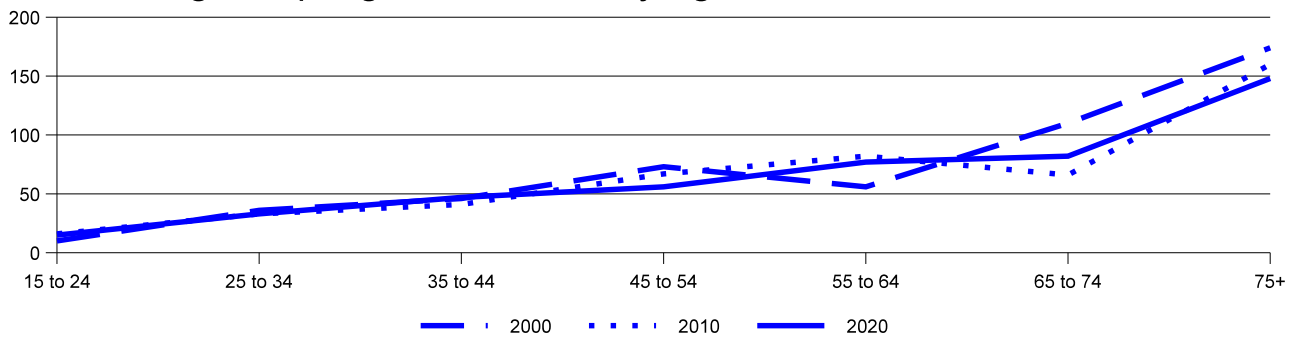
Overall there was only a minor change in the total number households in Wessington Springs, with seven fewer households between 2010 and 2020, according to Esri.

Within most of the younger adult age ranges there was very little change over the decade. If the younger adult ranges are aggregated, Esri believes there was a net gain of only five households age 44 and younger.

Esri did track some household reduction over the past decade in the 20-year range between 45 and 64 years old. Within this group there was an estimated loss of 16 households.

Esri did track some growth in the number of younger senior households. However, this was largely offset by fewer older senior households, age 75 and older. As a result, these estimates show a net gain of only four households age 65 and older in Wessington Springs.

Wessington Springs Households by Age of Householder: 2000 to 2020



It is possible to track the age progression patterns of households back to the year 2000 to view the changes over time. In Wessington Springs, there has been only limited change in the household age patterns over the past few decades.

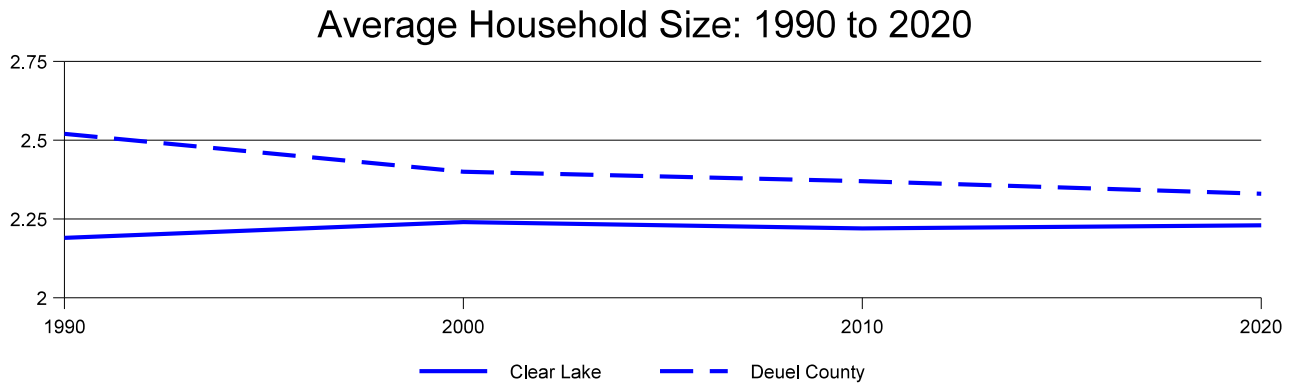
Average Household Size

The following table provides decennial Census information on average household size, along with the 2020 estimate from AGS.

Table 6 Average Number of Persons Per Household: 1990 to 2020				
	1990 Census	2000 Census	2010 Census	2020 AGS
Wessington Springs	2.10	1.92	1.97	2.01
Jerauld County	2.47	2.28	2.18	2.39

Source: U.S. Census; AGS

In most jurisdictions there has been a steady decrease in average household size over the past several decades. This has often 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 Wessington Springs may have increased slightly in the past two decades, the City still has a small number of people per household, estimated at only 2.01 persons in 2020. The small household size would be consistent with a large population of senior citizens. An alternate estimate from Esri shows an even smaller average household size in 2020 at 1.96 persons.

For Jerauld County, the AGS estimate of 2.39 persons per household in 2020 is up from the 2.18 persons recorded by the 2010 Census. If accurate, the County may have reversed a gradual decrease in the average number of people per household which dated back to at least 1990. However, an alternate estimate from Esri for Jerauld County shows an average household size of 2.15 persons in 2020, slightly smaller than recorded by the 2010 Census.

Household Projections

Household projections for the five-year time period spanning the years 2020 through 2025 are available from AGS and Esri for the City of Wessington Springs and Jerauld County. Household growth directly impacts the demand for housing.

Table 7 Household Projections Through 2025						
	AGS			Esri		
	2020 Estimate	2025 Projection	Change	2020 Estimate	2025 Projection	Change
Wessington Springs	439	411	-28	458	445	-13
Jerauld County	832	771	-61	866	848	-18

Source: AGS, Esri

- ▶ AGS is projecting that Wessington Springs will lose 28 households from 2020 to 2025, or an annual average of approximately five to six households per year over the 5-year period. Annual household losses at this level for Wessington Springs would be greater than the recent past, as AGS believes that the City had been losing an average of only two to three households per year between 2010 and 2020.
- ▶ Esri’s projection for the City of Wessington Springs also expects some household loss, but at a lower level with an anticipated reduction of 13 households between 2020 and 2025, or an annual average of two to three households per year.
- ▶ The AGS projection for Jerauld County expects the loss of 61 households, or approximately 12 households per year over the 5-year time period. For the County, this annual numeric loss would be much greater than the AGS estimate for the time period from 2010 to 2020, which showed an average reduction of approximately four households per year Countywide.
- ▶ Esri is also projecting some loss of households for Jerauld County, but at a lower level. Over the 5-year projection period the Esri forecast shows 18 fewer households, or an annual average loss of between three and four households per year.

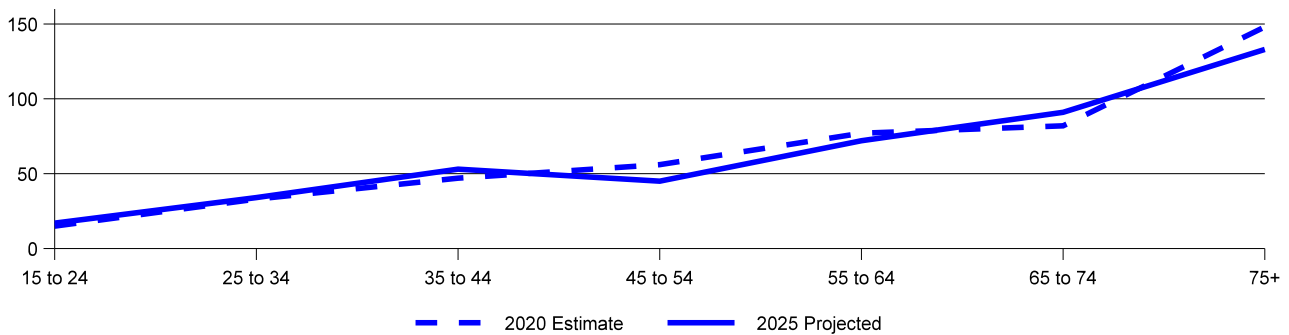
Wessington Springs Household by Age Projections to 2025

In addition to overall household forecasts, Esri has also generated age-based projections for households to the year 2025. These projections can be compared to the data contained in the 2020 Esri estimate to examine the change projected over the next five years. Age-based household forecasts are provided for the City of Wessington Springs.

Table 8 Projected Households by Age - 2020 to 2025			
Age Range	2020	2025	Change
15-24	15	17	2
25-34	33	34	1
35-44	47	53	6
45-54	56	45	-11
55-64	77	72	-5
65-74	82	91	9
75+	148	133	-15
Total	458	445	-13

Source: Esri

Wessington Springs Households by Age of Householder: 2020 to 2025



Esri is projecting limited change in the age patterns in Wessington Springs from 2020 to 2025, with an overall reduction of only 13 total households. Within most of the defined age ranges, relative stability would be expected. There are four age groups where the expected change is more than five households.

Esri is projecting some modest growth within some of the younger adult ranges. Combining all age ranges 44 and younger, these projections show a potential increase of nine households.

However, a reduction of 16 households is then projected within the 20-year age group from age 45 to 64. As a result, a small reduction is being projected for the total number of households age 64 and younger.

The greatest positive growth is being projected within the 65 to 74 year old range, generally reflecting the movement of the "baby boom" generation through the aging cycle. However, some loss of households is projected within the older senior group, age 75 and above. As a result, the Esri projections point to an overall reduction of senior-headed households, age 65 and older.

Households by Type

The American Community Survey contains estimates on household composition. Since these are based on sampling, there is a margin of error that applies, but this information does allow for some comparison of changes that may have occurred since the 2010 Census was completed. The following table looks at household information for the City of Wessington Springs.

Table 9 Wessington Springs Household Composition - 2010 to 2019			
	2010 Census	2019 ACS	Change
Family Households			
Married Couple with own children	46	54	8
Single Parent with own children	24	14	-10
Married Couple without own children	174	154	-20
Family Householder without spouse	22	10	-12
Total Families	266	232	-34
Non-Family Households			
Single Person	177	176	-1
Two or more persons	22	29	7
Total Non-Families	214	205	6

Source: U.S. Census; American Community Survey

Based on the American Community Survey estimates for 2019, there has been a decrease in the number of family households living in Wessington Springs. While the City did add some married couple families with children, all of the other family types decreased in number between 2010 and 2019.

There was a small overall increase in non-family households over the past decade, due to an increase in households with two or more unrelated individuals living together. The number of one person households in Wessington Springs remained relatively unchanged between 2010 and 2019.

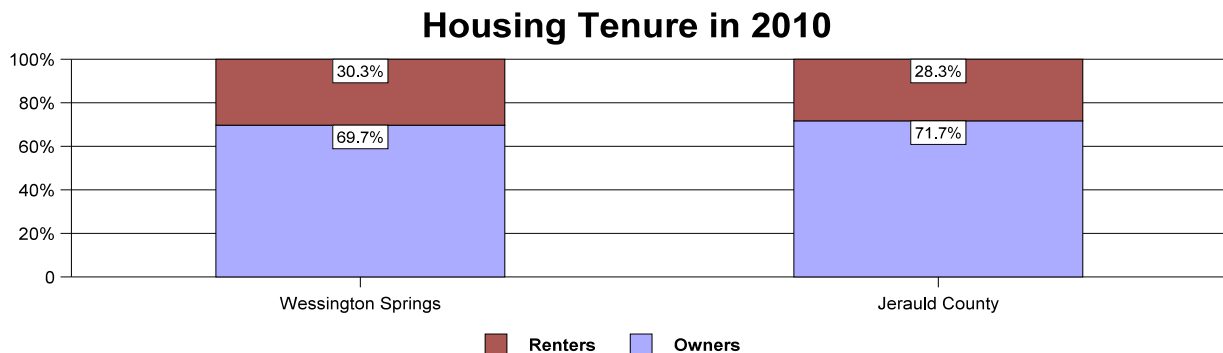
Housing Tenure

There are no reliable intercensal estimates for housing tenure for the City and County. The following table presents the owner and renter household distribution from the 2010 Census.

