



AFFORDABLE
for **ALL**

2017

ANNUAL REPORT

SOUTH DAKOTA
HOUSING
DEVELOPMENT AUTHORITY





To the Governor and Members of the Legislature:

South Dakota Housing Development Authority was created by the South Dakota Legislature in 1973 with a stated mission to provide decent, safe and affordable housing. What is affordable housing? Defined in housing terms, affordability is households paying no more than 30 percent of their income for housing. While South Dakota Housing’s focus is on low to moderate income South Dakotans, every South Dakotan deserves an affordable place to call home regardless of their income. For this reason, we have chosen this year’s annual report theme to be “Affordable for All.”

South Dakota Housing can’t achieve “affordable for all” alone. Our dedicated family of 59 employees and seven commissioners work hard to make sure that the “tools” we provide to agencies and communities ensure that affordable is attainable. South Dakota Housing’s tools include everything from downpayment assistance to achieve homeownership, to funds for home improvements to maintain property values; from rental assistance so tenants pay no more than 30 percent of their income on housing, to money for security deposits; from grants for homeless individuals to be rapidly rehoused, to an ombudsman to answer fair housing questions. We work hard to be great at housing.

Among our accomplishments, we are proud of the fact that under the Mortgage Backed Securities model, which we started using in 2012 after the tax-exempt bond market stagnated, over one billion dollars in loan commitments have been reserved helping close to 9,000 South Dakotans purchase their homes; Moody’s assigned Aaa, the best quality rating, to our Homeownership Mortgage Bonds issued in FY 2017 with a stable outlook; 312 new affordable rental units and 188 rehabbed housing units were financed with our various housing development programs; 12,027 rental units will continue to be monitored in 390 different properties to make sure they remain decent, safe and affordable; and 4,975 individuals and/or families received housing assistance payments to help them afford rent.

As fiscal year 2018 begins, we are excited about what is ahead. We are working on new programs and enhancements to current programs to continue to ensure that affordable is attainable.

On behalf of the Board of Commissioners, we are pleased to present the 2017 South Dakota Housing Development Authority Annual report, a glimpse at the accomplishments we have made over the last fiscal year.

David Pummel
CHAIRMAN OF THE BOARD

Mark Lauseng
EXECUTIVE DIRECTOR



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10,853

SOUTH DAKOTANS

SDHDA provided a mortgage loan, homebuyer education, rental assistance, a Governor's House or a new unit to **10,853 South Dakotans**

= 100 PEOPLE



\$315 MILLION

MORTGAGE LOANS

SDHDA provided **\$315 million** to fund mortgage loans for first-time and repeat homebuyers



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

HOMEOWNERSHIP STATS

July 1, 2016 - June 30, 2017

TOTAL BUYERS

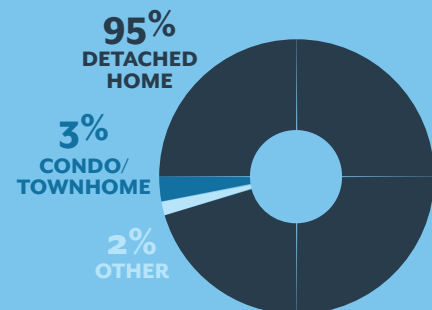
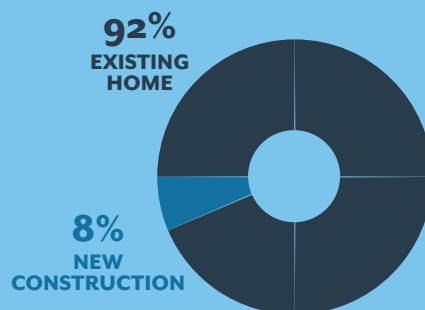


FIRST-TIME HOMEBUYER	31 Average age of homebuyers	\$50,067 Earn in a year	\$135,886 Loan amount	2 Size of household
	39% Female	61% Male		
REPEAT HOMEBUYER	35 Average age of homebuyers	\$64,984 Earn in a year	\$158,087 Loan amount	3 Size of household
	39% Female	61% Male		

