

# 2016 ANNUAL REPORT

# LOVE WHERE YOU LIVE





# A YEAR AT A GLANCE

## Hosted public meetings to discuss the State's 10-year Plan to End Homelessness

July

To establish strategic goals and objectives to address homelessness in South Dakota, the SD Housing for the Homeless Consortium held four public meetings in Vermillion, Sioux Falls, Mitchell and Pierre.

## Created the Repeat Homebuyer Loan Program

August

Due to the demand for housing in South Dakota, SDHDA introduced the Repeat Homebuyer Loan Program to financially assist homebuyers statewide. It provides downpayment and closing cost assistance with competitive interest rates for those purchasing homes beyond their first time.

## Helped families affected by the Delmont tornado

To help fill a void created by the May 10 tornado that devastated the town of Delmont, SDHDA provided more than \$64,000 Housing Opportunity Fund grants to help homeowners make necessary repairs to their homes.

## Displayed the Governor's House at various fairs

SDHDA was able to "show off" the three-bedroom Governor's House to more than 650,000 South Dakotans.

## Hosted a Housing Tax Credit training

September

More than 70 attendees were able to continue their education and learn about certifying Housing Tax Credit households.

## Received an audit report with no findings

The annual audit reported a clean opinion and no material instances of noncompliance with state and federal regulations.

## Celebrated the 25th Annual State Housing Conference

October

SDHDA welcomed more than 350 attendees to our 25th Annual State Housing Conference. It was the largest conference to date.

## Issued Mortgage Revenue Bonds

November

To provide funding to make or purchase qualified mortgage loans, SDHDA sold \$75 million in bonds to continue the mission of affordable housing.

## Approved more than \$10.4 million in housing development and rehabilitation funding

The 29 projects funded will provide South Dakotans with 326 newly constructed multifamily units, 19 single-family units and 215 rehabilitated multifamily units. In addition, 87 individuals and/or families will be provided with downpayment assistance, 78 with home improvement assistance and 35 with homelessness prevention assistance.

**Held the annual homeless count**

**January**

The point-in-time homeless count revealed that there were 1,186 homeless individuals in South Dakota with 339 of them being children.

**Organized a meeting on the implementation of the HUD 811 program**

**February**

SDHDA hosted developers, rental management agents and service providers to discuss implementation of the HUD 811 program, which provides housing assistance for people with disabilities.

**Exhibited at South Dakota's two largest home shows**

**March**

SDHDA introduced more than 17,000 South Dakotans to the Repeat Homebuyer Loan program, in addition to the other great SDHDA housing programs at the Sioux Empire and Black Hills Home Shows.

**Hosted fair housing training**

**April**

More than 380 people learned about the fair housing law in Pierre, Aberdeen, Rapid City and Sioux Falls.

**Issued Mortgage Revenue Bonds**

SDHDA issued \$99 million in bonds to support affordable housing in South Dakota.

**Provided free lender training**

More than 220 lenders attended the free lender training in Rapid City and Sioux Falls to learn about SDHDA's homebuyer programs.

**Conducted housing developer training**

SDHDA introduced more than 60 attendees to the process of developing housing and completing an application for funding.

**Received an upgrade on our homeownership revenue bonds**

**May**

Moody's Investors Service upgraded SDHDA's Homeownership Mortgage Bonds to Aaa.

**Celebrated an award of funding to support homeowners**

NeighborWorks America awarded \$50,101 to SDHDA to support counseling for struggling homeowners avoid foreclosure through the National Foreclosure Mitigation Counseling program.

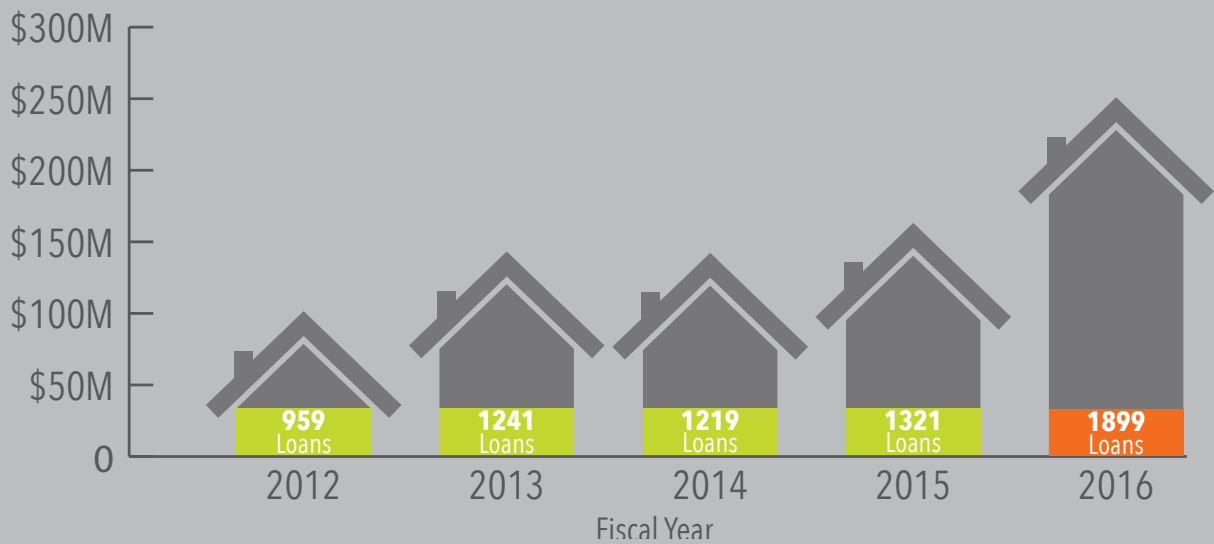
**Awarded the Multifamily Passive Building set aside**

**June**

To help determine if Multifamily Passive Design standards can be successfully applied to a multifamily project, SDHDA awarded \$500,000 Housing Tax Credits and \$500,000 HOME program funds to develop one, multifamily rental housing project.

# HOMEOWNERSHIP PROGRAM FACTS

## Amount Loaned



## First-Time Homebuyer Profile

**30**  
Average Age

**\$49,299**  
Average Income

**2**  
Average Household Size

**\$130,440**  
Average Loan Amount

## Repeat Homebuyer Profile

**34**  
Average Age

**\$66,738**  
Average Income

**3**  
Average Household Size

**\$155,203**  
Average Loan Amount

Of the **1,899** loans made, **93%** of the loans were to First-Time Homebuyers and **7%** were made to Repeat Homebuyers.