Table 10 Household Tenure - 2010				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Wessington Springs	324	69.7%	141	30.3%
Jerauld County	624	71.7%	246	28.3%

Source: U.S. Census

At the time of the 2010 Census, the rental rate in the City of Wessington Springs was above 30%. The City is the primary rental center for Jerauld County. However, the rental rate in Wessington Springs was still below the Statewide renter rate of nearly 32% in 2010.



For all of Jerauld County the home ownership rate was nearly 72% in 2010. In the smaller towns and rural townships in the County the rate of home ownership was higher than in Wessington Springs.

2019 Median Income Data

The American Community Survey provides income estimates for cities and counties. The following table provides 2019 American Community survey data for Wessington Springs, Jerauld County and the State for comparison.

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 11 Median Household Income - 2010 to 2019			
	2010 Median	2019 Median	% Change
Median Household Income			
Wessington Springs	\$35,069	\$43,170	23.1%
Jerauld County	\$40,607	\$49,632	22.2%
South Dakota	\$46,369	\$58,275	25.7%
Median Family Income			
Wessington Springs	\$43,162	\$46,528	7.8%
Jerauld County	\$44,717	\$69,063	54.4%
South Dakota	\$58,958	\$75,168	27.5%

Source: American Community Survey

Information contained in the American Community Survey shows that the median income levels in the City of Wessington Springs have been increasing in recent years, but remain below the comparable County and Statewide levels. The City’s median household income of \$43,170 had increased by more than 23% from 2010. However, the City’s median family income of \$46,528 had increased by less than 8% over the decade.

The median household income for all of Jerauld County was slightly below \$50,000 and had increased by more than 22% from 2010. The County’s median family income had increased substantially over the decade, and was above \$69,000 in 2019. However, the County’s medians remained below the comparable Statewide medians.

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 Wessington Springs could afford approximately \$1,079 per month and a median income family household could afford more than \$1,163 for ownership or rental housing in 2019.

However, there is a difference between the medians for home owner and renter households. In the City of Wessington Springs, the estimated median income for all home owners in 2019 was \$45,682 compared to a median of \$38,750 for renters. At 30% of income, a household at the renter median could apply approximately \$970 without incurring a housing cost burden.

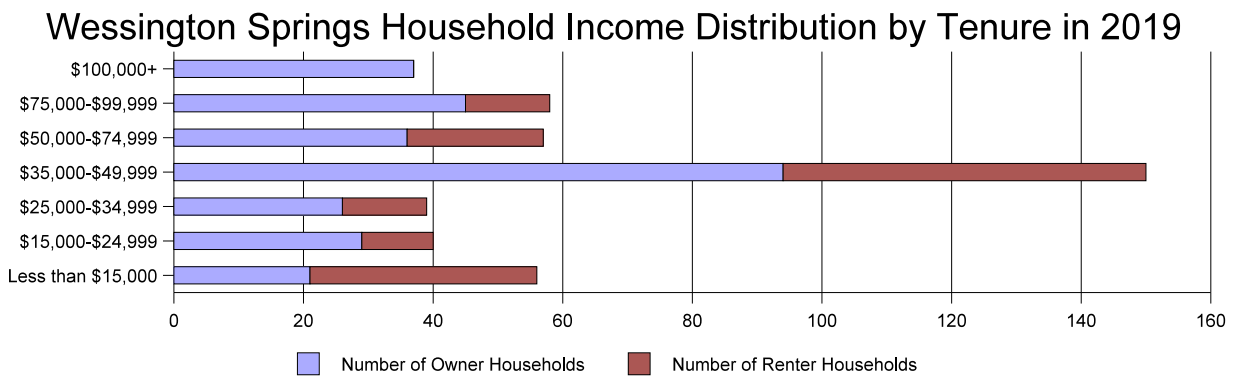
Wessington Springs Income Distribution

The 2019 American Community Survey provides income data within specific income ranges. Based on other data, it appears that the American Community Survey has significantly over estimated the total number of households in the City, but the percentage distribution is assumed to be accurate.

Table 12 City of Wessington Springs Income by Tenure - 2019			
Household Income	Owner Households	Renter Households	All Households
\$0 - \$14,999	21	35	56
\$15,000 - \$24,999	29	11	40
\$25,000 - \$34,999	26	13	39
\$35,000 - \$49,999	94	56	150
\$50,000 - \$74,999	36	21	57
\$75,000 - \$99,999	45	13	58
\$100,000+	37	0	37
Total	288	149	437

Source: ACS

In 2019, income levels were widely distributed. Nearly 74% of all home owners had an annual income of \$35,000 or more in 2019, compared to approximately 60% of all renter households. For all households with an income of \$50,000 or more, the home ownership rate was nearly 78%.



2019 Estimated Income and Housing Costs - Renters

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

Table 13 Gross Rent as a Percentage of Income - Wessington Springs		
Percent of Income for Housing	Number of Households	Percent
Less than 20%	87	58.4%
20% to 29.9%	8	5.4%
30% to 34.9%	4	2.7%
35% or more	14	9.4%
Not Computed	36	24.2%
Total	149	100%

Source: American Community Survey

Federal standards for rent subsidy programs generally identify 30% of household 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”.

The American Community Survey estimates for Wessington Springs showed a large number of renter households where a percentage of income for housing could not be computed. Excluding this group gives a more reliable look at cost burden statistics.

For renters reporting housing costs, fewer than 16% reported paying 30% or more of their income for gross rent. Most households in Wessington Springs were able to find affordable rental housing. However, most of the households with a cost burden were actually applying 35% or more of income, and would be in the severe cost burden category.

The relatively low rate of cost burden is linked in part to the above-average median household income of \$38,750 for renter households in 2019.

2019 Estimated Income and Housing Costs - Owners

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

Table 14 Owner Costs as a Percentage of Income - Wessington Springs		
Percentage of Income for Housing Costs	Number of Owner Households	Percent of All Owner Households
0% to 19.9%	199	69.1%
20% to 29.9%	23	8.0%
30% or more	66	22.9%
Not Computed	0	0%
Total	288	100%

Source: American Community Survey

Mortgage lending practices generally attempt to keep monthly payments below 30% of household income. A large majority of owner-occupants in Wessington Springs, which would include households with and without a mortgage, reported paying less than 30% of their income for housing.

However, nearly 23% of all home owners reported that they paid more than 30% of their income for housing. As would be expected, most of these households had a mortgage on their home.

Building Permit Trends

Based on information obtained from the City of Wessington Springs, there were approximately 25 new houses and two duplexes (4 units) constructed in the City between 2010 and 2021. However, as many as 20 of the new single family houses were replacements for homes that were lost to a tornado disaster. As a result, there were approximately five new single family homes and four units in the duplexes that represent a net gain of housing in the City over the past decade.

American Community Survey Housing Data

The Census Bureau’s American Community Survey includes information on various housing topics. As stated previously, the estimates for small communities are based on limited sampling, which results in a margin of error within the individual data being presented.

Median Year of Construction - Owner-occupancy Housing

For owner-occupancy units in Wessington Springs, the estimated median year of construction is 1958. Approximately 53% of all owner-occupancy houses in the City were constructed prior to 1960.

Median Year of Construction - Renter-occupancy Housing

For renter-occupancy units in Wessington Springs, the estimated median year of construction is 1957. Nearly 54% of all renter-occupancy units in the City were constructed prior to 1960.

Mobile Homes

According to the American Community Survey estimates there were 37 mobile homes in the City of Wessington Springs in 2019. Twenty-two of these were identified as owner-occupancy housing and 15 were used as rental housing.

However, the American Community Survey appears to have significantly overestimated the number of mobile homes in the City, as only 10 mobile homes were identified in a visual housing condition survey that was completed and reported later in this document.

Existing Home Sales

This section examines houses that have been sold in Wessington Springs from 2016 through 2020. It is important to note that the number of houses that sell each year can vary and may not be an accurate indicator of overall home values in the City. However, this sample does provide some insight into those units that have turned-over during this time period.

The information was obtained from the South Dakota Department of Revenue website, based on sales reports submitted by the Jerauld County Equalization Office. The Equalization Office collects and utilizes information from residential sales for its annual sales ratio study. The County compares the actual sale price to the estimated taxable value for each property. As a result, the County information for sales primarily reflects existing homes that have an established tax value. New construction sales activity would generally not be recorded in the data that was used for this analysis, unless the house had been constructed some time ago and did have an established tax value from the prior year.

The County also sorts the residential sales into different groupings, rejecting certain sales. The primary reason that sales are rejected is because the house was not actively listed for sale in the open market. Only the “good” sales have been used in the analysis that follows.

The County’s sale year differs slightly from a calendar year, and begins on November 1st and extends to October 31st.

Table 15 Median Value of Recent Residential Sales - 2016 to 2020				
Year	Number of Sales	Median Sale Price	Highest Sale	Lowest Sale
2020	11	\$72,000	\$300,000	\$8,000
2019	16	\$43,000*	\$185,000	\$13,500
2018	16	\$72,500*	\$150,000	\$5,000
2017	12	\$42,500*	\$127,000	\$5,000
2016	11	\$50,000	\$195,000	\$7,500

Source: SD Dept. of Revenue; Jerauld County Assessor; Community Partners Research, Inc.

* Median calculated from two nearest sales

With a limited number of sales within any 12-month time period, there has been some variation in the annual median price in Wessington Springs since 2016. In 2020, when 11 open market sales were recorded, the median sale price was \$72,000.

In 2019, the median price was only \$43,000, based on 16 sales. In 2018 the median was \$72,500 based on 16 sales.

If the sales over the 3-year period from 2018 through 2020 are aggregated, the median price was \$70,000.

In each of the five years reviewed at least one home has been sold for \$127,000 or more. At least one sale occurred annually for \$13,500 or less.

An alternate estimate of home values exists in the American Community Survey. In 2019, the estimated median value for all owner-occupied housing in Wessington Springs was \$62,500. This estimate was slightly lower than the median sale price of \$70,000 recorded over the past 3-year period.

Wessington Springs Housing Condition

Community Partners Research, Inc. representatives conducted a visual 'windshield' survey of the 393 single family/duplex houses in the City of Wessington Springs. Houses that appeared to contain three or more residential units were excluded from the survey.

The City was divided into two neighborhoods, east and west of Dakota Avenue.

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 16 Windshield Survey Condition Estimate - 2021					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
West of Dakota	83 / 45.6%	57 / 31.3%	29 / 15.9%	13 / 7.2%	182
East of Dakota	96 / 45.5%	72 / 34.1%	25 / 11.9%	18 / 8.5%	211
Total	179 / 45.5%	129 / 32.8%	54 / 13.8%	31 / 7.9%	393

Source: Community Partners Research, Inc.

- ▶ Citywide, more than 78% of the houses were rated in the two highest condition categories, with nearly 46% rated as Sound and approximately 33% needing Minor Repair.
- ▶ In the portion of the City that is west of Dakota Avenue there were 29 houses rated in the Major Repair category, and 13 houses that were viewed as Dilapidated, and probably beyond repair.
- ▶ In the portion of the City that is east of Dakota Avenue there were 25 houses rated in the Major Repair category, and 18 houses that were viewed as Dilapidated, and probably beyond repair.
- ▶ With 31 Dilapidate houses in the City it is necessary to continue efforts to demolish severely substandard structures.

Mobile Home Condition

Community Partners Research, Inc. representatives also viewed and rated 10 mobile homes in Wessington Springs. The same rating classifications were used as defined on the previous page.

Table 17 Mobile Home Survey Condition Estimate - 2021					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Mobile homes	4 / 40%	4 / 40%	2 / 20%	0 / 0%	10

Source: Community Partners Research, Inc.

- ▶ The mobile homes in Wessington Springs are in good condition. Eight of the 10 mobile homes in the City were rated as either Sound or Minor Repair. Only two mobile homes were rated in the major repair category, and there were no mobile homes that were rated as Dilapidated and beyond repair.

Rental Housing Data

Census Bureau Rental Inventory

At the time of the 2010 U.S. Census, there were 141 occupied rental units in Wessington Springs. There were an additional seven unoccupied units that were identified as rental housing, resulting in a total rental inventory of 148 units. The City's rental tenure rate in 2010 was 30.3%, below the Statewide rental rate of 31.9%.