TYPICAL HOME

1966
YEAR BUILT

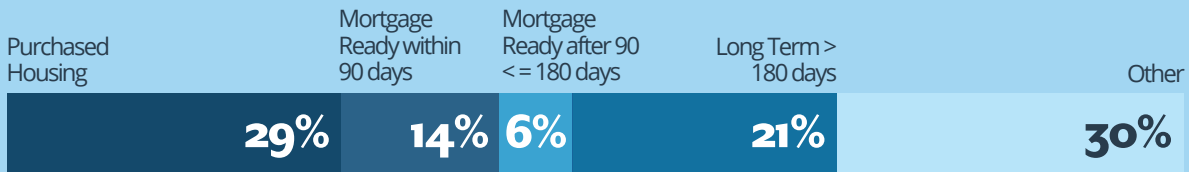
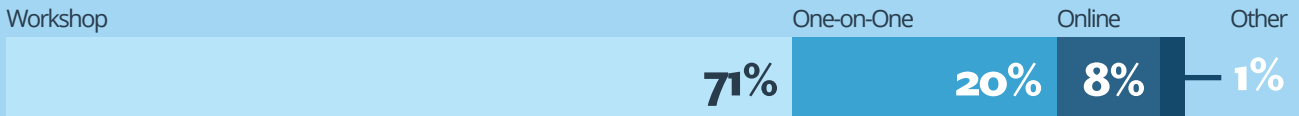
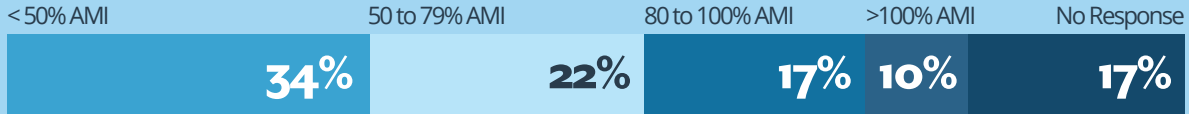
\$144,046
AVERAGE PURCHASE PRICE



