

Annual Report 2015

South Dakota Housing Development Authority



Homeownership Programs 2015

Milestones in Life

Being a first-time homebuyer is an exciting but also frightening milestone. It is typically the first big purchase a person makes and the learning curve is usually steep. South Dakota Housing Development Authority (SDHDA) aimed to make that process easier in FY 2015 by taking more time to focus on the borrower.

In November, SDHDA switched its master servicer responsibilities to our sister organization, Idaho Housing and Finance Association. This change allowed for increased borrower benefits by decreasing many of the borrower requirements that were currently in place.

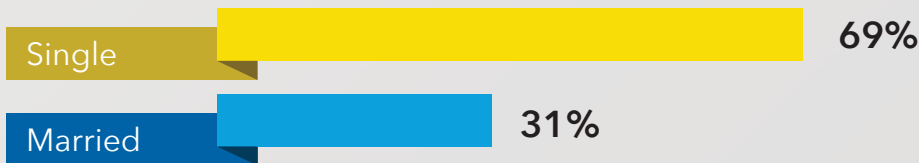
SDHDA also worked to increase the awareness, through strategic marketing, of the value of a Mortgage Credit Certificate and our numbers reflect that benefit. More than 73 percent of our borrowers took advantage of this opportunity for the dollar-for-dollar reduction in their tax bill and the best part is that they can claim this benefit for the life of their loan.

Additionally, 49 percent of borrowers used the fixed rate plus conventional loan. This option allowed borrowers to receive assistance of three percent of the loan amount as a gift for downpayment or closing costs. This feature helps borrowers address one of the biggest obstacles of purchasing a home.

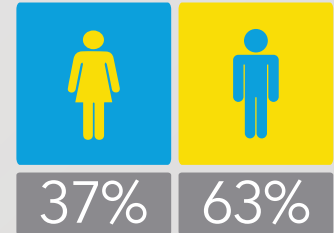
More than 1,300 homebuyers reached the milestone of homeownership through SDHDA resources in 2015 and we were happy to be able to help them reach that goal.