We are aware of four rental units in two duplexes that have been constructed since the 2010 Census. Also, some owner-occupied homes may have converted to rental use, and vice versa. Additionally, rental units may have been removed from the housing stock due to demolition or their condition.

The 2019 American Community Survey estimated that there were 149 occupied rental units in Wessington Springs. There were also nine vacant rental units estimated to exist in the City. If accurate, this source would indicate that approximately 10 rental units were added to the City over the past decade.

Rental Housing Survey

As part of this housing study, a telephone survey was conducted of multifamily projects in Wessington Springs. For the purposes of planning additional projects in the future, multifamily properties represent the best comparison of market potential.

Information was tallied separately for different types of rental housing, including market rate units, subsidized housing, senior housing and senior housing with services.

There were 81 housing units of all types that were contacted in the survey. In addition to the 81 rental units, the nursing home, which has 40 long-term care beds, was also surveyed.

The units that were successfully contacted include:

- ▶ 22 general occupancy market rate units
- ▶ 29 federally subsidized general occupancy units
- ▶ 30 senior independent units (market rate and subsidized)
- ▶ 40 beds in the nursing home

The findings of the survey are provided below.

Market Rate Summary

Information was obtained on 22 market rate rental units in four rental projects. The projects surveyed include an 8-plex, 6-plex, two duplexes and four rental units in a downtown building.

Unit Mix

Information on bedroom mix was obtained on the 22 market rate units that were surveyed. The breakdown of the bedroom mix is:

- ▶ one-bedroom - 5 (22.7%)
- ▶ two-bedroom - 13 (59.1%)
- ▶ three-bedroom - 4 (18.2%)

Occupancy / Vacancy

There were two vacant units in the 19 market rate units that were surveyed. One of the four market rate rental projects had two vacancies and three projects had no vacancies.

Three of the market rate units surveyed are rented on a daily or weekly basis and these units were not included in the vacancy calculation.

Rental Rates

Rental units may include the primary utility payments within the contract rent, or the tenant may be required to pay some utilities separately, in addition to the contract rent.

In the following summary, Community Partners Research, Inc., has estimated the gross rents being charged, inclusive of an estimate for tenant-paid utilities.

The lowest and highest gross rents have been identified, as reported in the telephone survey.

<u>Unit Type</u>	<u>Lowest/Highest Gross Rents</u>
One-bedroom	\$450-\$525
Two-bedroom	\$525-\$700
Two-bedroom+den	\$1,050

Please note that these rent ranges are based on a limited number of units.

Tax Credit Summary

There are no tax credit units in Wessington Springs.

General Occupancy Subsidized Summary

The research completed for this Study identified two general occupancy subsidized projects with a total 29 units in Wessington Springs that provide rental opportunities for lower income households.

The two general occupancy subsidized projects include:

- ▶ **Hillcrest Heights** - Hillcrest Heights is a 21-unit HUD Public Housing General Occupancy project constructed in 1970. The project has one efficiency, 18 one-bedroom and two two-bedroom units. Tenants pay 30% of their income up to the market rate. Renovations and improvements have been made to the buildings and units since original construction. The manager reported two vacancies at the time of the survey.
- ▶ **North View Apartments** - North View Apartments is an eight-unit USDA Rural Development general occupancy project. There are five one-bedroom and three two-bedroom units. Tenants must meet income requirements. Tenants pay 30% of their income for rent up to the market rent. The owner reported two vacancies at the time of the survey.

Occupancy / Vacancy

There were four vacant units in the two projects at the time of the survey. Each project had two vacancies. This is a 13.8% vacancy rate.

Subsidized Housing Gains/Losses

Federal subsidy sources for low income rental housing have been very limited for the past few decades. Some of the older projects in the State of South Dakota have completed their compliance requirements and have the opportunity to leave their subsidy program and convert to conventional rental housing. Walker Apartments with eight units has converted from subsidized to a market rate project.

Senior/Disabled Independent Housing

Unit Inventory

Wessington Springs has two independent senior/disabled projects with a total of 30 units. These projects included a subsidized project, Westkota Apartments (North) with 16 units, and Westkota Apartments (South) with 14 units that has both market rate and subsidized units. A summary of the two projects is as follows:

- ▶ **Westkota Apartments (North)** - Westkota Apartments (North) is a 16-unit senior/disabled independent USDA Rural Development Project. There are 13 one-bedroom and three two-bedroom units. Tenants must have incomes below the income limits. Tenants pay 30% of their income up to the market rent. The project does not provide senior services, however, some tenants utilize home health care and other community services. At the time of the survey, there were two vacancies.
- ▶ **Westkota Apartments (South)** - Westkota Apartments (South) is a 14-unit senior/disabled independent project that includes both market rate and subsidized units. The project received SDHDA Home funds to assist with financing. There are 12 one-bedroom and two two-bedroom units. Some units are market rate and the tenants pay the market rent and some units are subsidized and the tenants rent is based on income. The project does not provide senior services, however, some tenants utilize the home health care and other community services. At the time of the survey, the project had no vacancies.

Senior Housing with Services

Unit Inventory

Wessington Springs has one senior with services project, Westkota Manor Nursing Home. The Westkota Manor Nursing Home is a licensed 40-bed skilled nursing facility. The facility had a 70% occupancy rate at the time of the survey.

We are not aware of any assisted living facilities or beds in Wessington Springs or Jerauld County.

Table 18 Wessington Springs Multifamily Rental Housing Inventory

Name	Number of Units /Bedroom Mix	Rent	Vacancy/ Wait List	Tenant Mix	Comments
Market Rate					
Walker Apartments	<u>8 - 2 bedroom</u> 8 total units	\$400 +utilities	2 vacancies	General occupancy	Walker Apartments is a market rate general occupancy project that was a USDA Rural Development subsidized project, but has converted to market rate. Rent is \$400 plus utilities. At the time of the survey, the owner reported two vacancies.
Luymes Duplexes	<u>4 - 2 bedroom</u> 4 total units	\$850 +utilities	No vacancies	General occupancy	Luymes Duplexes includes two market rate duplexes. The four units are all two-bedroom plus a den. The duplex units are high quality with two baths and garages. The rent is \$850 plus utilities. At the time of the survey, the owner reported no vacancies and the units are always fully occupied.
Apollo Apartments	<u>4 - 2 bedroom</u> 4 total units	\$400 +utilities	No vacancies	General occupancy	Apollo Apartments includes 4 market rate apartments in a downtown building. Rent is \$400, plus the tenants pay for sewer, electricity and heat. One of the units is rented on a short-term weekly/nightly basis. At the time of the survey, the manager reported no vacancies.
Barrett Avenue Apartments	<u>5 - 1 bedroom</u> <u>1 - 2 bedroom</u> 6 total units	Range from \$375-\$550	No vacancies	General occupancy	Barrett Avenue Apartments is a market rate general occupancy project that includes five one-bedroom units and one two-bedroom unit. Two units are rented on daily or weekly basis. The rent on the four units rented monthly ranges from \$375 to \$550 based on the number of bedrooms, furnishings and utilities paid by the tenant or the owner. At the time of the survey, there were no vacancies.

Table 18 Wessington Springs Multifamily Rental Housing Inventory

Name	Number of Units/ Bedroom Mix	Rent	Vacancy/ Wait List	Tenant Mix	Comments
Subsidized					
Hillcrest Heights Apartments	1 - efficiency 18 - 1 bedroom <u>2 - 2 bedroom</u> 21 total units	\$374 \$489 \$560 30% of income	2 vacancies	General occupancy	Hillcrest Heights is a 21-unit HUD Public Housing General Occupancy project constructed in 1970. The project has one efficiency, 18 one-bedroom and two two-bedroom units. Tenants pay 30% of their income up to the market rate rents listed. Renovations and improvements have been made to the buildings and units since original construction. The manager reported two vacancies at the time of the survey.
North View Apartments	5 - 1 bedroom <u>3 - 2 bedroom</u> 8 total units	\$365 \$395 30% of income	2 vacancies	General occupancy	North View Apartments is an eight-unit USDA Rural Development general occupancy project. There are five one-bedroom and three two-bedroom units. Tenants must meet income requirements. Tenants pay 30% of their income for rent up to the market rent. The owner reported two vacancies at the time of the survey.

Table 18 Wessington Springs Multifamily Rental Housing Inventory

Name	Number of Units/ Bedroom Mix	Rent	Vacancy/ Wait List	Tenant Mix	Comments
Senior Independent					
Westkota Apartments (North)	13 - 1 bedroom <u>3 - 2 bedroom</u> 16 total units	\$455 \$485 30% of income	2 vacancies	Senior/ disabled	Westkota Apartments (North) is a 16-unit senior/disabled independent USDA Rural Development Project. There are 13 one-bedroom and three two-bedroom units. Tenants must have incomes below the income limits. Tenants pay 30% of their income up to the market rents listed. The project does not provide senior services, however, some tenants utilize home health care and other community services. At the time of the survey, there were two vacancies.
Westkota Apartments (South)	12 - 1 bedroom <u>2 - 2 bedroom</u> 14 total units	\$220 to \$490	No vacancies	Senior/ disabled	Westkota Apartments (South) is a 14-unit senior/disabled independent project that includes both market rate and subsidized units. The project received SDHDA Home funds to assist with financing. There are 12 one-bedroom and two two-bedroom units. Some units are market rate and the tenants pay the market rent and some units are subsidized and the tenants rent is based on income. The project does not provide senior services, however, some tenants utilize the home health care and other community services. At the time of the survey, the project had no vacancies.
Senior Housing with Services					
Westkota Manor Nursing Home	40 licensed beds	Based on level of services	70% occupancy rate at the time of the survey	Skilled nursing home	The Westkota Nursing Home includes 40 skilled nursing beds. The facility provides the full array of senior services. At the time of the survey, the nursing home had a 70% occupancy rate.

Source: Community Partners Research, Inc.

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.

Work Force and Unemployment Rates

Employment information is only available at the county-level, and has been analyzed for Jerauld County. The labor force statistics track people by place of residence, rather than place of employment.

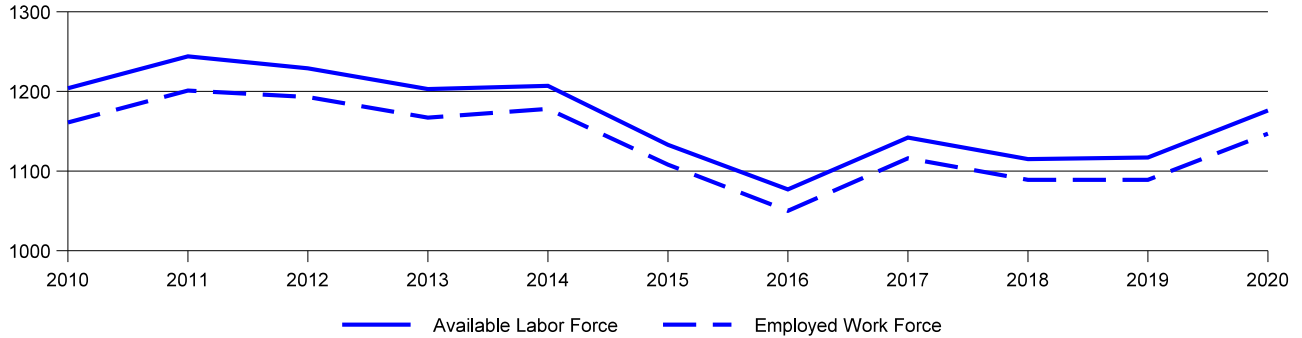
Table 19 County Average Annual Labor Force: 2010 to 2020						
Year	Labor Force	Employed	Unemployed	Unemployment Rate - County	Unemployment Rate - SD	Unemployment Rate - US
2010	1,204	1,161	43	3.6%	4.9%	9.6%
2011	1,244	1,201	43	3.5%	4.6%	8.9%
2012	1,229	1,193	36	2.9%	4.1%	8.1%
2013	1,203	1,167	36	3.0%	3.7%	7.4%
2014	1,207	1,178	29	2.4%	3.3%	6.2%
2015	1,133	1,108	25	2.2%	3.0%	5.3%
2016	1,077	1,050	27	2.5%	3.0%	4.9%
2017	1,142	1,116	26	2.3%	3.1%	4.4%
2018	1,115	1,089	26	2.3%	2.9%	3.9%
2019	1,117	1,089	28	2.5%	3.0%	3.7%
2020	1,176	1,147	29	2.5%	4.6%	8.1%

Source: South Dakota Department of Labor

Over the past decade there has been both upward and downward movement in the size of the County’s resident labor force. If 2020 is compared to 2010, the labor force has decreased by only 28 people, or -2.3%. However, the labor force reached its lowest level in 2016 and has increased by nearly 100 people since that time.