HOME BUYER EDUCATION

CAUCASIAN

MINORITY



EDUCATION/COUNSELING FUNDING

HERO HOME BUYER EDUCATION

2,470 CLIENTS
\$309,525

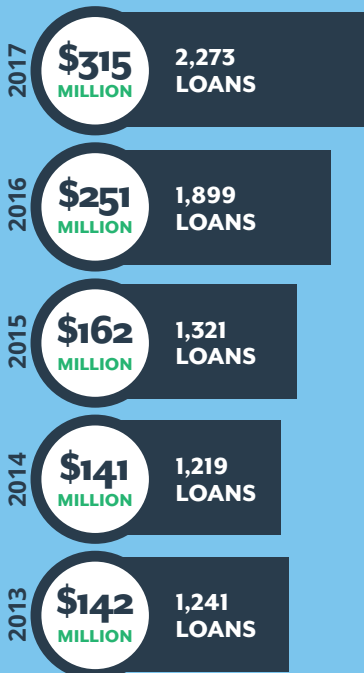
HUD HOUSING COUNSELING

627 CLIENTS
\$57,800

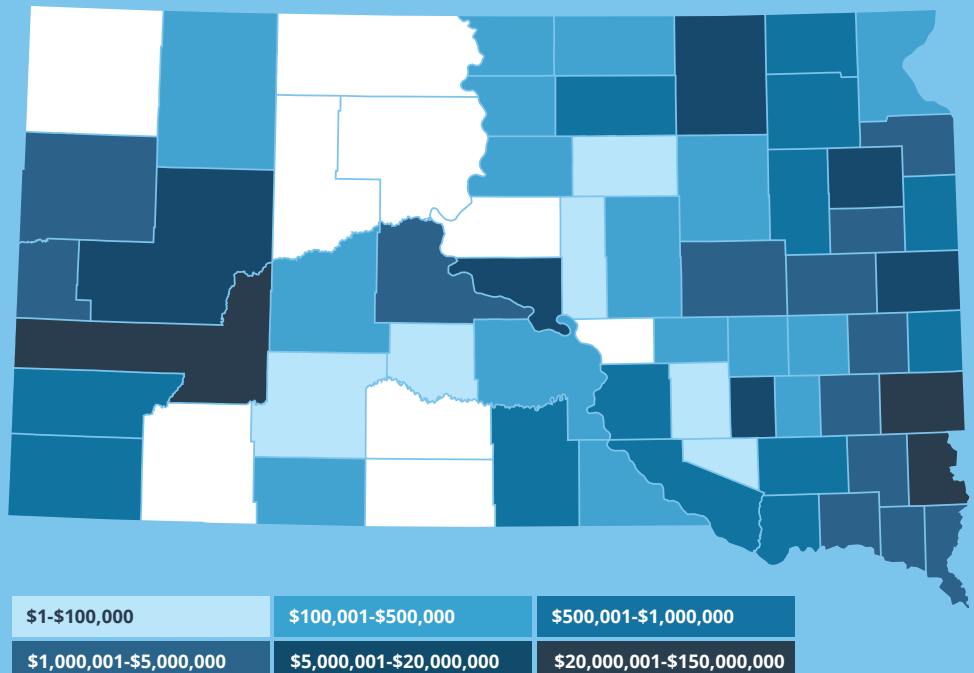
NATIONAL FORECLOSURE MITIGATION COUNSELING

248 CLIENTS
\$39,450

AMOUNT LOANED



HOMEOWNERSHIP FUNDING BY COUNTY



RENTAL DEVELOPMENT STATS

July 1, 2016 - June 30, 2017

FUNDING AWARDED

\$2,788,114

AMOUNT FUNDED THROUGH HOUSING TAX CREDITS TO SIX PROJECTS

Created by the Tax Reform Act of 1986, SDHDA issues tax credits for acquisition, rehabilitation or new construction of rental housing for low-income households.

\$838,000

AWARDED TO THREE PROJECTS UTILIZING HOUSING TRUST FUNDS

Housing Trust Fund, funded through a federal block grant, is a newer affordable housing production program created to complement existing efforts to increase and preserve affordable housing with a primary emphasis on extremely low-income South Dakotans.

\$5,698,866

AMOUNT OF HOME PROGRAM FUNDING AWARDED TO 10 PROJECTS

The HOME program, funded with federal dollars, provides funds to developers for acquisition, new construction and rehabilitation of affordable single and multifamily housing.

\$150,000

AWARDED TO EIGHT AGENCIES THROUGH THE SECURITY DEPOSIT ASSISTANCE PROGRAM BENEFITING 408 INDIVIDUALS

The objective of the Security Deposit Assistance program, funded through a HOME program set aside, is to provide payment of security deposits for very low or low income families.

\$380,240

AMOUNT FUNDED THROUGH THE HOMEOWNER REHAB PROGRAM TO 37 HOMEOWNERS

Funded through the HOME program set aside, the primary goal of the Homeowner Rehab program is to assist families in their efforts to rehabilitate their home.

\$24,885

AWARDED TO THREE HOMEOWNERS THROUGH THE GOVERNOR'S HOUSE HOMEBUYER PROGRAM

The Governor's House Homebuyer program, funded through the HOME program set aside, provides gap financing for low income homebuyers approved for financing the purchase of a Governor's House.

\$1,196,360

AMOUNT FUNDED THROUGH THE HOUSING OPPORTUNITY FUND TO NINE PROJECTS

Funded through the Building South Dakota Fund, HOF funds may be used for new construction or the purchase and rehabilitation of rental or homeownership housing, housing preservation, homelessness prevention activities and community land trusts.

\$8,650,000

AMOUNT APPROVED THROUGH TAX EXEMPT BOND FINANCING TO FUND ONE PROJECT

Funded through the sale of tax exempt revenue bonds, financing provides multifamily housing developers with permanent and construction loans.