### Homebuyer Education

**2,778**  
Number of Clients



**36%**  
of Borrowers  
are Female



**64%**  
of Borrowers  
are Male

### Mortgage Credit Certificate

**45%**  
First-Time Homebuyer Loans with a MCC

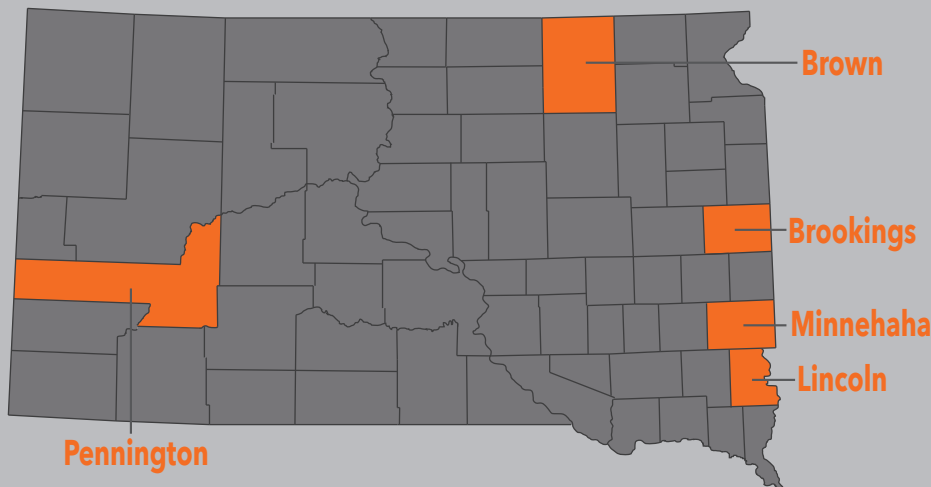
### Downpayment Assistance

**\$4,068**  
Average Assistance Amount

**926**  
Number of Loans

### Top Five Counties

with the most Homeownership Loans



**22**  
New Communities Added  
over FY 2015



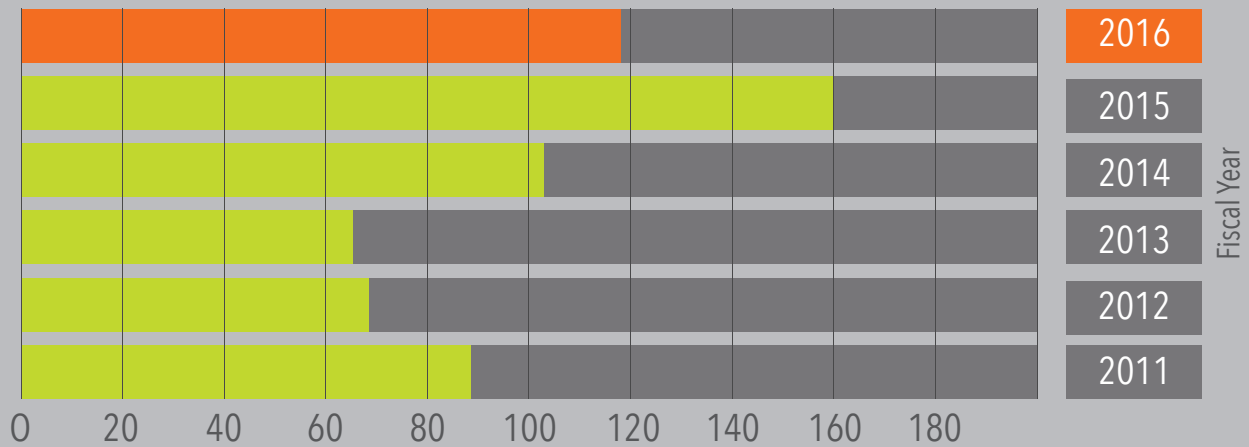
**256**  
Participating Lending  
Institutions



**62**  
Participating Lenders close  
an SDHDA loan every 62  
minutes.

# SINGLE FAMILY DEVELOPMENT PROGRAM FACTS

## Governor's Houses Sold



**55%**

of the Governor's Houses were sold to Homebuyers.

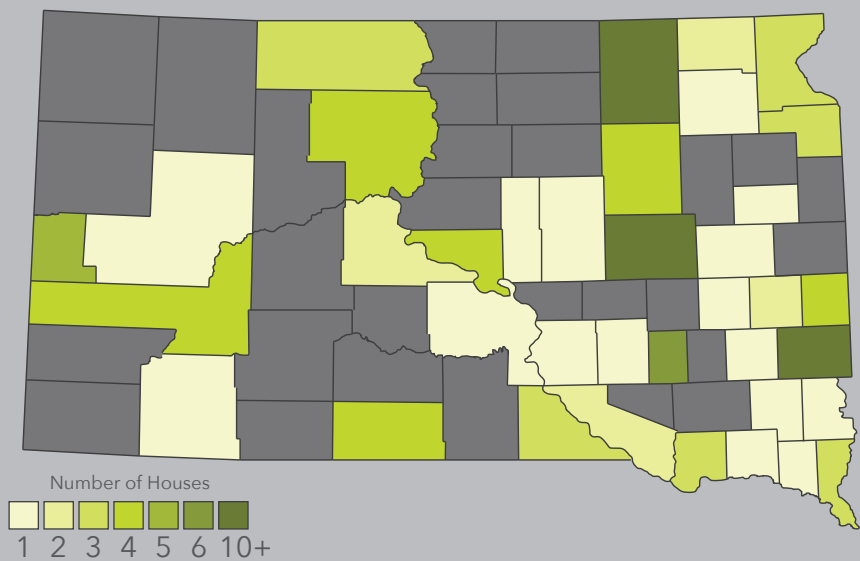
**35%**

of the Governor's Houses were sold to Developers.

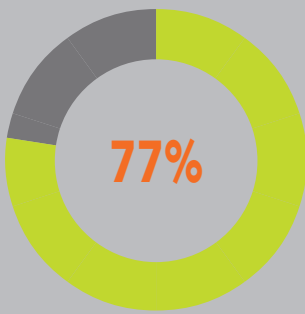
**10%**

of the Governor's Houses were sold to Tribal Entities.