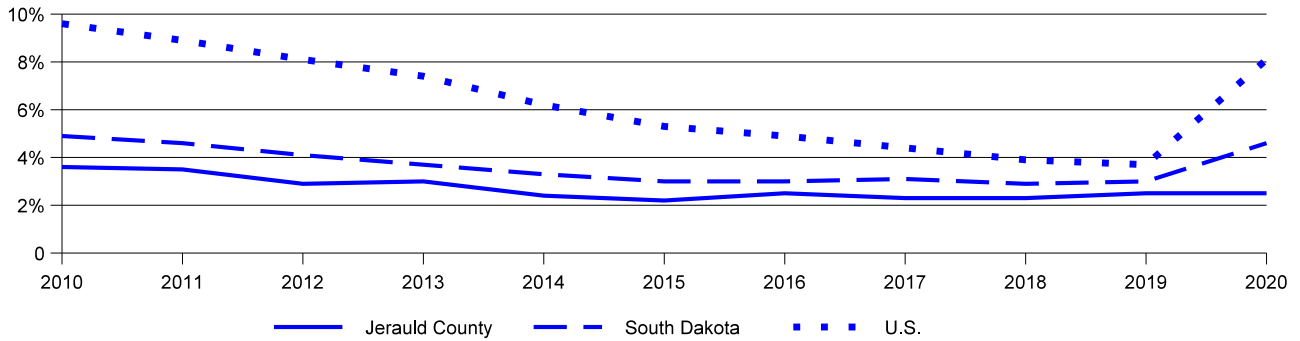
The employed work force has generally followed a somewhat similar pattern. From 2010 to 2020, the number of employed County residents decreased by only 14 people. Since 2016, the County has added nearly 100 employed residents. The size of the employed work force does not appear to have been negatively impacted by the global health pandemic in 2020.

Jerauld County Labor Force and Employed Work Force



Throughout the time period reviewed, the County’s unemployment rate has remained low. Even at its highest level, the County’s unemployment rate was below 4.0%, and since 2014 has been at 2.5% or less.

Unemployment Rates



Since 2010, the unemployment rate for Jerauld County has remained below the Statewide rate, and well below the national rate.

Average Annual Wages by Industry Sector

The following table shows the annual employment and average annual wages by major employment sector in 2019, 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 Jerauld County.

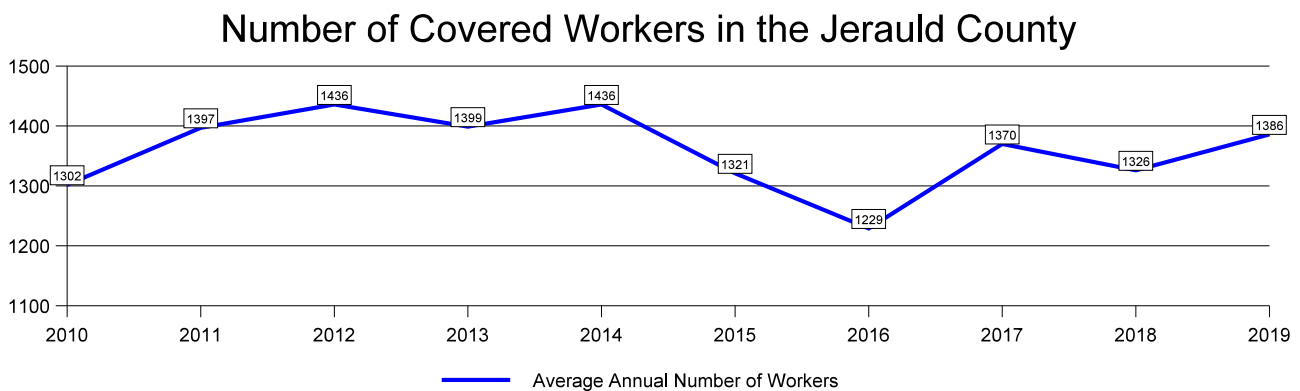
Table 20 County Average Weekly Wage: 2019		
Industry	Employment	Average Weekly Wage
Total All Industry	1,336	\$749

Source: South Dakota Department of Labor

The average weekly wage for all industry in 2019 was \$749. At full-time employment this would equate to an annual wage of approximately \$38,950.

Statewide the average weekly wage in 2019 was \$872, higher than the average wage in Jerauld County. The Statewide average wage would equate to approximately \$45,345 at full-time employment.

Using the QCEW it is possible to examine longer-term patterns in the local employment level. The following chart displays the total number of workers reported in the County from 2010.



If 2019 is compared back to 2010, the number of covered workers in Jerauld County had increased over the decade, but was below the employment levels achieved between 2011 and 2014. After reaching a low point in 2016, the number of covered jobs in the County has generally been increasing.

Commuting Patterns of Area Workers

Information is available on area workers that commute for employment. The best information is from the 2019 American Community Survey, and has been examined for Wessington Springs. This table only examines people that commuted, and excludes people that work at home.

Table 21 Commuting Times for Residents - 2019		
Travel Time	Number	Percent
Less than 10 minutes	204	59.6%
10 to 19 minutes	69	20.2%
20 to 29 minutes	24	7.0%
30 minutes +	45	13.2%
Total	342	100%

Source: American Community Survey

Most Wessington Springs residents were able to work locally in 2019, with nearly 80% commuting less than 20 minutes to work. However, more than 13% of the City’s residents were longer-distance commuters and traveling 30 minutes or more.

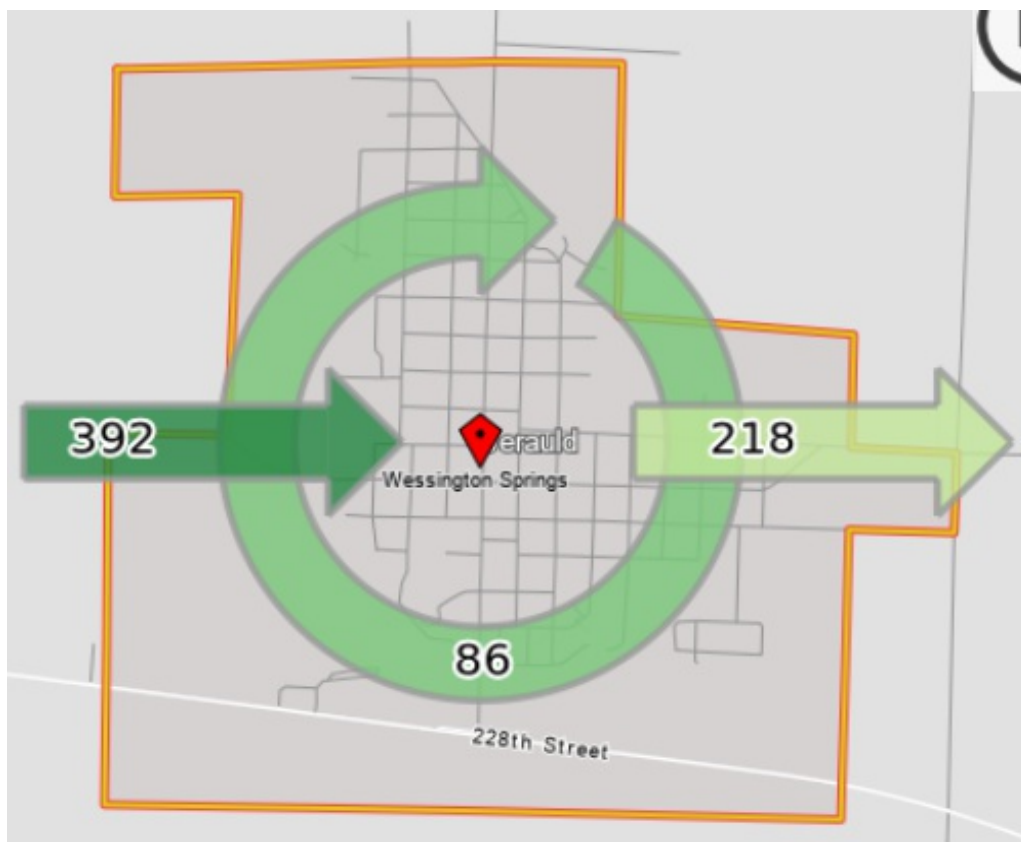
Due to the limited sampling there were no estimates provided for people that worked in Wessington Springs.

Census On the Map

The Census Bureau also produces commuter reports through its Center for Economic Studies division. This information is based on reports for the year 2018, and provides a further breakdown of worker movement patterns.

According to the report for Wessington Springs, there were 478 people that were employed within the city limits in 2018. Approximately 18% of these Wessington Springs-based employees also lived within the City, while more than 390 employees were commuting in to work. The primary identified jurisdictions supplying workers to the City were Huron, Alpena, Crow Township and Mitchell.

There were 304 people living in Wessington Springs that were employed. Nearly 220 of these Wessington Springs residents left their home community to work elsewhere. The primary locations listed for outbound commuters were Alpena, Huron, Sioux Falls, Mitchell and Miller.



Findings on Growth Trends

As part of this Study, Community Partners Research, Inc., has examined growth patterns for Wessington Springs and Jerauld County over the past few decades. These historic growth trends assist in projecting future demographic changes in the area.

Wessington Springs's population decreased by 6.6% from 1990 to 2000. The population decreased from 1,083 in 1990 to 1,011 in 2000. From 2000 to 2010, Wessington Springs's population decreased by 55 people, which was a population loss of 5.4%.

AGS, a private data services provider, estimates that from 2010 to 2020, the City had a loss of 31 people. Esri estimates that Wessington Springs had a loss of 19 people from 2010 to 2020 and the Census Bureau estimates that from 2010 to 2019, Wessington Springs had a loss of 45 people.

Jerauld County's population decreased from 2,425 in 1990 to 2,295 in 2000, which was a decrease of 5.4%. The population continued to decline in the 2000s from 2,295 in 2000 to 2,071 in 2010, which was a loss of 9.8%.

AGS estimates that Jerauld County had a loss of 39 people from 2010 to 2020. The Esri estimate shows a loss of 29 people from 2010 to 2020. The U.S. Census estimates that Jerauld County had a loss of 58 people from 2010 to 2019.

Household levels increased from 1990 to 2000 in Wessington Springs and Jerauld County. Wessington Springs experienced a gain of five households from 1990 to 2000 followed by a loss of 36 households from 2000 to 2010. AGS estimates that Wessington Springs had a decrease of 26 households from 2010 to 2020. Esri estimates that from 2010 to 2020, Wessington Springs had a decrease of seven households.

Jerauld County had a gain of 20 households from 1990 to 2000, and a decrease of 16 households from 2000 to 2010. AGS estimates that from 2010 to 2020, Jerauld County decreased by 38 households, and Esri estimates that Jerauld County had a slight loss of four households.

Findings on Projected Growth

This Study has utilized AGS and Esri projections for the City of Wessington Springs and Jerauld County. AGS forecasts that Wessington Springs will gain 21 people, but lose 28 households from 2020 to 2025. Esri projects that Wessington Springs will lose 28 people and 13 households from 2020 to 2025.

AGS forecasts that Jerauld County's population will increase by eight people, but the County will lose 61 households from 2020 to 2025. Esri forecasts that from 2020 to 2025, Jerauld County will lose 45 people and 18 households.

Summary of Wessington Springs’s Growth Projections by Age Group

The Demographic section of this Study presented Esri’s Wessington Springs projection information on anticipated changes by age group from 2020 to 2025. This information can be informative in determining the housing that may be needed due to age patterns of the City’s population.