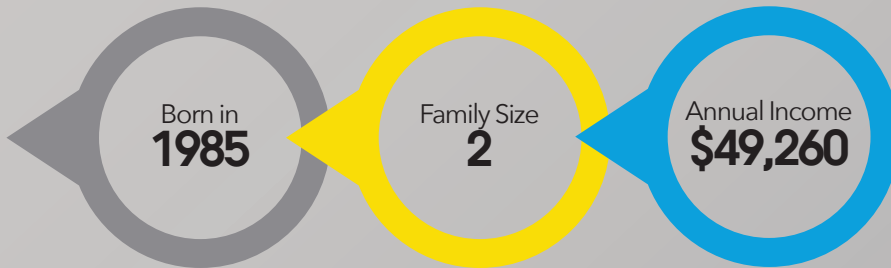
Marital Status



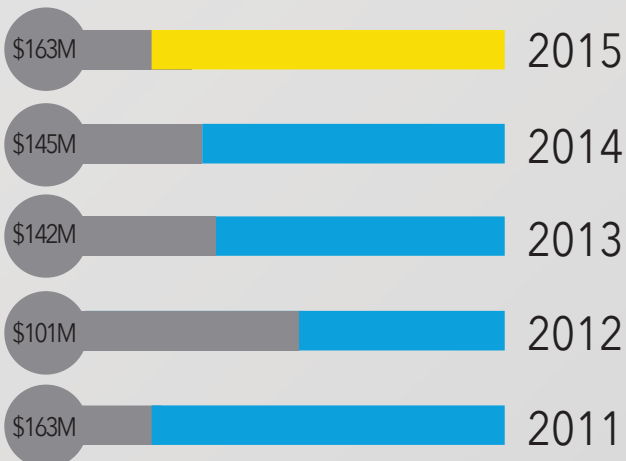
Gender



Average Homebuyer Profile



Amount Loaned



First-time Homebuyer loans with a Mortgage Credit Certificate

73%

First-time Homebuyer loans with a 3% gift for downpayment/closing costs

49%



Governor's House Program 2015

A New Home with Exceptional Standards

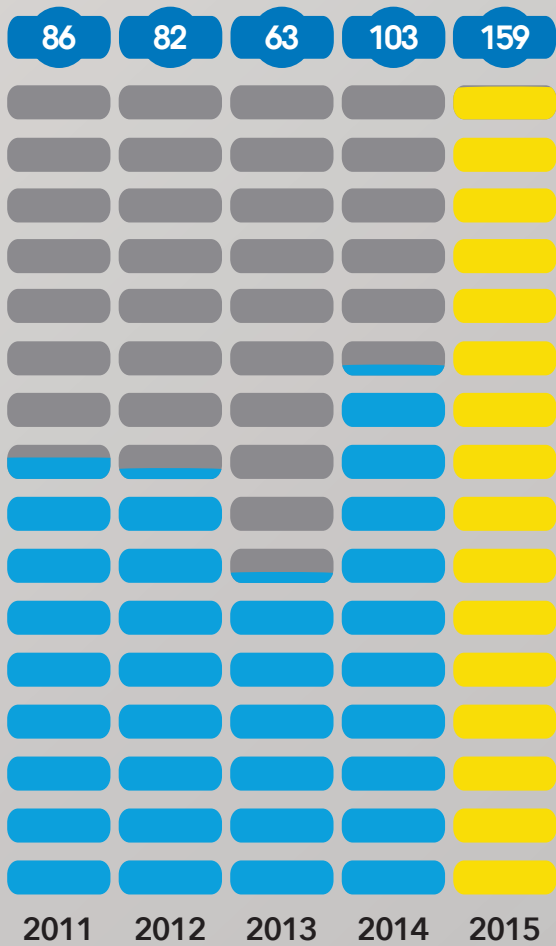
In 1996, the Governor's House program was created as a way to provide reasonably sized, affordable homes to South Dakota families.

Originally offered as a two-bedroom design, a three-bedroom design was introduced in 2014 and since then sales have dramatically increased. Eighty seven percent of sales in FY 2015 were three-bedroom homes.

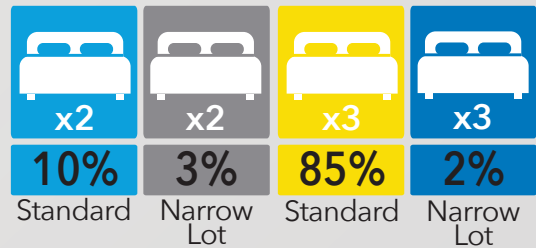
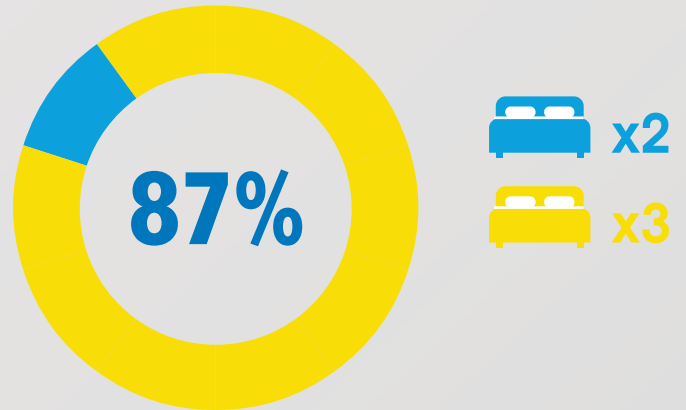
Governor's Houses are Energy Star certified and are built with standards that exceed most homes on the market.

Due to the Governor's House program, more than 150 families now have a new home that is energy efficient and affordable.

Governor's Houses Sold



Two-Bedroom vs. Three-Bedroom



Inmate Statistics

Average number of hours worked per week per inmate

27

Total number of hours worked by inmates

140,453

Inmate Statistics

Average number of inmate hours worked per week

2,701

Average number of inmates working per week

100

\$7.2M

Total sales amount of Governor's Houses in FY15.