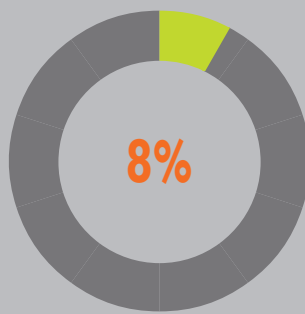
## Governor's House Sales by County



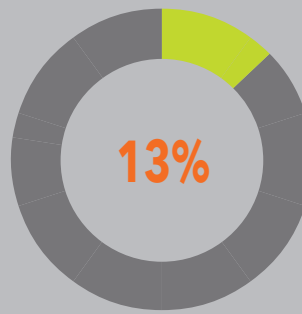
## Governor's House Sales by Style



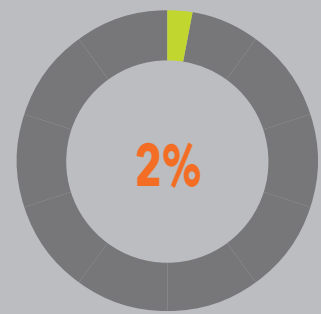
3 Bedroom House



3 Bedroom Narrow Lot House



2 Bedroom House



2 Bedroom Narrow Lot House

## Inmate Training Program Statistics

**169,677**

Total Number of Hours Worked by Inmates

**26**

Average Number of Hours Worked Per Inmate Per Week

**3,263**

Average Number of Hours Worked by Inmates Per Week

**126**

Average Number of Inmates Working Per Week

## Housing Enhancement Loan Program



**5**  
Communities



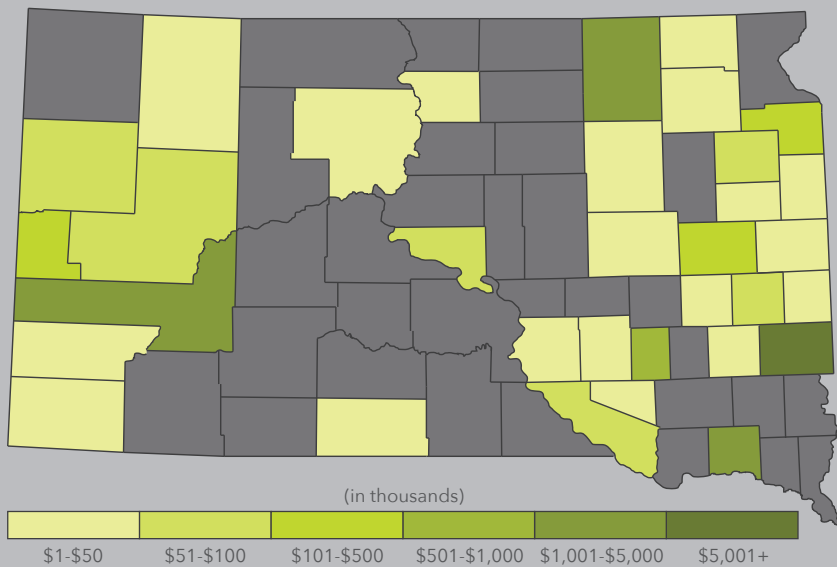
**\$1.18M**  
Amount Committed



**9**  
Loans

# RENTAL DEVELOPMENT PROGRAM FACTS

## Development Funding by County



**501**

Number of calls received by the Fair Housing Ombudsman, a third party under contract with SDHDA



**1,186**

Number of homeless individuals in South Dakota on Jan. 26, 2016

**\$37,500** was approved for **eight** communities through the Housing Needs Study program to help the communities develop a meaningful sense of the housing market and housing issues in their communities.

Governor's House Homebuyer Program

**\$105,208**

8 Clients

Security Deposit Assistance Program

**\$130,559**

324 Clients

Homeowner Rehab Program

**\$353,425**

35 Clients

## Homeless Services

**\$1,126,640**

Amount of Continuum of Care funding granted to five agencies

**\$582,158**

Amount of Emergency Solutions Grants funding granted to 21 agencies



## Board Approved Developments

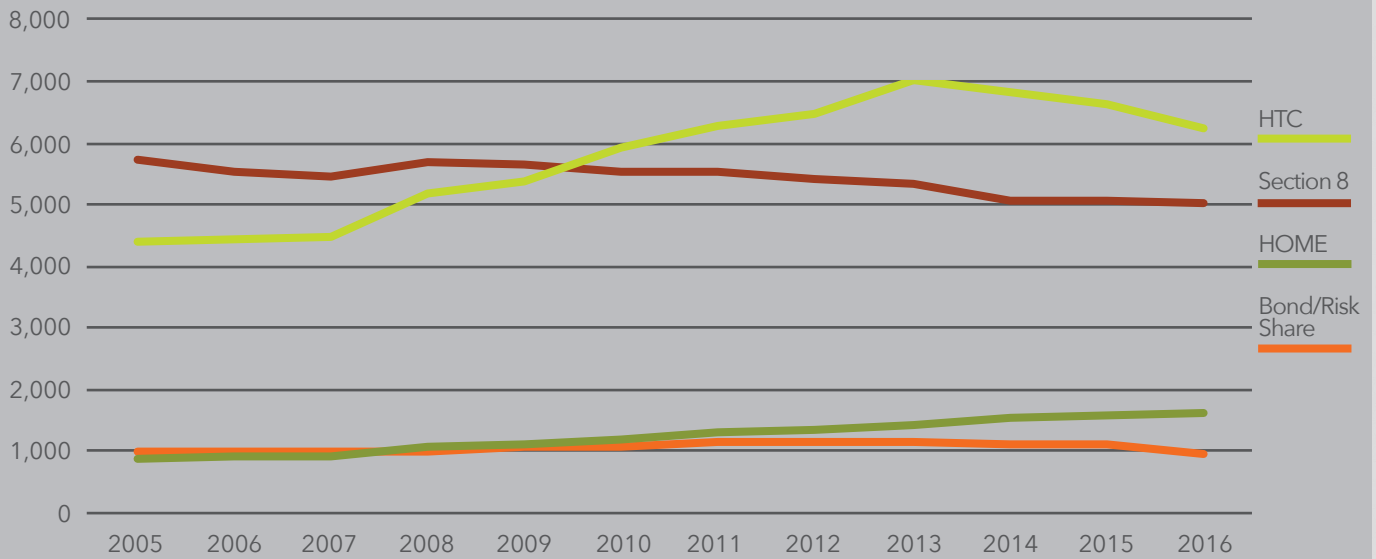
from the HOME, Housing Tax Credit, Neighborhood Stabilization and Housing Opportunity Fund Programs