\$1,600,000

AWARDED TO ONE PROJECT THROUGH THE COMMUNITY HOUSING DEVELOPMENT PROGRAM

The objective of the Community Housing Development program, funded through financial assistance from SDHDA, is to provide a financial resource to help address housing needs of communities focusing on households at or below 120% of the Area Median Income.

\$488,059

AWARDED TO 30 HOMEOWNERS THROUGH THE COMMUNITY HOME IMPROVEMENT PROGRAM

In partnership with participating banks, the Community Home Improvement program provides low interest loans to improve or repair the borrower's single family home.

\$17,500

AWARDED TO FOUR COMMUNITIES THROUGH THE HOUSING NEEDS STUDY PROGRAM

A cost sharing incentive program, the Housing Needs Study program provides rural communities with a meaningful sense of the housing market in their community as well as an understanding of the key housing issues.

\$13,291

AWARDED TO 20 HOMEOWNERS THROUGH THE PAINT-SOUTH DAKOTA PROGRAM

A program funded by SDHDA, Paint-SD provides a fresh coat of exterior paint to a home in need to help beautify the community.

\$488,295

AWARDED TO 21 AGENCIES IN EMERGENCY SOLUTIONS GRANTS FUNDING

Emergency Solutions Grants program, funded through a federal block grant, provides emergency shelter and homelessness prevention activities to stabilize and rapid re-house individuals and households who are homeless or at risk of becoming homeless.

\$1,264,095

AMOUNT OF CONTINUUM OF CARE FUNDING AWARDED BY HUD TO FIVE AGENCIES

The Continuum of Care program provides emergency services, transitional services and permanent supportive housing to help homeless individuals and families who need assistance to obtain and sustain housing.