Rental Development Programs 2015

Developing a Community

The development of new housing and rehabilitation of existing housing is vital in meeting a community's demand for housing. SDHDA administers a number of programs to encourage and assist in the development of housing.

Ten communities learned first hand what it takes to keep their communities vibrant when they participated in the Housing Needs Study program. Many of those communities have begun the process of addressing their key housing issues such as rehabilitating existing housing, demolishing dilapidated structures and expanding homeownership and rental opportunities.

Expanding housing opportunities can strengthen a community and is possible with funding from the Housing Opportunity Fund. Sixteen projects were funded in FY 2015, benefiting 383 families. The projects consist of new construction of single family homes and multifamily units, homelessness prevention, and homebuyer assistance.

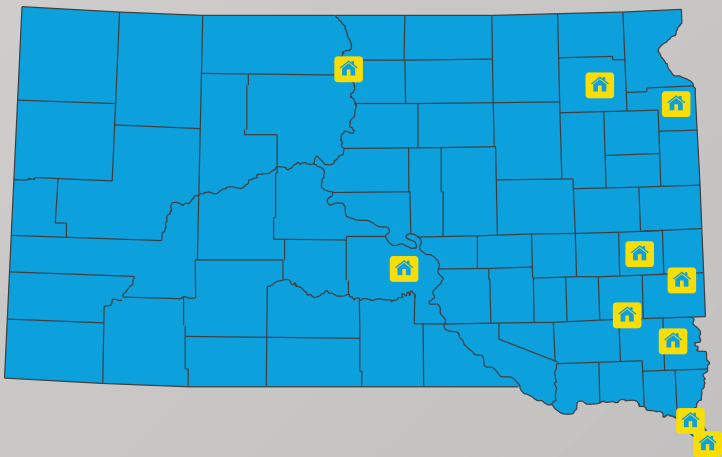
To coincide better with South Dakota's construction season, SDHDA has changed the funding cycle of its financing programs and moved the application deadline from February to August. This change resulted in no awards of HOME or Housing Tax Credit funds during FY 2015.

Housing is a key component in the vitality of a community and more than 69 communities will benefit from SDHDA's housing development programs.

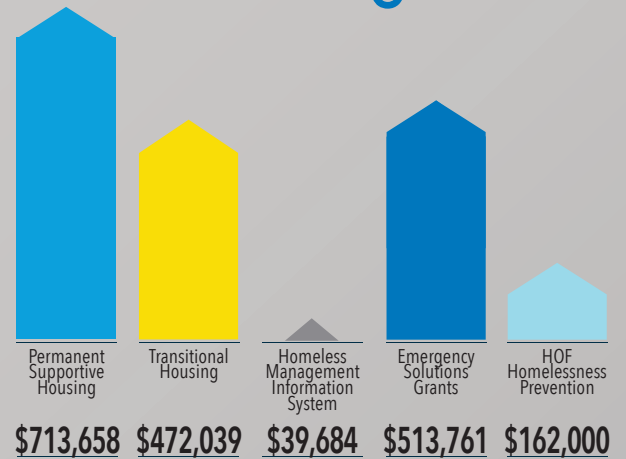
HOME Program Set-Aside Funds

Governor's House Homebuyer Program	Security Deposit Assistance Program	Homeowner Rehab Program
\$14,900	\$175,500	\$424,999
1 Client	406 Clients	46 Clients

Housing Needs Study Locations



Continuum of Care Funding



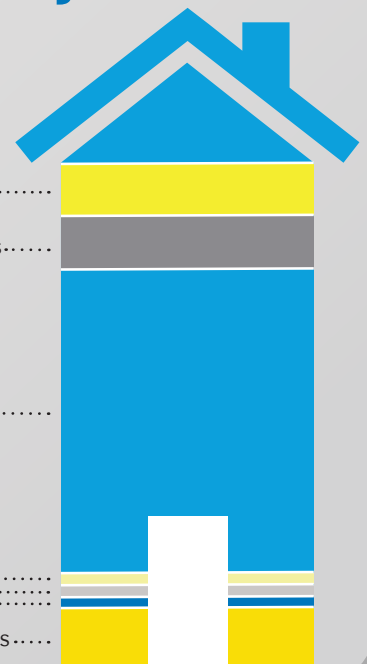
Housing Opportunity Funds



1,036

Number of homeless individuals in South Dakota on Jan. 27, 2015.