Development Name	Location	Total Assisted	Amount Allocated	Funding Sources	Summary
Arbor Ridge Senior Apartments	Sioux Falls	61	\$1,153,368	HOME/HTC	MF NC
Brandon Heights II Apartments	Brandon	30	\$1,038,201	HOME/HTC	MF NC
Central Villas	Aberdeen	40	\$1,187,805	HOME/HTC	MF NC
Chasing Willows II Apartments	Sioux Falls	40	\$887,617	HOME/HTC	MF NC
De Smet Townhomes	De Smet	4	\$298,500	HOF	MF NC
Hills Apartments	Deadwood	27	\$170,000	HOF	MF REHAB
Meadowlawn Plaza	Mitchell	105	\$414,820	HTC	MF REHAB
Northern Lights Apartments	Box Elder	30	\$1,154,379	HOME/HTC	MF NC
Pheasant Valley Courtyard Apartments	Milbank	60	\$150,000	HOF	MF REHAB
South 3rd Avenue Lofts	Sioux Falls	82	\$405,000	HOF	MF NC
Technology Heights Apartments	Sioux Falls	39	\$1,475,805	HOME/HTC	MF NC
Whiting Court Apartments	Yankton	17	\$555,571	HOME/HTC	MF REHAB
Doolittle Construction	Rapid City	1	\$52,657	HOF	SF NC
Habitat for Humanity - Greater Watertown Region	Watertown	1	\$62,000	HOF	SF NC
High Street Rehab	Wagner	1	\$36,805	HOF	SF REHAB
Mitchell Regional Habitat for Humanity	Mitchell	1	\$60,000	HOF	SF NC
Sioux Falls Neighborhood Revitalization	Sioux Falls	5	\$57,500	NSP	SF NC
SEDF Lot Redevelopment Program	Sioux Falls	10	\$100,000	HOF	SF NC
BASEC Home Improvement Grant/Loan Program	Scattered Sites	15	\$137,500	HOF	HO REHAB
Cornerstone Rescue Mission	Rapid City	15	\$100,000	HOF	HP
Dakota Dreams Savings Fund	Statewide	28	\$125,000	HOF	HA
GROW SD Downpayment / Closing Cost Assistance Program	Statewide	30	\$165,000	HOF	HA
Habitat for Humanity SD Downpayment Assistance Program	Scattered Sites	11	\$60,500	HOF	HA
ICAP Owner-Occupied Housing Rehab	Scattered Sites	30	\$166,667	HOF	HO REHAB
Down Payment / Closing Cost Assistance Project	Scattered Sites	18	\$130,000	HOF	HA
NWDHR- HO Rehab	Scattered Sites	33	\$200,000	HOF	HO REHAB
Single Family Rental Home Improvement Program	Scattered Sites	6	\$94,788	HOF	Rental REHAB
Yankton Homeless Shelter	Yankton		\$52,938	HOF	HP
Rural Office of Community Services, Inc.	Scattered Sites	20	\$35,144	HOF	HP
Mead Building	Yankton		\$500,000	NSP	REHAB
<b>TOTALS</b>		<b>760</b>	<b>\$11,027,565</b>		

MF NC - Multifamily New Construction; MF REHAB - Multifamily Rehabilitation; SF NC - Single Family New Construction; SF REHAB - Single Family Rehabilitation; HO-Rehab - Homeowner RehabHP - Homelessness Prevention; HA - Homebuyer Assistance; Rental REHAB - Rental Rehabilitation