955

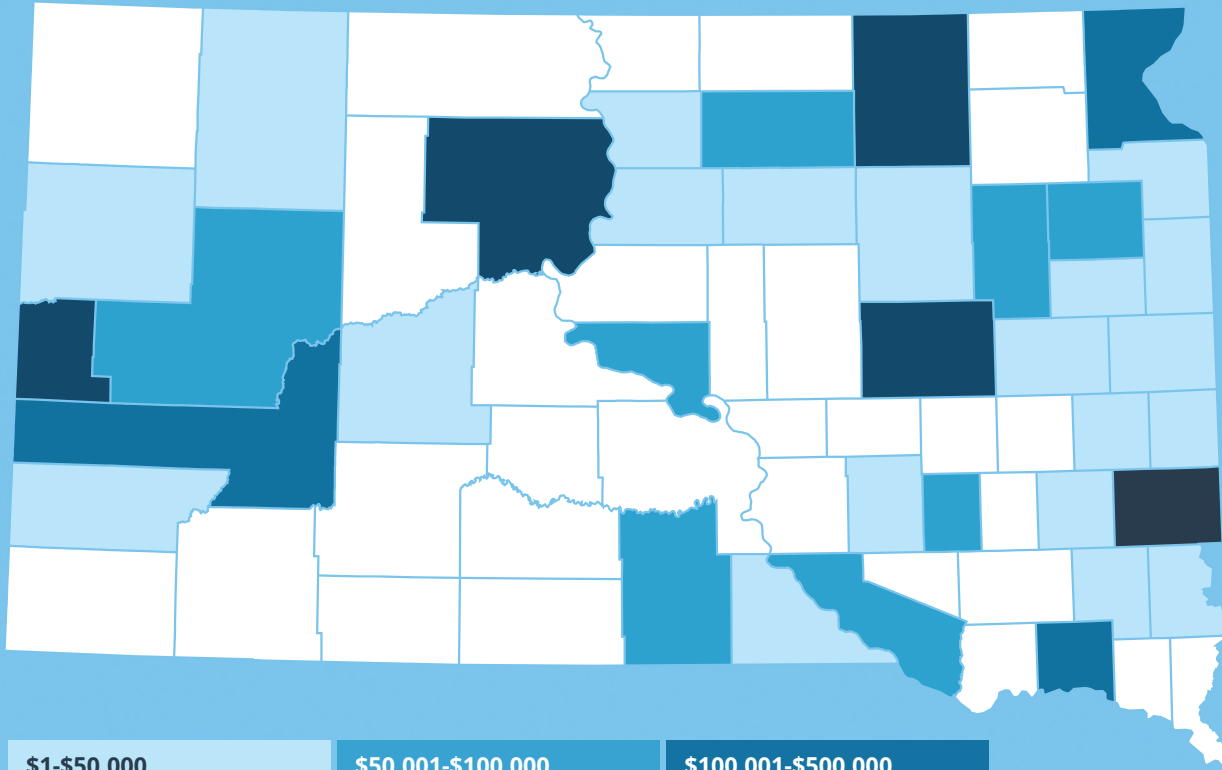
NUMBER OF HOMELESS INDIVIDUALS

Used to help policymakers track homelessness, the South Dakota point-in-time count, which occurred within a 24 hour period on January 24, 2017, documented 955 individuals that are experiencing homelessness.

RENTAL DEVELOPMENT STATS - continued

July 1, 2016 - June 30, 2017

DEVELOPMENT FUNDING BY COUNTY



\$1-\$50,000	\$50,001-\$100,000	\$100,001-\$500,000
\$500,001-\$1,000,000	\$1,000,001-\$5,000,000	\$5,000,001-\$10,000,000

DEVELOPMENT NAME	LOCATION	TOTAL ASSISTED	AMOUNT ALLOCATED	FUNDING SOURCES	SUMMARY
Black Hills Habitat - Home Preservation Projects	Scattered Sites	25	\$60,000	HOF	HO Rehab
Black Hills Works Rehabilitation	Scattered Sites	7	\$91,000	HOF	MF Rehab
Clear Springs Apartments	Spearfish	35	\$1,053,278	HOME/HTC	MF NC
Copper Pass Apartments	Sioux Falls	30	\$1,200,000	HOME/HTC	MF NC
GROW South Dakota Downpayment/ Closing Cost Assistance Program	Statewide	39	\$213,400	HOF	HA
Habitat for Humanity Building Homes, Building Neighborhoods	Sioux Falls	5	\$247,600	HOME/HOF	SF NC
HAPI Major Home Rehab	Aberdeen/Huron	15	\$75,000	HOF	HO Rehab
HAPI Minor Home Rehab	Scattered Sites	50	\$125,000	HOF	HO Rehab
Horizon Place Apartments	Sioux Falls	62	\$1,799,816	HOME/HTC/HTF	MF REHAB
Jefferson Village Apartments	Huron	40	\$1,591,500	HOME/HTC	MF NC
SEDF Lot Redevelopment Program-Phase 3	Sioux Falls	5	\$50,000	HOF	SF NC
NESDCAP Single Family Home Improvement Program	Scattered Sites	15	\$213,400	HOF	HO Rehab
Sioux Falls Neighborhood Revitalization	Sioux Falls	9	\$225,000	HOME	SF NC
South 3rd Avenue Lofts	Sioux Falls	82	\$8,650,000	Tax Exempt Bond	MF NC
SWO Elderly Village	Sisseton	32	\$216,336	HTC	MF NC
The Lofts on Main	Aberdeen	14	\$1,600,000	CHDP	MF Rehab
Thokahe Wichothi	Eagle Butte	20	\$1,695,267	HOME/HTF	MF NC / SF NC
Trinity Point Apartments	Sioux Falls	48	\$1,384,743	HOME/HTC/HTF	MF NC
Village on Monroe	Rapid City	5	\$220,000	HOF	SF NC
Yankton Build-H42	Yankton	1	\$60,000	HOME	SF NC
	TOTALS	539	\$20,771,340		