- Discretionary Funds - 36 individuals/families.....
- Homelessness Prevention - 40 individuals/families.....
- Homebuyer Assistance - 235 individuals/families.....
- Multifamily New Construction - 8 units
- Multifamily Rental Rehabilitation - 9 units
- Single Family New Construction - 10 homes
- Single Family Rental New Construction - 45 homes.....





Rental Management Programs 2015

An Important Part of Affordable Housing

Multifamily housing units are an important part of affordable housing and their long term success hinges on the commitment and dedication of property owners and managers. SDHDA works hard to provide a variety of tools to help them be successful including education, oversight, marketing assistance and overall guidance.

Approximately two percent of the properties reviewed during FY 2015 were considered unsatisfactory or below when reviewed. Staff has worked diligently to stabilize troubled properties in our portfolio by either requiring new ownership or management, financing necessary renovations or helping to refinance the property at new lower interest rates.

SDHDA again received an outstanding rating for its Housing and Urban Development (HUD) review this year.

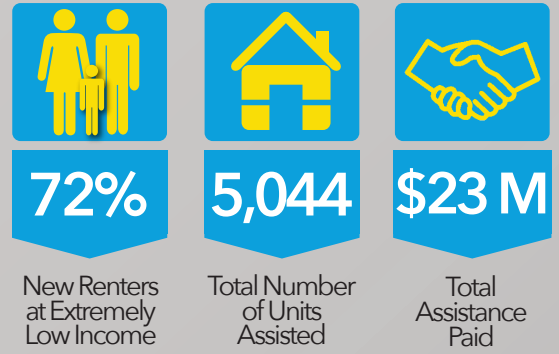
Of the 329 properties reviewed by SDHDA only two percent were considered unsatisfactory or below, that is a mere six developments in our portfolio.

Section 8 Housing Statistics

As of June 30, 2015



Average Tenant Profile

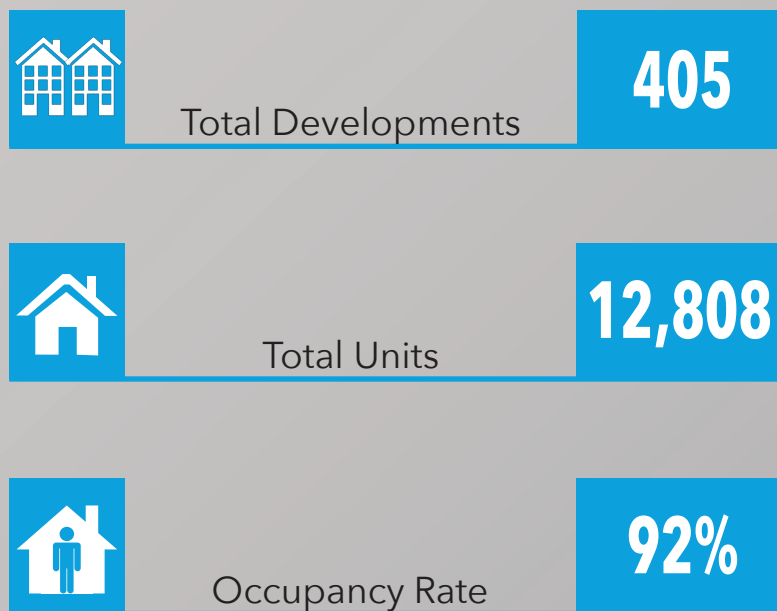


Multifamily Compliance*



*Note that all properties in the portfolio are not reviewed every year.