# RENTAL MANAGEMENT PROGRAM FACTS

## Total Portfolio Units by Type



## Section 8 Stats

as of June 30, 2016

**\$417**

Average Monthly Assistance Payment

**\$271**

Average Monthly Tenant Payment

**\$11,410**

Average Annual Household Income

## Median Household Income by Age

all programs



 **49**  
Average Age

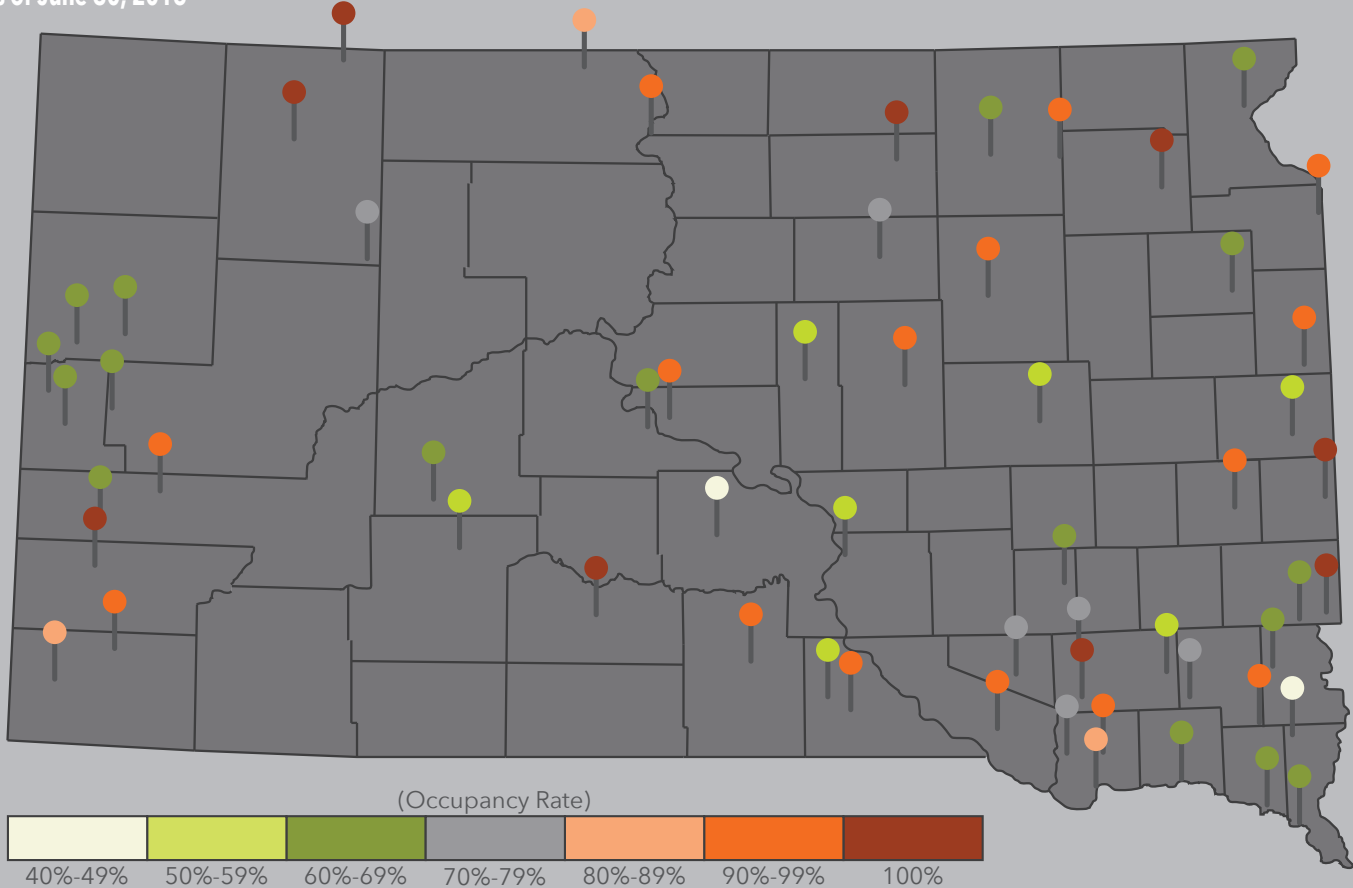
 **\$16,567**  
Average Income

 **46**  
Median Age

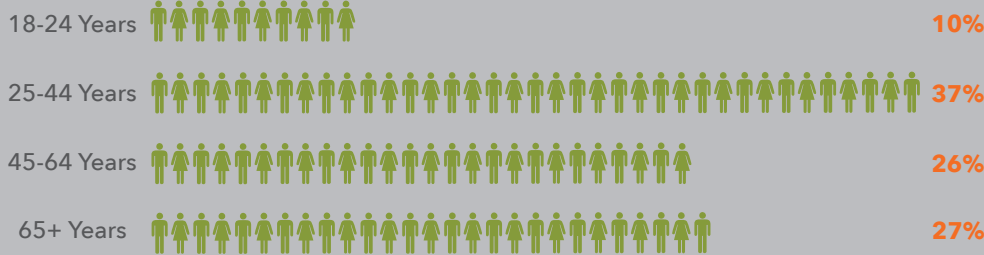
 **\$14,064**  
Median Income

# Occupancy by City

as of June 30, 2016



# Renter Households by Age



**396**  
Total Developments in the Multifamily Portfolio

**12,041**  
Total Units in the Multifamily Portfolio

**1,400**  
Approximate Number of Vacant Units in the Multifamily Portfolio



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**
<b>Aurora</b>	<b>2</b>	<b>\$178,708</b>	<b>1</b>	<b>1</b>			<b>1</b>	<b>\$749</b>	
Plankinton	2	178,708							
White Lake			1	1			1	749	PAINT-SD
<b>Beadle</b>	<b>21</b>	<b>\$2,017,903</b>	<b>81</b>	<b>10</b>	<b>193</b>	<b>\$833,653</b>	<b>20</b>	<b>\$50,237</b>	
Cavour					1				
Hitchcock							1	350	PAINT-SD
Huron	20	1,870,860	80	9	193	833,653		27,066	ESG
							1	14,873	HOME/GHP
							18	7,948	HOME/SDAP
Wolsey	1	147,043							
Yale			1						
<b>Bennett</b>			<b>3</b>						
Allen			1						
Martin			2						
<b>Bon Homme</b>	<b>4</b>	<b>\$194,480</b>	<b>48</b>	<b>3</b>	<b>56</b>	<b>\$122,734</b>			
Avon					12	25,132			
Scotland	2	85,861		1					
Springfield	1	59,640	48		12	25,287			
Tabor				1					
Tyndall	1	48,979		1	32	72,315			
<b>Brookings</b>	<b>71</b>	<b>\$9,681,726</b>	<b>31</b>		<b>206</b>	<b>\$554,797</b>	<b>10</b>	<b>\$35,400</b>	
Aurora	7	997,442	1						
Brookings	49	7,280,401	27		206	554,797	1	14,254	HOME/HR
							7	4,220	HOME/SDAP
Elkton	5	410,210					1	2,310	PAINT-SD
Sinai	3	153,853							
Toronto	1	150,400							
Volga	6	689,420	3						
White							1	14,616	HOME/HR

\*Not included in chart is canceled Governor's Houses

\*\* ESG - Emergency Solutions Grant; HNS - Housing Needs Study; HOF - Housing Opportunity Fund; HOME - HOME Investment Partnership Program; HOME/GHP - Governor's House Homebuyer Program; HOME/HR - Homeowner Rehab; HOME/SDAP - Security Deposit Assistance; HTC - Housing Tax Credits; Paint-SD - Paint South Dakota; NSP - Neighborhood Stabilization Program

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**
<b>Brown</b>	<b>105</b>	<b>\$12,032,236</b>	<b>179</b>	<b>18</b>	<b>304</b>	<b>\$1,447,063</b>	<b>159</b>	<b>\$1,292,721</b>	
Aberdeen	100	11,716,890	169	17	304	1,401,731	40	731,582	HOME
								456,223	HTC
								71,786	ESG
							119	33,130	HOME/SDAP
Bath	1	110,953	3						
Claremont	1	58,913	1						
Columbia	2	95,506							
Frederick			2	1					
Groton	1	49,974	4			45,332			
<b>Brule</b>	<b>7</b>	<b>\$714,006</b>	<b>4</b>	<b>1</b>	<b>68</b>	<b>\$299,336</b>	<b>1</b>	<b>\$880</b>	
Chamberlain	6	622,170	4		68	299,336	1	880	PAINT-SD
Platte					1				
Pukwana	1	91,836							
<b>Buffalo</b>			<b>1</b>						
Fort Thompson			1						
<b>Butte</b>	<b>6</b>	<b>\$761,180</b>	<b>51</b>		<b>122</b>	<b>\$564,825</b>	<b>8</b>	<b>\$62,418</b>	
Belle Fourche	5	655,628	36		88	381,272	1	14,900	HOME/GHP
							2	17,496	HOME/HR
							2	716	PAINT-SD
Newell	1	105,552	11		34	183,553	2	20,000	HOME/HR
Nisland			2				1	9,306	HOME/HR
Vale			2						
<b>Campbell</b>			<b>5</b>						
Herried			2						
Mound City			2						
Pollock			1						