Consistent with the age distribution data presented earlier, the movement of the “baby boom” generation through the aging cycle should generate some of the City’s household growth. Age projections expect the City to add approximately nine households in the 65 to 74 age range from 2020 to 2025.

The Esri age-based projections also expect an increase of nine households in the 15 to 44 age ranges.

Wessington Springs is projected to lose 16 households in the 45 to 64 age ranges and 15 households in the 75 and older age range.

The projections assume that historical patterns will continue into the near-future, especially related to household formation and household size within specific age groups. If Wessington Springs adds population at a rate that is faster or slower than past patterns would suggest, traditional age-based forecasts would be altered.

<u>Age Range</u>	<u>Projected Change in Households 2020 to 2025</u>
15 to 24	2
25 to 34	1
35 to 44	6
45 to 54	-11
55 to 64	-5
65 to 74	9
75 and older	-15
Total	-13

Findings on Unit Demand by Type of Housing

Based on the household by age projections presented earlier, the changing age composition of Wessington Springs's population through the projection period will have an impact on demand for housing.

Age 24 and Younger - The projections used for this Study expect a two household gain in the 15 to 24 age range from 2020 to 2025. Past tenure patterns indicate that a majority of the households in this age range rent their housing. If new housing options become available in Wessington Springs, a significant percentage of households in this age range will continue to rent their housing.

25 to 34 Years Old - The projections show a one-household gain in this age range by 2025. Within this age range households often move from rental to ownership housing. A gain of one household within this age range indicates demand for both first-time home buyer and rental opportunities from this age range will remain stable during the projection period.

35 to 44 Years Old - The projections for this 10-year age cohort expect a gain of six households between 2020 and 2025 in Wessington Springs. In the past, this age group has had a high ownership rate in Wessington Springs. Households within this range often represent both first-time buyers and households looking for trade-up housing.

45 to 54 Years Old - The projections show a loss of 11 households in this age range. This age group typically has had a high rate of home ownership in Wessington Springs, and will often look for trade-up housing opportunities. A decrease in the number of households in this age group indicates that the demand for trade-up housing from this age range will decrease during the projection period.

55 to 64 Years Old - The projections show a loss of five households in this 10-year age range by the year 2025 in the City. This age range has traditionally had a high rate of home ownership in Wessington Springs. Age-appropriate housing, such as town house or twin home units, is often well suited to the life-cycle preferences of this age group, as no maintenance/low maintenance housing has become a popular option for empty-nesters. Also, households in this age range often seek trade-up housing.

65 to 74 Years Old - A gain of nine households is expected by the year 2025 in the 65 to 74 age range. While this group will begin moving to life-cycle housing options as they age, the younger seniors are still predominantly home owners. Once again, preferences for age-appropriate units would increase from household growth within this age cohort.

75 Years and Older - There is a projected loss of 15 households in Wessington Springs in this age range between 2020 and 2025. An expansion of housing options for seniors, including high quality rental housing and senior housing with services, should appeal to this age group. In most cases, income levels for senior households have been improving, as people have done better retirement planning. As a result, households in this age range may have fewer cost limitations for housing choices than previous generations of seniors.

These demographic trends will be incorporated into the recommendations that follow later in this section.

Findings on Housing Unit Demand and Tenure

Calculations for total future housing needs are generally based on three demand generators; household growth, replacement of lost housing units, and pent-up, or existing demand for units from households that already exist but are not being served.

Demand from Growth - The household projections used for this Study expect the number of households in Wessington Springs and Jerauld County to decrease from 2020 to 2025. However, some age ranges will have household growth, which will result in the demand for some housing types.

Replacement of Lost Owner-Occupancy Units - It is difficult to quantify the number of units that are lost from the housing stock on an annual basis. Unit losses may be caused by demolition activity, losses to fire or natural disasters, and to causes such as deterioration or obsolescence. In Wessington Springs, some dilapidated housing has been demolished, and more units may be removed in the future. As a result, we have included a minor allowance for unit replacement in the recommendations that follow.

Replacement of Lost Renter-Occupancy Units - It is also difficult to accurately quantify the number of units that are lost from the rental housing stock on an annual basis, however, we are projecting that rental units will be removed from the rental inventory over the next several years. As a result, we have included a minor allowance for unit replacement in the recommendations that follow.

Pent-Up Demand - The third primary demand-generator for new housing is caused by unmet need among existing households, or pent-up demand. Household growth and shifting age patterns have created demand for certain types of age-appropriate housing in Wessington Springs. We have included our estimates of pent-up demand into the specific recommendations that follow later in this section.

Strengths for Housing Development

The following strengths for the City of Wessington Springs were identified through statistical data, local interviews, research and on-site review of the local housing stock.

- ▶ **Wessington Springs serves as a small regional center** - Wessington Springs provides employment opportunities, retail/service options, health and professional services and recreational facilities for a geographical area that surrounds the City.
- ▶ **Affordable priced housing stock** - The City of Wessington Springs has a stock of affordable, existing houses. Our analysis shows that the City's median home value based on sales from 2018 to 2020 is approximately \$70,000. This existing stock, when available for sale, provides an affordable option for home ownership.
- ▶ **Adequate land for development** - Wessington Springs has land available for both residential and commercial/industrial development. However, some of this land needs to be serviced with infrastructure improvements and/or annexed into the City limits.
- ▶ **Educational system** - Wessington Springs has a public preschool through grade 12 school system.
- ▶ **Infrastructure** - Wessington Springs' water and sewer infrastructure can accommodate future expansion.
- ▶ **Commercial development** - Wessington Springs's commercial district is adequate to meet most daily needs and there are ongoing efforts to improve the downtown.
- ▶ **Housing developers** - Wessington Springs has housing developers that may be willing to invest in housing development and housing projects in the community.
- ▶ **Available lots and lot development** - The City currently has infill lots available for new housing construction.
- ▶ **Employers** - Wessington Springs has several employers that provide job opportunities for local and area residents.

- ▶ **New housing construction** - The City of Wessington Springs has experienced some owner-occupancy new housing construction over the past decade, along with four rental housing units in two duplexes.
- ▶ **Tourism and recreational opportunities** - There are tourism and recreational opportunities in the Wessington Springs area including the rodeo, Shakespeare Garden, camping, hunting, fishing, etc.
- ▶ **Jerauld County Seat** - Wessington Springs is the county seat.
- ▶ **Wessington Springs Housing and Redevelopment Commission** - The Wessington Springs Housing and Redevelopment Commission (HRC) owns and manages a rental project in the City. The HRC also administers the Housing Voucher Program in the City and County.
- ▶ **Wessington Springs Area Chamber and Development Corporation** - The Wessington Springs Area Chamber and Development Corporation is very active in promoting economic and community development, employment, and housing opportunities for Wessington Springs.
- ▶ **Small-town atmosphere** - Wessington Springs is a small town with the real and perceived amenities of small communities. This small-town living is attractive to some households.
- ▶ **Health facilities** - Wessington Springs has a nursing home, a hospital and a medical clinic.
- ▶ **Wessington Springs is located near two regional centers** - Wessington Springs is located 40 miles from Huron and 50 miles from Mitchell. These regional centers provide employment opportunities, retail/service options, educational facilities, government services, health and professional services and cultural amenities. Some households prefer to live near, but not in a regional center.
- ▶ **Commuters** - Nearly 400 people are commuting into Wessington Springs daily for employment. These commuters are a potential market for future housing construction.
- ▶ **Governors homes/DakotaPlex Program** - Wessington Springs may have an opportunity to utilize South Dakota Housing Development Authority (SDHDA) programs such as the Governors Home and DakotaPlex Programs.

Barriers or Limitations to Housing Activities

Our research also identified the following barriers or limitations that hinder or prevent certain housing activities in Wessington Springs.

- ▶ **Staff capacity limitations** - Although the City has access to several housing and economic development agencies, it is difficult to develop and implement housing initiatives with limited staff resources.
- ▶ **Age and condition of the housing stock** - While the existing stock is very affordable, some of the housing is in need of improvements to meet expectations of potential buyers.
- ▶ **Low rent structure** - The area's rent structure is low, which makes it difficult to construct new rental housing.
- ▶ **Value gap deters new owner-occupied construction** - Based on 2018 to 2020 sales, we estimate that the median priced home in Wessington Springs is valued at approximately \$70,000. This is below the comparable cost for new housing construction, which will generally be above \$200,000 for a new home with commonly expected amenities. This creates a value gap between new construction and existing homes. This can be a disincentive for any type of speculative building and can also deter customized construction, unless the owner is willing to accept a potential loss on their investment.
- ▶ **Proximity to Huron and Mitchell** - Although it is a strength to be located near regional centers, it is also a barrier as Wessington Springs must compete with the regional centers, which offer attractive residential opportunities and other amenities and services.
- ▶ **Limited commercial options** - Wessington Springs has commercial and retail options to meet daily needs, however, it has limited other retail and commercial opportunities.
- ▶ **Household change** - Wessington Springs is not projected to gain households over the next several years.
- ▶ **Lack of new rental housing construction** - New rental unit housing construction has been limited over the past several years.

- ▶ **Competition from rural building site opportunities** - There are rural building options in the area that provide competition for lot sales and home construction within the City.
- ▶ **Lower paying jobs** - Although Wessington Springs has several large employers, some jobs at the lower end of the pay scale and employees with these jobs have limited housing choices.

Recommendations, Strategies and Housing 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 Wessington Springs. 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 area's potential for growth.
- ▶ **New housing development generally will not occur without proactive community involvement** - To attract new home or apartment construction in Wessington Springs, subsidies or some other form of financial assistance will be needed from the City, local and regional housing and economic development agencies and the South Dakota Housing Development Authority.
- ▶ **Protect the existing housing stock** - The future of Wessington Springs will be heavily dependent on the City's appeal as a residential location. The condition of the existing housing stock is a major factor in determining the City's long-term viability. The existing housing stock is in good condition and is a major asset, however, continued rehabilitation efforts are needed to preserve this housing.
- ▶ **Protect the existing assets and resources** - Wessington Springs has many assets including a preschool through 12 school system, employment opportunities, a Downtown Commercial District, health facilities, employers, recreation and tourism opportunities, etc. These are strong assets that make Wessington Springs a desirable community to live in, and are key components to the City's long-term success and viability. These assets must be protected and improved.
- ▶ **Develop a realistic action plan with goals and time lines** - In the past the City has been involved in housing issues. The City 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 local efforts, the City has other resources to draw on including USDA Rural Development, the South Dakota Housing Development Authority, Planning and Development District III, the Rural Office of Community Services, the Wessington Springs Housing and Redevelopment Commission, Grow South Dakota and Dakota Resources. These resources should continue to be accessed as needed, to assist with housing activities.

Summary of Findings/Recommendations

The findings/recommendations for the City of Wessington Springs have been formulated through the analysis of the information provided in the previous sections and include 18 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. Develop 12 to 14 general occupancy market rate rental units
2. Develop six to eight general occupancy moderate rent/income restricted or subsidized rental units
3. Develop 11 to 14 senior assisted living units
4. Promote the development/conversion of three to four affordable rental units
5. Utilize the Housing Choice Voucher Program
6. Develop a downtown mixed-use commercial/housing project

Home Ownership

7. Continue to utilize and promote all programs that assist with home ownership
8. Consider the development and implementation of a purchase/rehabilitation program

Single Family Housing Development

9. Lot availability and lot development
10. Strategies to encourage residential lot sales and new home construction in Wessington Springs
11. Promote twin home/town home development

Housing Rehabilitation

12. Promote rental housing rehabilitation
13. Promote owner-occupied housing rehabilitation efforts

Other Housing Issues

14. Acquire and demolish dilapidated structures
15. Continue to coordinate efforts among housing agencies
16. Encourage employer involvement in housing
17. Strategies for downtown redevelopment
18. Develop home ownership and new construction marketing programs and strategies

Wessington Springs - Rental Housing Development

Rental Housing Development

Overview: In recent decades it has been difficult to produce new rental housing units that are viewed as “affordable” when compared to existing rental housing. A number of factors, including federal tax policy, state property tax rates, high construction costs and a low rent structure, have all contributed to the difficulty in developing rental housing in most South Dakota communities.