Multifamily Portfolio



SDHousingSearch.com



County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Aurora			1	1			1	\$662	
Plankinton			1	1					
White Lake							1	662	PAINT-SD
Beadle	17	\$1,508,447	66	1	193	\$811,747	51	\$72,229	
Cavour	1	73,979							
Huron	13	1,258,958	65	1	193	811,747	50	25,000	HOME/SDAP
								32,270	ESG
Iroquois							1	14,959	HOME/HR
Wessington			1						
Wolsey	2	122,959							
Yale	1	52,551							
Bennett			6	11			10	\$150,000	
Allen			1	6			5	75,000	HOF
Martin			5	5			5	75,000	HOF
Bon Homme	1	\$66,830	42	2	56	\$115,089	1	\$349	
Avon					12	31,203			
Scotland			1						
Springfield			40		12	28,042			
Tabor				1					
Tyndall	1	66,830	1	1	32	55,844	1	349	PAINT-SD
Brookings	47	\$6,360,526	34	1	206	\$627,773		\$12,500	
Aurora	5	759,333							
Brookings	31	4,414,835	32	1	206	627,773		12,500	ESG
Bruce	1	69,597							
Elkton			1						
Volga	6	762,747	1						
White	4	354,014							
Brown	67	\$7,706,747	138	5	321	\$1,414,515	157	\$156,218	
Aberdeen	62	7,347,438	130	5	304	1,363,790	156	46,900	HOME/SDAP
							1	8,788	HOME/HR
								100,530	ESG
Bath	1	78,551							
Claremont			2						
Columbia	1	112,400	1						
Groton	2	99,958	5		17	50,725			

*Not included in chart is canceled Governor's Houses

**ESG - Emergency Solutions Grant; HNS - Housing Needs Study; HOF - Housing Opportunity Fund; HOME/GHP - Governor's House Pilot Program; HOME/HR - Homeowner Rehab; HOME/SDAP - Security Deposit Assistance; Paint-SD - Paint South Dakota; PRLF - Preservation Revolving Loan Fund

County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Westport	1	68,400							
Brule	3	\$261,652	4	3	68	\$317,391			
Chamberlain	3	261,652	3	2	68	317,391			
Pukwana			1	1					
Buffalo			4	1					
Fort Thompson			4	1					
Butte	11	\$1,207,530	31	4	122	\$547,258	3	\$29,306	
Belle Fourche	9	959,572	30	3	88	369,562	1	10,000	HOME/HR
Newell	2	247,958	1		34	177,696	1	10,000	HOME/HR
Nisland							1	9,306	HOME/HR
Vale				1					
Charles Mix	2	\$222,448	3	8	12	\$41,060		\$32,640	
Dante				1					
Lake Andes				2				32,640	ESG
Platte	2	222,448		2					
Wagner			3	3	12	41,060			
Clark	4	\$217,591	7	1			1	\$2,626	
Bradley				1					
Clark	2	145,380					1	2,626	HOME/HR
Garden City			1						
Naples			4						
Willow Lake	2	72,211	2						
Clay	7	\$735,444	6	1	118	\$622,208	1	\$692	
Burbank	1	129,219		1					
Irene	1	129,010					1	692	PAINT-SD
Vermillion	4	423,236	6		118	622,208			
Wakonda	1	53,979							
Codington	53	\$6,653,113	35	1	155	\$573,042	4	\$104,424	
Florence	1	111,247	2						
Watertown	51	6,458,406	32	1	155	573,042	1	62,000	HOF
							3	23,794	HOME/HR
								18,630	ESG
Waverly	1	83,460	1						