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**
<b>Charles Mix</b>	<b>3</b>	<b>\$431,380</b>	<b>5</b>	<b>2</b>	<b>12</b>	<b>\$40,774</b>	<b>1</b>	<b>\$71,949</b>	
Geddes					1				
Lake Andes			1					35,144	ESG
Pickstown	1	155,269							
Platte	2	276,111		1					
Wagner			4		12	40,774	1	36,805	HOF
<b>Clark</b>	<b>5</b>	<b>\$343,069</b>	<b>9</b>						
Clark	5	343,069	8						
Raymond			1						
<b>Clay</b>	<b>11</b>	<b>\$1,332,913</b>	<b>7</b>	<b>1</b>	<b>118</b>	<b>\$612,298</b>			
Beresford	1	193,431							
Vermillion	9	1,075,660	7		118	612,298			
Wakonda	1	63,822		1					
<b>Codington</b>	<b>72</b>	<b>\$9,443,649</b>	<b>67</b>		<b>155</b>	<b>\$595,579</b>	<b>2</b>	<b>\$99,769</b>	
Florence	1	88,226							
Watertown	71	9,355,423	67		155	595,579	1	62,000	HOF
								29,286	ESG
							1	8,483	HOME/HR
<b>Corson</b>	<b>1</b>	<b>\$44,215</b>	<b>1</b>	<b>3</b>	<b>8</b>	<b>\$19,971</b>			
Bullhead			1						
Firesteel					1				
McLaughlin	1	44,215		2	8	19,971			
<b>Custer</b>	<b>2</b>	<b>\$229,667</b>	<b>9</b>		<b>28</b>	<b>\$115,465</b>		<b>\$12,250</b>	
Custer	1	127,551	3		28	115,465		12,250	ESG
Fairburn			1						
Hermosa	1	102,116	5						

\*Not included in chart is canceled Governor's Houses

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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**
<b>Davison</b>	<b>45</b>	<b>\$4,780,956</b>	<b>15</b>	<b>6</b>	<b>287</b>	<b>\$1,435,528</b>	<b>158</b>	<b>\$574,447</b>	
Ethan	1	142,300							
Mitchell	40	4,308,188	15	5	287	1,435,528	105	414,820	HTC
							1	60,000	HOF
								79,980	ESG
							52	19,647	HOME/SDAP
Mount Vernon	4	330,468		1					
<b>Day</b>	<b>5</b>	<b>\$376,022</b>	<b>14</b>	<b>1</b>			<b>1</b>	<b>\$899</b>	
Bristol			1						
Grenville				1					
Pierpont			1						
Roslyn			2						
Waubay			2						
Webster	5	376,022	8				1	899	PAINT-SD
<b>Deuel</b>	<b>6</b>	<b>\$579,035</b>	<b>2</b>		<b>34</b>	<b>\$141,733</b>	<b>2</b>	<b>\$27,696</b>	
Astoria					34	141,733			
Clear Lake	6	579,035	2						
Gary							2	27,696	HOME/HR
<b>Dewey</b>	<b>1</b>	<b>\$61,224</b>	<b>9</b>	<b>4</b>			<b>1</b>	<b>\$10,000</b>	
Eagle Butte			4	2			1	10,000	HNS
Lantry			2						
Mobridge			2						
Timber Lake	1	61,224	1	2					
<b>Douglas</b>	<b>2</b>	<b>\$72,285</b>					<b>1</b>	<b>\$2,500</b>	
Armour							1	2,500	HNS
Corsica	2	72,285							



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**
<b>Edmunds</b>	<b>7</b>	<b>\$587,329</b>	<b>3</b>		<b>6</b>	<b>\$16,744</b>			
Bowdle	1	56,041							
Ipswich	4	289,801	2		6	16,744			
Mina	1	148,987	1						
Roscoe	1	92,500							
<b>Fall River</b>	<b>5</b>	<b>\$475,090</b>	<b>43</b>		<b>135</b>	<b>\$551,767</b>	<b>2</b>	<b>\$18,650</b>	
Edgemont			2		24	59,014			
Hot Springs	5	475,090	39		111	492,753	1	14,900	HOME/GHP
							1	3,750	HNS
Oelrichs			2						
<b>Faulk</b>	<b>3</b>	<b>\$259,535</b>	<b>3</b>		<b>22</b>	<b>\$40,928</b>			
Cresbard			1						
Faulkton	2	145,856	2		22	40,928			
Miranda	1	113,679							
<b>Grant</b>	<b>7</b>	<b>\$591,781</b>	<b>6</b>	<b>3</b>	<b>108</b>	<b>\$454,169</b>	<b>60</b>	<b>\$150,000</b>	
Big Stone City					1				
LaBolt	1	73,469							
Milbank	5	478,792	5	1	108	454,169	60	150,000	HOF
Reville			1						
Stockholm	1	39,520							
Strandburg					1				
<b>Gregory</b>	<b>5</b>	<b>\$432,986</b>	<b>5</b>	<b>3</b>	<b>56</b>	<b>\$134,173</b>			
Bonesteel	2	221,787							
Burke	1	76,530	1		20	47,004			
Dallas					1				
Fairfax			1	1					
Gregory	2	134,669	3	1	36	87,169			

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<b>Haakon</b>	<b>3</b>	<b>\$340,572</b>	<b>2</b>		<b>26</b>	<b>\$110,999</b>			
Midland			1						
Philip	3	340,572	1		26	110,999			
<b>Hamlin</b>	<b>14</b>	<b>\$1,305,487</b>	<b>5</b>	<b>1</b>			<b>2</b>	<b>\$19,917</b>	
Bryant	2	157,168	1						
Castlewood			1				1	14,649	HOME/HR
Estelline	6	487,657	2						
Hayti	2	166,178	1	1					
Hazel	1	30,612							
Lake Norden	3	463,872					1	5,267	HOME/HR
<b>Hand</b>	<b>8</b>	<b>\$716,231</b>	<b>1</b>	<b>1</b>	<b>26</b>	<b>\$34,027</b>			
Miller	7	632,941	1		26	34,027			
Saint Lawrence	1	83,290		1					
<b>Hanson</b>	<b>3</b>	<b>\$219,286</b>							
Alexandria	1	77,959							
Emery	2	141,327							
<b>Harding</b>	<b>1</b>	<b>\$125,964</b>							
Buffalo	1	125,964							
<b>Hughes</b>	<b>55</b>	<b>\$7,933,238</b>	<b>48</b>	<b>4</b>	<b>136</b>	<b>\$493,835</b>	<b>42</b>	<b>\$54,200</b>	
Harrold	1	97,830							
Pierre	54	7,835,408	48	4	136	493,835		29,200	ESG
							42	25,000	HOME/SDAP