From 2010 to 2020, we are aware of four market rate units in two duplexes that were constructed in Wessington Springs. Also, Walker Apartments with eight units has converted from subsidized to market rate.

Demand for new rental housing is typically generated from three factors:

- ▶ Growth from new households
- ▶ Replacement of lost units
- ▶ Pent-up demand from existing households

Applied Geographic Solutions and Esri’s household projections for Wessington Springs expect no overall household growth from 2020 to 2025. However, Esri forecasts that Wessington Springs will add households in the 44 and younger and 65 to 74 age ranges. Based on household projections, we are estimating that there will be a demand for approximately 10 additional new rental units due to household growth in some age ranges over the next five years.

Demand created by replacement of lost units is more difficult to determine, but the best available evidence suggests that the City will lose as many as five rental units over the next five years. As a result, approximately five additional units will be needed over the next five years to replace lost units. In some cases, this unit replacement will be necessary as existing units are removed from the inventory through demolition or conversion. In other cases, this replacement is appropriate due to the deteriorating condition of older, substandard rental housing that should be removed from the occupied stock. Rental units may also be lost due to rental units converting to owner occupancy.

Pent-up demand also exists for some rental housing segments. As part of this study, a rental survey was conducted. We identified pent-up demand for new market rate units, family subsidized and senior assisted living units.

As stated earlier, Wessington Springs and Jerauld County’s number of households are projected to remain relatively stable through 2025. With only limited projected household growth within a few defined age ranges, and the existing vacancy rates, we are recommending several strategies to develop a healthy rental market in Wessington Springs. The strategies include:

- ▶ **Increase the population of Wessington Springs** - The City of Wessington Springs, the Wessington Springs Area Chamber and Development Corporation and all the stakeholders should continue to implement all strategies possible to increase the City’s population including job creation, marketing the community, assuring a healthy housing stock, etc. These efforts will continue to make the City attractive and viable.
- ▶ **Rehabilitate rental housing** - Much of the rental housing stock in Wessington Springs was constructed in the 1960s, 1970s and 1980s. Some of this rental housing stock needs rehabilitation. Rental rehabilitation programs should be created to rehabilitate the rental projects when it is economically feasible.
- ▶ **Demolish dilapidated rental housing** - Rental housing that is substandard and no longer feasible for renovation, should be demolished and eliminated from the rental housing stock.
- ▶ **Develop new rental housing** - New rental housing can achieve several goals which include:
 - ▶ Addresses pent-up demand for certain housing types
 - ▶ Upgrades the overall quality of the rental stock
 - ▶ Increases the City’s rental rates
 - ▶ Addresses gaps in the City’s rental stock
 - ▶ Attracts new households to the City
 - ▶ Retains households in the City

Based on the factors stated above, we recommend the development of 32 to 40 new rental units over the next five years from 2021 to 2026.

▶ General Occupancy Market Rate	12-14 units
▶ Income-restricted/Subsidized	6-8 units
▶ Affordable/Conversions	3-4 units
▶ Assisted Living	<u>11-14 units</u>
Total	32-40 units

1. Develop 12 to 14 general occupancy market rate rental units

Findings: Approximately 60% of the occupied rental housing in the City of Wessington Springs can be classified as general occupancy market rate housing. These units are free of any specific occupancy restrictions such as financial status, age, or student enrollment. Market rate housing does not have any form of rent controls, other than those imposed by the competitive marketplace.

Of the 19 market rate rental units we surveyed, we found two vacancies. Three of the four rental projects surveyed, had no vacant units. The City's newest rental units, the four units in two duplexes, reported strong demand for the units.

There is a variation in rental rates in the market rate segment in the City of Wessington Springs. The existing rent range including utilities is \$450 to \$525 for a one-bedroom unit, \$575 to \$700 for a two-bedroom unit and \$1,050 for a three-bedroom unit.

Since 2010, four conventional market rate rental units were constructed in Wessington Springs. We are not aware of any market rate unit construction from 2000 to 2010. However, it is possible that some single family homes converted from owner-occupancy to rental use over the past two decades. Also, Walker Apartments, with eight units, has converted from subsidized to market rate.

Recommendation: As stated earlier in this section, rental housing demand is based on household growth, pent-up demand and replacement of housing units that have been demolished or converted.

Based on this combination of demand generators, we believe that it is reasonable to plan for production of 12 to 14 market rate rental units over the next five years from 2021 to 2026.

Based on our research, there is a need for all sizes of new rental units, thus, the new units constructed over the next five years should be one, two and three-bedroom units.

Town home-style units or high quality apartment buildings are both options in addressing the need for market rate units. The projects, to be successful, should have 'state of the art' amenities. It would be advantageous for new units to be constructed in smaller project phases, which allows the new units to be absorbed into the market.

There are two market rate rental segments in Wessington Springs. One segment is seeking a high quality unit and can afford a higher rent. The second segment is seeking work force housing and a more modest rent. This segment may not qualify for subsidized or tax credit rental units, but affordability is still an issue.

There is a need to construct both types of market rate rental housing. There is a wide rent range in the following table reflecting the two segments. To construct the workforce housing and charge affordable rents, financial assistance, such as land donations, tax abatement, tax increment financing and other resources may be needed.

The first option to developing market rate housing would be to encourage private developers to undertake the construction of market rate rental housing. If private developers do not proceed, a local or regional housing or economic development agency could potentially utilize essential function bonds, or similar funding sources, to construct market rate units. The Wessington Springs Housing and Redevelopment Commission currently owns and manages 21 general occupancy subsidized rental units in Wessington Springs.

Also, the City, a housing agency or an economic development agency could potentially partner with private developers to construct additional units. The City could assist with land donations, tax increment financing, tax abatement, reduced water and sewer hookup fees, etc. The DakotaPlex Program may be available to assist the City, a housing or an economic development agency, or a private developer with the development of market rate rental housing.

Recommended unit mix, sizes and rents for the Wessington Springs Market Rate Housing Units:

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size/Sq. Ft.</u>	<u>Rent</u>
One Bedroom	2-3	650 - 800	\$650 - \$750
Two Bedroom	8	850 - 1,000	\$750 - \$950
Three Bedroom	2-3	1,100 - 1,200	\$875 - \$1,050
Total	12-14		

Note: The recommended rents are gross rents including all utilities. The rents are quoted in 2021 dollars.

It may also be possible to utilize Housing Choice Vouchers if some of the tenants meet income requirements and the rents are at or below Fair Market Rents. The 2021 Fair Market Rents are \$611 for a one-bedroom unit and \$700 for a two-bedroom unit.

2. Develop six to eight general occupancy moderate rent/income restricted or subsidized rental units

Findings: Over the past several decades, few resources have generally been available for new subsidized housing construction. Instead, the primary federal incentive program has been low income housing tax credits, which typically generates moderate rent housing that is income restricted. There are no tax credit projects that currently exist in Wessington Springs as tax credit rental projects are primarily constructed in larger cities.

Subsidized housing utilizes federal resources that provide a “deep subsidy”, allowing low income people access to the housing at an affordable price. The research completed for this Study identified two subsidized rental projects in Wessington Springs. The two projects have a combined total of 29 units. Only five of the 29 units are two-bedroom and there are no three-bedroom units.

There are also “deep subsidy” resources available to Wessington Springs residents through the tenant-based Housing Choice Voucher Program. The Vouchers allow tenants to pay approximately 30% of their income for housing in suitable private-market rental units. The Voucher Program for Wessington Springs and Jerauld County is administered by the Wessington Springs Housing and Redevelopment Commission, however, the program may be administered by the Mitchell Housing and Redevelopment Commission in the future.

The 2019 American Community survey estimated that approximately 16% of renters in the City of Wessington Springs were paying 30% or more of their income for rent.

Recommendation: Based on the cost burden data contained in the American Community Survey, and the minimal number of two and three-bedroom subsidized units in Wessington Springs, we recommend that the City develop moderate rent or subsidized rental housing for lower income renters. Over the next five years, we would recommend that the City or a local or regional housing agency attempt to construct six to eight units that achieve a rent level that would be affordable to low income households.

This recommendation represents a modest goal, however, over the past few decades, very few federal subsidy sources have been available for the construction of “deep subsidy” rental housing. The actual number of units that can be developed will be dependent upon access to financial resources. In the opinion of the analysts, the highest priority would be to create larger two and three-bedroom subsidized general occupancy units for families and younger households.

3. Develop 11 to 14 senior assisted living units

Findings: The City of Wessington Springs currently has three senior with services projects. The three projects are:

- ▶ ***Westkota Apartments (North)*** - Westkota Apartments (North) is a 16-unit senior/disabled independent USDA Rural Development Project. There are 13 one-bedroom and three two-bedroom units. Tenants must have incomes below the income limits. Tenants pay 30% of their income up to the market rent. The project does not provide senior services, however, some tenants utilize home health care and other community services. At the time of the survey, there were two vacancies.
- ▶ ***Westkota Apartments (South)*** - Westkota Apartments (South) is a 14-unit senior/disabled independent project that includes both market rate and subsidized units. The project received SDHDA Home funds to assist with financing. There are 12 one-bedroom and two two-bedroom units. Some units are market rate and the tenants pay the market rent and some units are subsidized and the tenants rent is based on income. The project does not provide senior services, however, some tenants utilize the home health care and other community services. At the time of the survey, the project had no vacancies.
- ▶ ***Westkota Manor Nursing Home*** - The Westkota Nursing Home includes 40 skilled nursing beds. The facility provides the full array of senior services. At the time of the survey, the nursing home had a 70% occupancy rate.

Recommendation: In 2020, Wessington Springs had approximately 353 people and 230 households over the age of 65. Jerauld County had approximately 548 people and 414 households over the age of 65 in 2020. Wessington Springs has 30 independent living units and 40 skilled nursing beds. Wessington Springs and Jerauld County have no assisted living beds.

It is our opinion that Wessington Springs currently has an adequate number of independent living and skilled nursing units/beds to address demand over the next five years. However, we are recommending the development of 11 to 14 assisted living beds to address projected demand. Eleven to 14 units is approximately 2% to 2.5% of the senior population over the age of 65 in Jerauld County.

The assisted living units should provide the array of senior services including meals, medication management, laundry, housekeeping, bathing, transportation, etc. It may be advantageous for the assisted living units to be connected or adjacent to the Westkota Manor Nursing Home, which would enable the nursing home to provide services. The purpose of this recommendation is to provide general guidance to potential development options. A developer or an existing housing with services facility planning a project should have a project specific study conducted which examines the market segment being targeted.

4. Promote the development/conversion of three to four affordable rental units

Findings: The development of market rate units recommendation addressed the market potential to develop high quality rental units in Wessington Springs. Unfortunately, these units would tend to be beyond the financial capability of many area renters. Many of Wessington Springs’s renter households have an annual income below \$25,000. These households would need a rental unit at \$650 per month or less.

There is evidence that Wessington Springs has lost some affordable rental housing over the years and will continue to lose units due to deterioration and demolition. Part of the need for additional rental units in Wessington Springs is to provide for unit replacement. Unfortunately, most of the lost units are probably very affordable, and new construction will not replace these units in a similar price range.

There are still some programs for affordable housing creation for moderate income renters. The federal low income housing tax credit program is one available resource. However, competition for tax credits is very difficult, and few awards are made to small cities for small rental projects.

However, the South Dakota Housing Development Authority may have programs available to assist with affordable rental housing development.

Recommendation: We encourage the City of Wessington Springs to promote the development/conversion of more affordable rental units. A goal of three to four units over the next five years would help to replace affordable housing that has been lost and to address pent-up demand.

It would be difficult to create units through new construction. Instead, it may be more practical to work on building renovation or conversion projects that can create housing. This opportunity may arise in downtown buildings or through the purchase and rehabilitation of existing single family homes. There are several vacant housing units in Wessington Springs. Potentially, some housing units could be renovated to be quality rental units. These units could be developed by a housing agency or by a private developer. A partnership between a housing agency and private developers is another option.