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County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Corson			2		8	\$17,483			
McLaughlin			1		8	17,483			
Watauga			1						
Custer	3	\$383,859	7	1	28	\$123,748	1	\$27,218	
Custer	2	261,959	5	1	28	123,748	1	10,000	HOME/HR
								17,218	ESG
Hermosa	1	121,900	1						
Pringle			1						
Davison	33	\$3,419,970	19	5	287	\$1,425,029	24	\$71,124	
Ethan	1	110,714		1					
Mitchell	31	3,181,705	19	4	287	1,425,029	24	15,600	HOME/SDAP
								55,524	ESG
Mount Vernon	1	127,551							
Day	1	\$45,918	7	2			2	\$5,743	
Pierpont			1						
Roslyn	1	45,918		1					
Waubay			1						
Webster			5	1			1	743	PAINT-SD
							1	5,000	HNS
Deuel	3	\$295,693	3		34	\$130,233	3	\$27,772	
Astoria					34	130,233			
Brandt							1	4,360	HOME/HR
Clear Lake	3	295,693	1				1	8,412	HOME/HR
Gary			1				1	15,000	HOME/HR
Goodwin			1						
Dewey			6	3				\$5,000	
Eagle Butte			3						
La Plant				1					
Mobridge			3					5,000	ESG
Timber Lake				2					
Douglas	2	\$130,612	1	1			36	\$100,000	
Armour	1	30,612							
Corsica	1	100,000	1						
Delmont				1			36	100,000	HOF

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County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Edmunds	3	\$397,362	1	2	6	\$15,792			
Ipswich	2	237,388		1	6	15,792			
Mina	1	159,974	1	1					
Fall River	3	\$213,713	39	1	135	\$527,655			
Edgemont	1	43,877	2		24	62,856			
Hot Springs	2	169,836	37	1	111	464,799			
Faulk			3	1	22	\$46,440			
Cresbard			3						
Faulkton					22	\$46,440			
Orient				1					
Grant	6	\$448,645	10		108	\$483,321	1	\$3,750	
Big Stone City	1	75,480							
Milbank	5	373,165	9		108	483,321	1	3,750	HNS
Strandburg			1						
Gregory	1	\$39,285	1	1	56	\$149,772			
Burke				1	20	54,337			
Gregory	1	39,285	1		36	95,435			
Haakon					26	\$86,934			
Philip					26	86,934			
Hamlin	10	\$849,710		1			4	\$45,616	
Bryant	2	213,417					1	8,448	HOME/HR
Castlewood	1	131,122					1	15,000	HOME/HR
Estelline	2	140,173					1	7,296	HOME/HR
Hayti	5	364,998							
Hazel							1	14,871	HOME/HR
Lake Norden				1					
Hand	5	\$436,635	1	2	26	\$38,612			
Miller	5	436,635	1	1	26	38,612			
Ree Heights				1					
Hanson	1	\$96,390	2	1					
Alexandria			2	1					
Emery	1	96,390							

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County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Hughes	39	\$5,252,045	40	2	136	\$495,124	50	\$55,300	
Blunt	1	105,102							
Pierre	38	5,146,943	40	2	136	495,124	50	25,000	HOME/SDAP
								30,300	ESG
Hutchinson	4	\$325,818	1	1	48	\$103,963			
Freeman	1	85,397			24	23,502			
Menno				1					
Parkston	3	240,421	1		16	58,659			
Tripp					8	21,802			
Hyde	1	\$36,428	1		20	\$24,000			
Highmore	1	36,428	1		20	24,000			
Jackson			20	5	30	\$131,489	5	\$75,000	
Interior			1						
Kadoka			3		30	131,489			
Wanblee			16	5			5	75,000	HOF
Jerauld	1	\$75,000		1					
Wessington Spgs	1	75,000		1					
Jones	1	\$137,755							
Murdo	1	137,755							
Kingsbury	7	\$491,468	4	2			2	\$21,239	
Arlington	1	105,022	1	1			1	11,503	HOME/HR
Badger			1						
De Smet	1	80,612	1	1					
Erwin			1						
Lake Preston	5	305,834					1	9,736	HOME/HR
Lake	21	\$2,104,250	6		68	\$303,467	42	\$91,127	
Chester	1	96,938					1	4,536	HOME/HR
Madison	18	1,752,423	6		68	303,467	40	20,000	HOME/SDAP
								61,591	ESG
							1	5,000	HNS
Ramona	1	54,591							
Wentworth	1	200,298							