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

RENTAL MANAGEMENT STATS

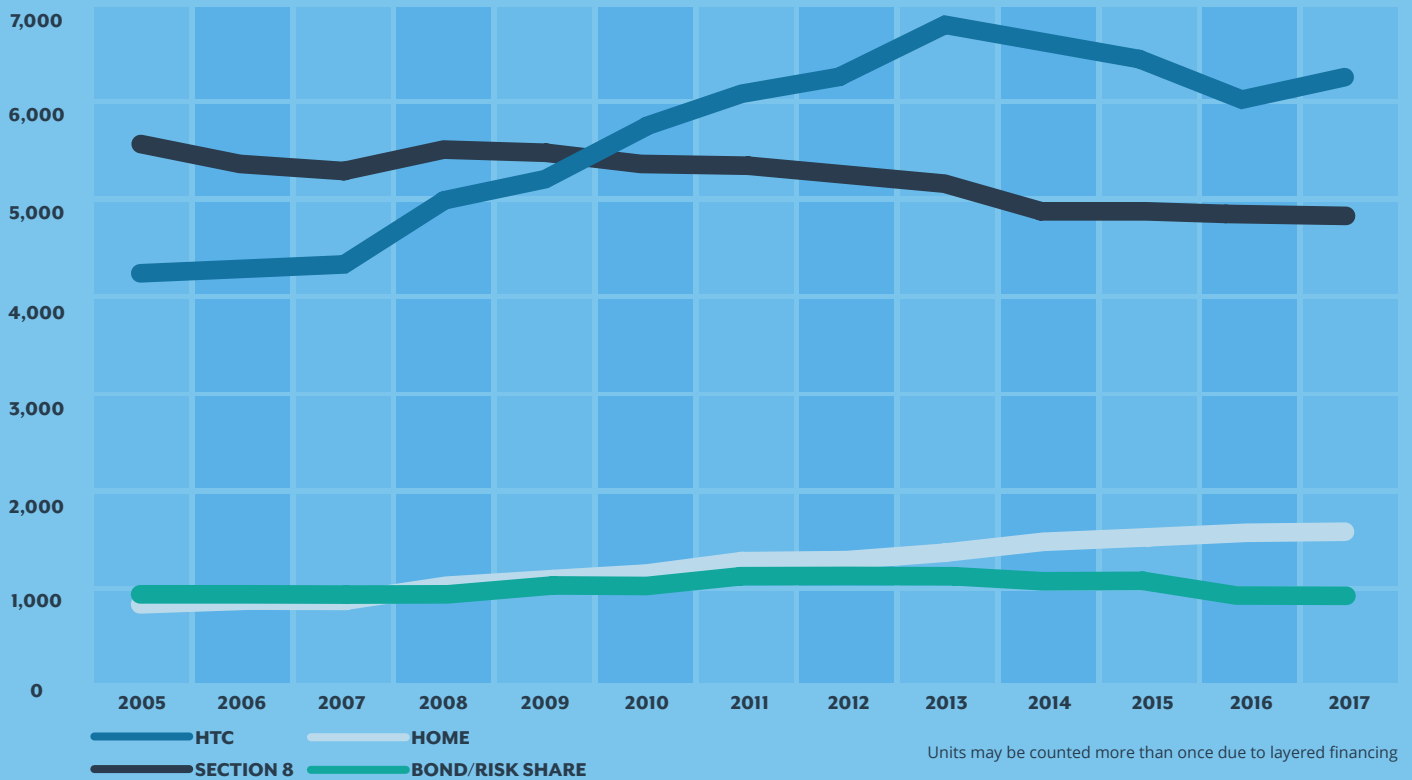
July 1, 2016 - June 30, 2017

NUMBER OF FAIR HOUSING CALLS

410

Calls received by the Fair Housing Ombudsman, a third party under contract with SDHDA who provides a resource that renters and landlords utilize to understand their rights and responsibilities.