Creating rental units with contract rents below \$650 per month would help to expand the choices available to a majority of the City's renter households.

To obtain an affordable rent structure, financial commitments from other sources such as tax increment financing or property tax deferral from the City of Wessington Springs, and other financial resources from funding agencies such as the South Dakota Housing Development Authority may be necessary. Also, potentially some units could have higher rents if the households have access to the Housing Choice Voucher Program.

5. 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 approximately 30% 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.

Based on the research for this study, it appears that the Housing Choice Voucher Program is an underutilized form of subsidized housing in Wessington Springs. 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 Wessington Springs and Jerauld County by the Wessington Springs Housing and Redevelopment Commission. However, the program may be administered by the Mitchell

Housing and Redevelopment Commission in the future. There currently are Housing Choice Vouchers that aren't being utilized.

Recommendation: The Wessington Springs Housing and Redevelopment Commission should continue to work with Wessington Springs households to assure that they are aware of the Housing Choice Voucher Program and have to the opportunity to apply for a voucher.

Also, if the Mitchell Housing and Redevelopment Commission takes over administration of the Program, Wessington Springs and Jerauld County should be assured that its households still have access to Vouchers.

6. Develop a Downtown Mixed-Use Commercial/Housing Project

Findings: A new mixed-use rental housing/commercial project would be an asset to the City of Wessington Springs's downtown redevelopment and revitalization's efforts.

New mixed-use projects have been developed in several smaller cities. Some of these projects were developed because of market demand while others were developed to enhance the downtown, to introduce a new product to the market or to serve as a catalyst for downtown redevelopment.

Recommendation: We recommend the development of a mixed-use building in the downtown Wessington Springs area. There are several potential sites in the downtown area for a mixed-use project. The site could be a vacant parcel, or potentially a dilapidated structure or structures could be demolished to provide a site.

We recommend commercial space on the first floor and rental units on the second floor. Prior to construction, a portion of the commercial space should be leased to an anchor tenant who would complement existing downtown businesses and attract people to downtown.

The units should be primarily one-bedroom and two-bedroom units. Please note that these units are not in addition to the units recommended in the first and second recommendations of this section. If a mixed-use building was constructed, the number of units recommended in the previous recommendations should be reduced.

Ideally, a private developer would construct and own the building. The City may have a role in the project by providing tax increment financing, tax abatement or other local funds and land at a reduced price.

Wessington Springs - Home Ownership

Home Ownership

Findings: Expanding home ownership opportunities is one of the primary goals for most cities. High rates of home ownership promote stable communities and strengthen the local tax base. The median owner-occupied home value in Wessington Springs is estimated to be approximately \$70,000 based on 2018 to 2020 sales activity. The home values in Wessington Springs provide an excellent opportunity for first time buyers and households seeking moderately priced homes.

Our analysis of Wessington Springs demographic trends shows an increasing number of households over the next five years in the 44 and younger age ranges. Some households in these age ranges as well as other age ranges that have not been able to achieve the goal of home ownership may need the assistance of special programs to help them purchase their first home.

To assist in promoting the goal of home ownership, the following activities are recommended:

7. Continue to utilize and promote all programs that assist with home ownership

Findings: We believe that affordable home ownership is one of the issues facing Wessington Springs 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.

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. The City of Wessington Springs has a significant 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 financing, 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: Wessington Springs should continue to 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 also be encouraged to provide home ownership opportunities.

The City of Wessington Springs should also continue to work with housing agencies to assure that they are receiving their share of resources that are available in 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 Homes are Possible, Inc., utilize several funding sources to provide home ownership programs.

8. Consider the development and implementation of a Purchase/Rehabilitation Program

Findings: The City of Wessington Springs has a significant stock of older, lower valued homes, many of which need repairs. Our analysis of recent sales activity indicates that there are a significant number of homes in Wessington Springs that are valued at less than \$70,000. As some lower valued homes come up for sale, they may not be attractive options for potential home buyers because of the amount of repair work that is required.

Some communities with a stock of older homes that need rehabilitation have developed a purchase/rehabilitation program. Under a purchase/rehabilitation program, the City or a housing agency purchases an existing home that needs rehabilitation, rehabilitates the home, sells the home to a low/moderate income family and provides a mortgage with no down payment, no or low interest and a monthly payment that is affordable for the family.

In some cases, the cost of acquisition and rehab will exceed the house's after-rehab value, thus, a subsidy is needed. Although a public subsidy may be involved, the cost to rehab and sell an existing housing unit is generally lower than the subsidy required to provide an equally affordable unit through new construction.

Recommendation: We recommend that the City of Wessington Springs and the Wessington Springs Area Chamber and Development Corporation work with the South Dakota Housing Development Authority and area housing agencies to consider the development and implementation of a Purchase/Rehabilitation Program. Attitudinal surveys that we have conducted in other cities have found that purchase/rehabilitation programs are appealing to people who are currently renting their housing. In some similar sized communities, a majority of survey respondents who were renters indicated an interest in buying a home in need of repair if rehabilitation assistance was also available.

Because a purchase/rehabilitation program can be expensive and its cost effectiveness in some cases may be marginal, it may be advantageous to directly assist low and moderate income households with purchasing and rehabilitating homes. Local housing agencies and financial institutions could offer some rehabilitation assistance in conjunction with first-time home buyer programs to make the City's older housing a more attractive option for potential home buyers. USDA Rural Development also provides purchase/rehabilitation loans for low and moderate income buyers.

Also, some private individuals on a limited basis have purchased homes in Wessington Springs, rehabbed the homes and sold the homes. There may be an opportunity for housing agencies to financially assist the private sector with purchasing, rehabilitating and selling the homes. This may increase the inventory of substandard homes that can economically be rehabilitated and sold.

A purchase/rehabilitation program achieves several goals. The program encourages home ownership, prevents substandard homes from becoming rental properties and rehabilitates homes that are currently substandard.

Wessington Springs - Single Family Housing Development

Single Family Housing Development

Findings: Based on City and U.S. Census Bureau information, Wessington Springs has experienced significant single family housing development from 2010 to 2021. Over the past 12 years, approximately 25 single family homes have been constructed in Wessington Springs. However, approximately 20 of these homes were constructed to replace homes that were destroyed as a result of the 2014 tornado. Approximately five homes have been constructed that were not related to the tornado recovery. Also, two duplexes (four units) have been constructed since 2010, however, these units are being utilized as rentals.

Household growth projections for Wessington Springs indicate some demand for owner-occupied housing construction. Growth is anticipated over the next five years among Wessington Springs households in the 44 and younger and 65 to 74 age ranges. Many households in the 44 and younger age ranges are seeking starter homes or trade-up housing. Additionally, the 65 and older age ranges, form a market for town homes/twin homes.

Based on income estimates, approximately 22% of all households in Wessington Springs have an annual income of \$75,000 or more. These households may have the financial ability to buy/build a newly constructed home. Also, some households in the younger age ranges are first-time home buyers and may be in the market for new affordable houses.

It is our opinion that if the City of Wessington Springs, the Wessington Springs Area Chamber and Development Corporation, housing agencies, and builders are proactive, 10 to 12 homes can be constructed or moved into Wessington Springs from 2021 to 2026, which is an average of two to three homes annually.

The breakdown of our projection of 10 to 12 new owner-occupied housing units over the next five years is as follows:

▶ Higher and medium priced homes	3-4
▶ Affordable entry level homes	3-4
▶ Twin homes/town homes	<u>4</u>
Total	10-12

However, to construct this number of owner-occupancy units, lots must be available for homes in all price ranges.

9. Lot availability and lot development

Findings: As part of this Study, we attempted to identify the inventory of available residential lots for single family housing construction in Wessington Springs. Buildable lots are defined as having sewer and water available to the lots. It appears that there are infill lots that are potentially available throughout the City. However, the number of lots that could be purchased that are large enough for new construction and that are in desirable locations is not known at this time. Also, there are dilapidated houses throughout the City that could be demolished and some of these lots could be suitable for new construction.

Recommendation: We use a standard that a 2.5-year supply of lots should be available in the marketplace, based on annual lot usage. Using our projections that two to three houses will be constructed or moved in annually, an adequate supply of lots would be five to eight lots. With only a few in-fill lots, Wessington Springs currently does not have an adequate number of high quality lots.

Therefore, we recommend the future development of 10 to 12 residential lots. We also recommend that the City of Wessington Springs and the Wessington Springs Area Chamber and Development Corporation continue to identify in-fill lots that are available for purchase and are suitable for a new home. New lot/subdivision development should include the following:

- ▶ If feasible, the lots should be developed in phases as demand dictates.
- ▶ The lots should have covenants that assure quality development. However, the covenants should not be so restrictive that they eliminate the target market's ability to construct a home.
- ▶ The lots should accommodate a variety of home designs and home prices.
- ▶ All stakeholders should be involved in promoting and publicizing the lots.
- ▶ To be successful, the homes must be available to households with as wide an income range as possible.
- ▶ Some lots should be available for twin home/ town home and multi-family housing.

- ▶ Successful lot development will need the cooperation of financial institutions, funding agencies, employers, the City of Wessington Springs and the Wessington Springs Area Chamber and Development Corporation. Financial assistance such as tax increment financing, tax abatement, and assistance from area housing agencies and the South Dakota Housing Development Authority may be needed.
- ▶ The lots must be as aesthetically acceptable as possible and include high quality amenities.
- ▶ Subdivision/lot development planning should include a long absorption time period to sell the lots.
- ▶ If the lots are sold at a reduced price, the lot buyer should be obligated to build a home on the lot within a specified time period.

10. Strategies to encourage residential lot sales and new home construction in Wessington Springs

Findings: There are also several in-fill lots in the City of Wessington Springs. Also, as discussed in the previous recommendation, the development of 10 to 12 lots is recommended.

Recommendation: We recommend that the City of Wessington Springs and the Wessington Springs Area Chamber and Development Corporation coordinate efforts with the private sector to promote lot sales and housing development in Wessington Springs.

Our recommendations to promote lot sales and housing development include:

- ▶ ***Competitive pricing*** - There are lots that are available in communities throughout the Region. Lot prices in Wessington Springs will need to be competitive.
- ▶ ***Plan for long-term absorption*** - The research completed for this Study expects limited annual absorption of lots in Wessington Springs over the next five years. It is necessary to view the lot sales and housing development as a long-term plan.

- ▶ ***Generate activity*** - To stimulate new construction, proactive efforts, such as the sale of some lots at discounted prices, reduction of hookup and permit fees, tax abatement, or other incentives could be provided if the buyer agrees to build a home of a certain quality and style within a specified time period. This will help create momentum for houses to be built.
- ▶ ***Consider developing an exclusive builder(s) relationship*** - Several lots could be sold to a builder(s). Momentum can be created when a builder has access to several lots. This allows for marketing opportunities and efficiencies in the home building process. The lot owners should require the builder to construct a minimum number of homes per year. Builders are more willing to enter a market when the lots are attractive and very affordable. Several lots available to an exclusive builder or developer could be explored, even if significant price concessions are required.
- ▶ ***User-Friendly*** - The lot purchase and homebuilding process must be 'user-friendly.' This includes builders who are readily available to build custom homes, information on quality homes that could be moved into the community and City regulations that are fair and reasonable. This entire process should be as user-friendly as possible to encourage new home construction.
- ▶ ***Lot Availability for affordable homes*** - Lots should be available for affordable homes including modular and Governors Homes.
- ▶ ***Allow for a range of house prices*** - Lots should be available in Wessington Springs in as wide a range of home sizes and prices as possible. This would broaden the lot buyer market.
- ▶ ***Lot availability for twin home/town home development*** - It is our opinion that there will be a demand for twin homes/town homes over the next five years. Lots should be available for twin home/town home development.
- ▶ ***Publicly-owned subdivision*** - Private developers often have little incentive to develop lower-priced lots and houses. A possible approach is to develop a publically-owned subdivision, which could offer lower-priced lots for affordable homes.