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County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Lawrence	10	\$1,327,894	107	5	95	\$397,174	37	\$208,345	
Central City			1						
Deadwood			15				27	130,000	PRLF
							1	10,000	HOME/HR
							1	1,151	PAINT-SD
Lead	2	216,509	20		44	173,385	6	52,478	HOME/HR
							1	725	PAINT-SD
Nemo			17						
Spearfish	7	956,185	47	4	51	223,789		13,500	ESG
							1	491	PAINT-SD
Whitewood	1	155,200	7	1					
Lincoln	149	\$21,648,441	45	2	16	\$103,383			
Canton	11	1,170,468	7						
Harrisburg	29	4,682,168	12	1					
Hudson			3						
Lennox	9	890,535	5	1	16	103,383	1	3,750	HNS
Sioux Falls	80	12,019,748							
Tea	15	2,270,925	15						
Worthing	5	614,597	3						
Lyman	2	\$128,038	2	2	10	\$22,550	1	2,500	
Kennebec							1	2,500	HNS
Lower Brule			1						
Presho	2	128,038	1	2	10	22,550			
Marshall	6	\$415,385	6	3					
Britton	4	284,264	1						
Eden				1					
Lake City				1					
Langford	1	61,224	2	1					
Veblen	1	69,897	3						
McCook	2	\$184,145	1				3	\$18,233	
Canistota			1				1	7,684	HOME/HR
							1	2,500	HNS
Salem	2	184,145					1	8,048	HOME/HR
McPherson	1	\$71,836	5						
Eureka	1	71,836	3						

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County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Leola			2						
Meade	15	\$2,040,001	51	3	93	\$317,239	55	\$68,330	
Black Hawk	5	766,679	16						
Faith					18	38,901			
Piedmont			4	2			1	14,900	HOME/GHP
Sturgis	9	1,087,608	27	1	75	278,338	50	25,000	HOME/SDAP
							3	28,000	HOME/HR
							1	430	PAINT-SD
Summerset	1	185,714	4						
Mellette			5		8	\$41,956			
Norris			1						
White River			4		8	41,956			
Miner	3	\$141,325	1	1			1	\$11,817	
Fedora							1	11,817	HOME/HR
Howard	3	141,325	1	1					
Minnehaha	625	\$79,521,797	814	6	889	\$4,702,679	62	\$976,976	
Baltic	8	1,211,457							
Brandon	18	2,719,742	19		16	90,205			
Colton	6	637,593	2				1	14,539	HOME/HR
Crooks	5	694,477	5				1	13,581	HOME/HR
Dell Rapids	8	1,011,913	11				9	91,407	HOF
							1	13,669	HOME/HR
							1	3,750	HNS
Garreston	6	685,271	3						
Harrisburg	1	186,224							
Hartford	11	1,283,987	9						
Humboldt	3	383,055	1						
Renner	2	186,657	1	1					
Sioux Falls	553	69,986,314	761	5	873	4,612,474	7	346,640	HOF
							20	82,382	HOF
							12	132,000	HOF
							8	200,000	HOF
							1	11,009	HOME/HR
								55,000	ESG
Sherman			1						
Valley Springs	4	535,107	1				1	13,000	HOME/HR