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**
<b>Hutchinson</b>	<b>7</b>	<b>\$585,253</b>	<b>3</b>		<b>48</b>	<b>\$115,032</b>			
Freeman	2	168,305			24	32,492			
Menno			1						
Olivet			1						
Parkston	4	358,275	1		16	55,718			
Tripp	1	58,673			8	26,822			
<b>Hyde</b>	<b>3</b>	<b>\$182,353</b>	<b>2</b>	<b>1</b>	<b>12</b>	<b>\$26,609</b>			
Highmore	3	182,353	2	1	12	26,609			
<b>Jackson</b>			<b>6</b>		<b>30</b>	<b>\$117,124</b>			
Interior			3						
Kadoka			1		30	117,124			
Wamblee			2						
<b>Jerauld</b>	<b>2</b>	<b>\$151,020</b>	<b>2</b>						
Alpena			1						
Wessington Springs	2	151,020	1						
<b>Jones</b>	<b>1</b>	<b>\$45,229</b>							
Okaton	1	45,229							
<b>Kingsbury</b>	<b>3</b>	<b>\$222,723</b>		<b>1</b>			<b>8</b>	<b>\$331,523</b>	
Badger							1	8,654	HOME/HR
De Smet	2	152,801					4	298,500	HOF
							2	23,884	HOME/HR
Lake Preston	1	69,922		1					
Oldham							1	484	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**
<b>Lake</b>	<b>25</b>	<b>\$2,386,324</b>	<b>10</b>	<b>2</b>	<b>68</b>	<b>\$334,754</b>	<b>35</b>	<b>\$95,264</b>	
Chester	2	211,830					1	13,395	HOME/HR
Madison	21	2,033,376	10	2	68	334,754		66,871	ESG
							34	14,998	HOME/SDAP
Ramona	1	48,331							
Wentworth	1	92,787							
<b>Lawrence</b>	<b>26</b>	<b>\$3,834,654</b>	<b>172</b>	<b>5</b>	<b>95</b>	<b>\$425,117</b>	<b>41</b>	<b>\$273,310</b>	
Central City	1	85,655							
Deadwood	1	184,000	14	4			27	170,000	HOF
							3	30,000	HOME/HR
							1	3,125	HNS
							1	268	PAINT-SD
Lead	5	478,090	45		44	210,024	5	41,738	HOME/HR
							1	3,125	HNS
							1	754	PAINT-SD
Nemo			19						
Saint Onge			1						
Spearfish	16	2,605,827	84	1	51	215,093		14,160	ESG
							1	9,763	HOME/HR
							1	377	PAINT-SD
Sturgis	1	191,468							
Whitewood	2	289,614	9						



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**
<b>Lincoln</b>	<b>239</b>	<b>\$37,757,410</b>	<b>39</b>	<b>1</b>	<b>16</b>	<b>\$94,307</b>			
Beresford	1	101,285	3						
Canton	12	1,284,171	5	1					
Fariview	1	76,500							
Harrisburg	59	10,117,433	8						
Hudson	1	82,450	1						
Lennox	16	1,919,981	4		16	94,307			
Sioux Falls	112	18,591,165							
Tea	26	4,161,456	16						
Worthing	11	1,422,969	2						
<b>Lyman</b>	<b>5</b>	<b>\$519,347</b>	<b>7</b>	<b>1</b>	<b>8</b>	<b>\$24,822</b>			
Kennebec	2	151,565		1					
Lower Brule			5						
Oacoma	1	139,455							
Presho	2	228,327	1		8	24,822			
Reliance			1						
<b>Marshall</b>	<b>5</b>	<b>\$478,424</b>	<b>4</b>	<b>2</b>			<b>1</b>	<b>\$10,410</b>	
Britton	4	447,008	1	1					
Eden			1	1					
Langford							1	10,410	HOME/GHP
Veblen	1	31,416	2						
<b>McCook</b>	<b>8</b>	<b>\$703,838</b>	<b>5</b>	<b>1</b>			<b>1</b>	<b>\$14,528</b>	
Bridgewater	1	58,508	1				1	14,528	HOME/HR
Canistota	2	174,387		1					
Montrose			2						
Salem	5	470,943	2						

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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**
<b>McPherson</b>	<b>1</b>	<b>\$24,094</b>	<b>3</b>						
Eureka	1	24,094							
Leola			2						
Long Lake			1						
<b>Meade</b>	<b>19</b>	<b>\$2,693,330</b>	<b>59</b>	<b>1</b>	<b>93</b>	<b>\$265,569</b>	<b>54</b>	<b>\$77,495</b>	
Black Hawk	4	559,026	16						
Box Elder	1	132,647					1	11,274	HOME/GHP
							1	2,499	HOME/HR
Faith	1	45,347		1	18	39,336			
Fort Meade			1						
Piedmont	3	471,800	5						
Rapid City	1	152,879							
Sturgis	6	826,049	34		75	226,233		19,490	ESG
							2	20,000	HOME/HR
							50	24,232	HOME/SDAP
Summerset	3	505,582	3						
<b>Mellette</b>					<b>8</b>	<b>\$52,508</b>			
White River					8	52,508			
<b>Miner</b>	<b>2</b>	<b>\$162,754</b>		<b>1</b>			<b>3</b>	<b>\$27,167</b>	
Canova				1					
Carthage							1	8,545	HOME/HR
Howard	2	162,754					2	18,623	HOME/HR



County/City	Homeownership		Homebuyer Education	Governor's House	Housing Assistance Payment		Development		Program Name**
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	
<b>Minnehaha</b>	<b>857</b>	<b>\$118,438,202</b>	<b>927</b>	<b>13</b>	<b>889</b>	<b>\$4,737,410</b>	<b>269</b>	<b>\$5,168,370</b>	
Baltic	11	1,544,386							
Brandon	26	4,059,049	15		16	114,280	30	746,717	HOME
								291,484	HTC
Colton	3	307,878	3						
Crooks	6	689,262	3						
Dell Rapids	15	2,102,781	2	1					
Garretson	5	586,213	1	1			1	6,141	HOME/HR
Harrisburg	1	139,920							
Hartford	10	1,402,310	10	1					
Humboldt	1	151,500	1						
Renner	1	80,000		1					
Sioux Falls	774	106,934,571	892	9	873	4,623,130	61	685,000	HOME
								468,368	HTC
							40	523,485	HOME
								364,132	HTC
							82	405,000	HOF
							39	1,110,000	HOME
								365,805	HTC
							5	57,500	HOF
							10	100,000	HOF
								30,850	ESG
Valley Springs	4	440,332					1	13,888	HOME/HR
<b>Moody</b>	<b>6</b>	<b>\$674,160</b>	<b>20</b>	<b>4</b>	<b>16</b>	<b>\$65,379</b>		<b>\$20,750</b>	
Colman	3	396,303	2						
Flandreau	3	277,857	18	4	16	65,379		20,750	ESG