- ▶ **Marketing** - The City of Wessington Springs and the Wessington Springs Area Chamber and Development Corporation should develop a marketing strategy to sell available lots. All stakeholders including realtors, financial institutions, builders, employers, etc. should be included in marketing strategies. In addition to marketing the lots, the City of Wessington Springs and its amenities should be marketed.
- ▶ **In-fill lot home development** - The City of Wessington Springs, the Wessington Springs Area Chamber and Development Corporation, and the private sector should develop affordable homes on in-fill lots.
- ▶ **South Dakota Housing Development Authority (SDHDA) Programs** - SDHDA has housing programs available to assist developers, builders and home buyers.
- ▶ **Manufactured, Modular and Governors Homes** - Manufactured, modular and Governors Homes can provide affordable opportunities for moderate income households.

11. Promote twin home/town house development

Findings: Attached housing provides desirable alternatives for empty nesters and seniors to move out of their single family homes, thus, making homes available for families. It is important for the community to offer a range of life-cycle housing options.

In many cities the size of Wessington Springs, approximately 20% to 25% of the new ownership housing constructed are twinhomes/townhomes. We are not aware of any twinhome/townhome construction in Wessington Springs from 2010 to 2021 for owner occupancy. However, two twinhomes have been constructed for renter occupancy.

In 2020, there were approximately 230 households in Wessington Springs and 350 households in Jerauld County in the 65 and older age ranges. Empty-nester and senior households should result in demand for attached single family units. It is likely that demand for attached housing units will also be dependent on the product's ability to gain additional market acceptance among the households in the prime target market, and among other households.

Recommendation: It is our projection that approximately four new owner-occupied units in twinhomes or townhomes could be constructed in Wessington Springs over the next five years with additional twinhomes/townhomes continuing to be constructed after the five-year projection period. Our projection is based on the availability of an ideal location for twin home development as well as high quality design and workmanship.

We recommend that for twinhome/townhome development to be successful, the following should be considered:

- ▶ Senior friendly home designs
- ▶ Maintenance, lawn care, snow removal, etc. all covered by an Association
- ▶ Cluster development of a significant number of homes which provides security
- ▶ Homes at a price that is acceptable to the market

Wessington Springs's role could include assuring that adequate land is available for development and that zoning allows for attached housing construction. The City or Wessington Springs Area Chamber and Development Corporation could also provide financial assistance in the form of land donations, tax increment financing, tax abatement, etc.

A corporation has been developed in Arlington, MN, that includes local contractors, the local bank, the local lumberyard and local investors to construct twin homes. They have been very successful.

It may be advantageous to meet with a group of empty nesters and seniors who are interested in purchasing a twin home to solicit their ideas.

Wessington Springs - Housing Rehabilitation

Housing Rehabilitation

Findings: Wessington Springs 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. Investment in housing rehabilitation activities will be critical to offering affordable housing opportunities.

It is our opinion that Wessington Springs and area housing agencies will need to make housing rehabilitation a priority in the future. New housing construction that has occurred is often in a price range that is beyond the affordability level for many Wessington Springs households. 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, there is a chance that this affordable stock could shrink, creating an even more difficult affordability situation.

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

12. Promote rental housing rehabilitation

Findings: The City of Wessington Springs has approximately 158 rental units in multi-family projects, small rental buildings, duplexes, single family homes and mobile homes. Many of these rental structures could benefit from rehabilitation as approximately 54% of all rental units in the City are more than 60 years old and may need renovations and improvements.

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: The City of Wessington Springs 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, Homes are Possible Inc., Grow South Dakota, the South Dakota Housing Development Authority and the Federal Home Loan Bank.

13. Promote owner-occupied housing rehabilitation efforts

Findings: The affordability and quality of the existing housing stock in Wessington Springs will continue to be an attraction for families that are seeking housing in the Wessington Springs area. Investment in owner-occupied housing rehabilitation activities will be critical to offering affordable housing opportunities.

Our 2021 housing condition survey of the 393 houses/duplexes in Wessington Springs found 129 homes that need minor repairs and 54 homes that need major repairs. Also, according to American Community Survey data, approximately 53% of the owner-occupied housing units in Wessington Springs are more than 60 years old. Without rehabilitation assistance, the affordable housing stock may shrink in Wessington Springs.

Recommendation: We recommend that the City of Wessington Springs seek local, state and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority, the Federal Home Loan Bank, Grow South Dakota and Homes Are Possible, Inc., are potential funding sources.

Grow South Dakota and Homes Are Possible, Inc., have several housing programs to assist households with the rehabilitation of their homes. The Rural Office of Community Services also provides Weatherization funds for Wessington Springs and Jerauld County.

Some programs offer households that meet program requirements 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 Wessington Springs and Jerauld County households to continue to utilize these housing rehabilitation programs.

Wessington Springs - Other Housing Initiatives

Other Housing Initiatives

14. Acquire and Demolish Dilapidated Structures

Findings: Our 2021 housing condition survey identified 31 single family houses that are dilapidated and too deteriorated to rehabilitate. We also identified 54 single family houses in Wessington Springs as needing major repair and several of these homes may be too dilapidated to rehabilitate. To improve the quality of the housing stock and to maintain the appearance of the City, dilapidated structures should be demolished when feasible.

The City is actively working to remove dilapidated housing from the City's housing stock.

Recommendation: The City of Wessington Springs should continue to work with property owners to demolish severely dilapidated structures. The appearance of the City 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.

The City of Wessington Springs should maintain an inventory of structures for future acquisition and demolition. Additionally, an inventory of in-fill lots should be maintained.

15. Continue to coordinate efforts among housing agencies

Findings: Wessington Springs will continue to need resources in addition to the City staff to plan and implement many of the housing recommendations advanced in this Study. The City of Wessington Springs has access to Planning and Development District III, the USDA Rural Development Office, the South Dakota Housing Development Authority, Homes Are Possible, Inc., the Office of Community Services, Grow South Dakota, the Wessington Springs Housing and Redevelopment Commission and Dakota Resources. These agencies all have experience with housing and community development programs.

Recommendation: Wessington Springs has access to multiple agencies that assist with addressing housing needs. It is our recommendation that the City continue to prioritize the recommendations of this Study and develop a plan to address the identified 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 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 the City of Wessington Springs to continue to look for opportunities to work cooperatively with other area cities to address housing issues. With the number of small cities in the Region, and limited staff capacity at both the city 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.

16. Encourage employer involvement in housing

Findings: The City of Wessington Springs has several large employers. Also, on an ongoing basis, the City and the Wessington Springs Area Chamber and Development Corporation, have been working with existing employers to expand and for new employers to locate in Wessington Springs. The connection between economic development and housing availability has become an increasingly important issue as low area unemployment rates dictate the need to attract new workers into the community.

Although the jobs being created may have good wages for the area, many jobs do not pay wages sufficient for workers to buy or improve their housing. Housing for new employees is a concern for most employers. It may be advantageous for employers to become involved in housing.

Recommendation: We recommend an ongoing effort to involve employers as partners in addressing Wessington Springs's housing needs. Several funding sources have finance programs that include employers. Additionally, the funding agencies often view funding applications favorably that include employers in the problem solving process.

Employer involvement can include direct assistance to their employees such as a grant, loan, forgivable loan, deferred loan, down payment assistance, loan guarantee, etc. In many cases, employers do not wish to provide assistance to specific employees, but are willing to contribute to an overall city project, such as an affordable residential subdivision or an affordable rental project.

Additionally, employers can continue to support other city projects, such as parks, trails, ball fields, educational facilities, etc., that will have a positive impact on housing in Wessington Springs.

17. Strategies for Downtown Redevelopment

Findings: Downtown Wessington Springs has buildings that have been renovated and have high quality commercial space. There are also buildings that have not been maintained and are substandard. The City of Wessington Springs and downtown property owners have been active in downtown redevelopment including rehabilitation of downtown buildings. This recommendation provides an outline of actions that could be continued or initiated to redevelop the downtown, to maximize the usage of downtown buildings and to promote new downtown businesses.

When households are selecting a city to purchase a home in, they often determine if the city'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 are recommending continuation or initiation of the following actions for downtown Wessington Springs:

- ▶ Interview downtown property owners to develop a database and to determine their future plans (expanding, selling, renovations, etc.)
- ▶ Develop an overall plan for the downtown (potential new businesses, address parking needs, develop an overall theme, art and cultural opportunities, etc.)

- ▶ Develop a mini-plan for each downtown property and each downtown block. This may include:
 - ▶ Commercial building rehab and renovations
 - ▶ Facade work
 - ▶ Building demolition
 - ▶ New construction including a mixed-use commercial/housing project
 - ▶ Recruiting new businesses
 - ▶ Rental unit development and/or rehabilitation

- ▶ Identify funding sources
 - ▶ Property owner funds
 - ▶ City of Wessington Springs
 - ▶ Wessington Springs Area Chamber and Development Corporation
 - ▶ Wessington Springs Housing and Redevelopment Commission
 - ▶ Federal Home Loan Bank
 - ▶ Special tax districts
 - ▶ Tax increment financing
 - ▶ Tax abatement
 - ▶ Funds from South Dakota State Agencies
 - ▶ Planning and Development District III

- ▶ Work with stakeholders to identify roles, secure funding, develop and implement programs and projects
 - ▶ Property owners
 - ▶ City of Wessington Springs
 - ▶ Wessington Springs Area Chamber and Development Corporation
 - ▶ Wessington Springs Housing and Redevelopment Commission
 - ▶ Planning and Development District III

18. Develop home ownership and new construction marketing programs and strategies

Findings: Cities that invest in marketing have a competitive advantage. Opportunities to buy or construct a home are sometimes limited because of the lack of information and awareness of financing and incentive programs, homes and lots on the market, local builders, etc. This is especially evident for new households moving into the area. The home buying/home building process can be intimidating for first-time buyers and builders. It is important for the home buying or home building process to be user-friendly.

The City of Wessington Springs, the Wessington Springs Area Chamber and Development Corporation, the Wessington Springs Housing and Redevelopment Commission, and other housing stakeholders have been active in promoting the City, including housing opportunities.

Recommendation: We recommend that the stakeholders continue to promote and market housing in Wessington Springs as follows:

- ▶ Determine the City's strengths and competitive advantages and heavily promote them
- ▶ Continue to create marketing materials that can be distributed regionally (including internet, TV, radio, etc.)
- ▶ Work closely with employers (Wessington Springs and the area) to provide employees (especially new employees) with housing opportunities in Wessington Springs
- ▶ Work with housing agencies to provide down payment and closing cost assistance, low interest loans, home owner education and home owner counseling and other housing programs
- ▶ Continue to work on the creation of jobs and the development of retail, service and recreational opportunities that make the City a "full service" community
- ▶ Provide attractive lots at an affordable price for a variety of home sizes, styles and price ranges
- ▶ Continue to preserve the quality of existing neighborhoods through the rehabilitation of substandard housing and the demolition of dilapidated structures that are beyond repair
- ▶ Develop housing choices, such as new single family homes, rental housing, twin homes, senior housing, etc.
- ▶ Review the City's policies and fees to assure that they are user-friendly, fair and receptive for developers, builders and households.
- ▶ Develop a coordinated housing plan with all the City's housing stakeholders

Agencies and Resources

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

Rural Office of Community Services

140 Highway 50
Lake Andes, SD 57356
(605) 487-7634

Planning and Development District III

1808 Summit St.
Yankton, SD 57078
(605) 665-4408

Dakota Resources

25795 475th Ave.
Renner, SD 57055
(605) 978-2804

South Dakota Housing Development Authority

221 South Central Avenue
Pierre, SD 57501
(605) 773-3181
Contact: Lorraine Polak, Executive Director

USDA Rural Development

2408 East Benson Road
Sioux Falls, SD 57104
(605) 996-1564

Homes Are Possible, Inc.

320 S. Main
Aberdeen, SD 57401
(605) 225-4274

Grow South Dakota

414 3rd Avenue
Sisseton, SD 57262
(605) 698-7654
Contact: Marcia Erickson, Executive Director

Wessington Springs Housing and Redevelopment Commission

519 College Ave. N.
Wessington Springs, SD 57382
(605) 539-1560

Wessington Springs Area Chamber and Development Corporation

101 Wallace Ave. S.
Wessington Springs, SD 57382
(605) 539-1929