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County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Moody	7	\$694,936	22	9	16	\$59,426			
Colman	3	294,971	1						
Flandreau	4	399,965	21	9	16	59,426			
Oglala Lakota			36	33			30	\$450,000	
Batesland			1	6			5	75,000	HOF
Kyle			1	7			5	75,000	HOF
Manderson			3	5			5	75,000	HOF
Oglala				5			5	75,000	HOF
Pine Ridge			26	5			5	75,000	HOF
Porcupine			5	5			5	75,000	HOF
Pennington	83	\$10,772,893	454	5	912	\$5,375,478	29	\$275,714	
Box Elder	4	608,946	57				1	3,463	HOME/HR
Ellsworth AFB			25						
Hill City			2	1	24	92,554	1	10,000	HOME/HR
Keystone	1	99,000	1						
New Underwood	1	96,938	2						
Rapid City	76	9,882,295	367	4	888	5,282,924	1	51,157	HOF
							20	130,000	HOF
							5	36,617	HOME/HR
								44,040	ESG
							1	437	PAINT-SD
Wall	1	85,714							
Perkins					41	\$136,573		\$10,500	
Bison					16	27,398			
Lemmon					25	109,175		10,500	ESG
Potter	2	\$113,570	3				1	\$740	
Gettysburg	1	71,428	3						
Hoven	1	42,142					1	740	PAINT-SD
Roberts	3	\$291,513	52	3	16	\$24,936	2	\$2,803	
Agency Village			2						
Big Stone City	1	131,428							
New Effington			1				1	2,457	HOME/HR
Peever			5						
Rosholt			2	1					
Sisseton	1	68,150	41	2	16	24,936			

*Not included in chart is canceled Governor's Houses

**ESG - Emergency Solutions Grant; HNS - Housing Needs Study; HOF - Housing Opportunity Fund; HOME/GHP - Governor's House Pilot Program; HOME/HR - Homeowner Rehab; HOME/SDAP - Security Deposit Assistance; Paint-SD - Paint South Dakota; PRLF - Preservation Revolving Loan Fund

County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Summit							1	346	PAINT-SD
Wilmot	1	91,935	1						
Sanborn	1	\$59,160	2						
Woonsocket	1	59,160	2						
Spink	4	\$336,627	5	3	55	\$201,571			
Ashton			1						
Athol	1	111,224							
Doland				1 (daycare)					
Mansfield			1						
Mellette				1					
Redfield	2	179,503	3	1	55	201,571	1	553	PAINT-SD
Tulare	1	45,900							
Stanley	6	\$753,311			10	\$36,785			
Fort Pierre	6	753,311			10	36,785			
Todd			3	3					
Mission			3						
Rosebud				1					
Saint Francis				2					
Tripp	8	\$752,773	3	1	48	\$251,113			
Ideal			2						
Winner	8	752,773	1	1	48	251,113			
Turner	15	\$1,128,821	6	2	24	\$43,752	1	\$430	
Centerville				1	12	30,748			
Chancellor	2	163,729	1						
Davis	1	44,959							
Hurley	2	190,636	1						
Marion	2	153,327	1						
Monroe	1	56,122	1						
Parker	5	416,333	1	1					
Viborg	2	103,715	1		12	13,004	1	430	PAINT-SD
Union	3	\$303,844	8	4	42	\$136,069	3	\$8,230	
Alcester	1	111,890	3				1	730	PAINT-SD

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County/City	Homeownership		Homebuyer Education	*Governor's House	Housing Assistance Payment		Development		
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	**Program Name
Beresford	1	82,704	3		22	37,840			
Dakota Dunes			1						
Elk Point			1		20	98,229	1	3,750	HNS
Jefferson	1	109,250		2					
North Sioux City				2			1	3,750	HNS
Walworth	4	\$257,958	2		68	\$345,975	37	\$21,750	
Glenham			2						
Java	1	42,857							
Mobridge	3	215,101			68	345,975	36	18,000	SDAP
							1	3,750	HNS
Selby									
Yankton	15	\$1,640,747	143	3	376	\$1,728,188	1	\$79,518	
Gayville	1	122,244							
Mission Hill			1	2					
Yankton	14	1,518,503	141	1	376	1,728,188	1	55,000	HOF
								24,518	ESG
Volin			1						
Scattered Sites			60				223	\$920,618	
			60				25	275,000	HOF
							50	275,000	HOF
							120	231,000	HOF
							20	79,618	HOF
							8	60,000	HOF
Total	1,321	\$162,705,899	2387	160	5,008	\$23,097,992	888	\$4,151,012	

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