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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**
<b>Oglala Lakota</b>			<b>35</b>	<b>1</b>					
Batesland			2						
Kyle			12						
Manderson			3						
Oglala			4						
Pine Ridge			11	1					
Procupine			2						
Wounded Knee			1						
<b>Pennington</b>	<b>121</b>	<b>\$16,645,783</b>	<b>503</b>	<b>4</b>	<b>912</b>	<b>\$5,858,244</b>	<b>54</b>	<b>\$1,390,315</b>	
Box Elder	4	681,604	48				30	862,766	HOME
								291,613	HTC
Ellsworth AFB			12						
Hill City	2	244,556	8	1	24	91,686			
Keystone			1				1	331	PAINT-SD
New Underwood			1				1	2,500	HNS
Rapid City	113	15,400,418	432	3	888	5,766,558	1	52,657	HOF
							15	100,000	HOF
								28,500	ESG
							3	38,851	HOME/GHP
							1	10,000	HOME/HR
							1	597	PAINT-SD
Wall	2	319,205					1	2,500	HNS
Wasta			1						
<b>Perkins</b>	<b>3</b>	<b>\$214,083</b>	<b>4</b>		<b>41</b>	<b>\$159,203</b>	<b>2</b>	<b>\$6,630</b>	
Bison	1	66,838			16	34,108	1	635	PAINT-SD
Lemmon	2	147,245	4		25	125,095		4,038	ESG
Meadow							1	1,956	PAINT-SD



County/City	Homeownership		Homebuyer Education	Governor's House	Housing Assistance Payment		Development		Program Name**
	Total Loans	Loan Amount	Total Clients	Total Sold	Total Units	Amount	Total Units	Amount	
<b>Potter</b>			<b>2</b>						
Gettysburg			1						
Tolstoy			1						
<b>Roberts</b>	<b>5</b>	<b>\$323,349</b>	<b>56</b>	<b>3</b>	<b>16</b>	<b>\$26,064</b>			
Agency Village			4						
Peever			3	1					
Rosholt	1	31,530	2						
Sisseton	3	244,575	47	2	16	26,064			
Wilmot	1	47,244							
<b>Sanborn</b>	<b>2</b>	<b>\$268,578</b>	<b>2</b>						
Letcher	2	268,578	1						
Woonsocket			1						
<b>Spink</b>	<b>4</b>	<b>\$473,484</b>	<b>6</b>	<b>4</b>	<b>55</b>	<b>\$229,103</b>	<b>1</b>	<b>\$393</b>	
Ashton			1						
Conde			1	1					
Doland				1					
Frankfort				1					
Northville	2	299,484	1						
Redfield	2	174,000	3	1	55	229,103	1	393	PAINT-SD
<b>Stanley</b>	<b>5</b>	<b>\$609,745</b>	<b>2</b>	<b>2</b>	<b>10</b>	<b>\$42,223</b>			
Fort Pierre	5	609,745	2	2	10	42,223			
<b>Sully</b>	<b>2</b>	<b>\$211,224</b>							
Onida	2	211,224							

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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**
<b>Todd</b>			<b>11</b>	<b>4</b>			<b>1</b>	<b>\$10,000</b>	
Mission			9	1					
Okreek			1						
Rosebud			1	2			1	10,000	HNS
Saint Francis				1					
<b>Tripp</b>	<b>5</b>	<b>\$364,861</b>	<b>2</b>		<b>48</b>	<b>\$237,585</b>			
Colome			1						
Winner	5	364,861	1		48	237,585			
<b>Turner</b>	<b>17</b>	<b>\$1,735,601</b>	<b>4</b>	<b>1</b>	<b>24</b>	<b>\$43,247</b>			
Centerville	2	172,652	3		12	30,020			
Chancellor	3	371,090	1						
Davis	1	41,131							
Hurley	1	124,276							
Irene	1	40,976							
Parker	6	785,202		1					
Viborg	3	200,274			12	13,227			
<b>Union</b>	<b>13</b>	<b>\$1,617,011</b>	<b>5</b>	<b>3</b>	<b>41</b>	<b>\$136,828</b>			
Alcester	1	135,218	3						
Beresford	7	722,936			21	36,985			
Dakota Dunes	1	216,015	1						
Elk Point	4	542,842	1		20	99,843			
Jefferson					1				
North Sioux City					2				
<b>Walworth</b>	<b>10</b>	<b>\$760,121</b>	<b>2</b>		<b>68</b>	<b>\$335,219</b>	<b>2</b>	<b>\$13,274</b>	
Glenham	1	58,200							
Mobridge	6	496,270			68	335,219		11,890	ESG
Selby	3	205,651	2				2	1,384	HOME/SDAP



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**
<b>Yankton</b>	<b>23</b>	<b>\$2,778,410</b>	<b>137</b>	<b>1</b>	<b>376</b>	<b>\$1,686,348</b>	<b>17</b>	<b>\$1,170,282</b>	
Gayville			1						
Tabor				1					
Utica			1						
Volin			3						
Yankton	23	2,778,410	132		376	1,686,348	17	458,334	HOME
								97,237	HTC
								52,938	HOF
								61,773	ESG
								500,000	NSP
<b>Scattered Sites</b>			<b>90</b>				<b>191</b>	<b>\$1,114,599</b>	
			90				15	137,500	HOF
							28	125,000	HOF
							30	165,000	HOF
							11	60,500	HOF
							30	166,667	HOF
							18	130,000	HOF
							33	200,000	HOF
							6	94,788	HOF
							20	35,144	HOF
<b>Total</b>	<b>1,899</b>	<b>\$251,123,518</b>	<b>2,778</b>	<b>118</b>	<b>4,980</b>	<b>\$23,633,093</b>	<b>1,151</b>	<b>\$12,208,991</b>	

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