PORTFOLIO UNITS BY TYPE



RENTAL MANAGEMENT PORTFOLIO

390

TOTAL NUMBER OF DEVELOPMENTS IN THE MULTIFAMILY PORTFOLIO

12,027

TOTAL NUMBER OF UNITS IN THE MULTIFAMILY PORTFOLIO

1,081


APPROXIMATE NUMBER OF VACANT UNITS IN THE MULTIFAMILY PORTFOLIO

SECTION 8 STATS

\$429
AVERAGE MONTHLY ASSISTANCE PAYMENT

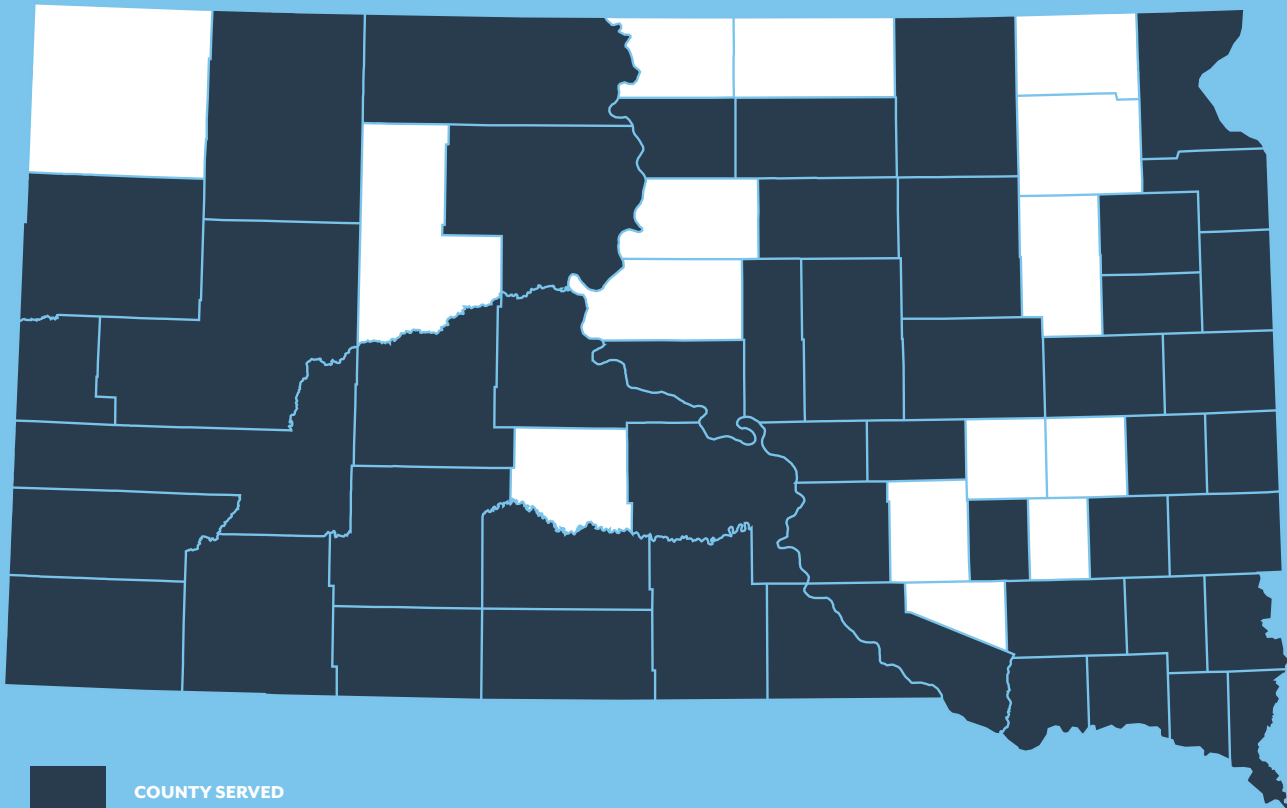
\$274
AVERAGE MONTHLY TENANT PAYMENT

\$11,409
AVERAGE ANNUAL HOUSEHOLD INCOME


4,975
TOTAL NUMBER OF UNITS ASSISTED


\$23,683,322
TOTAL ASSISTANCE PAID

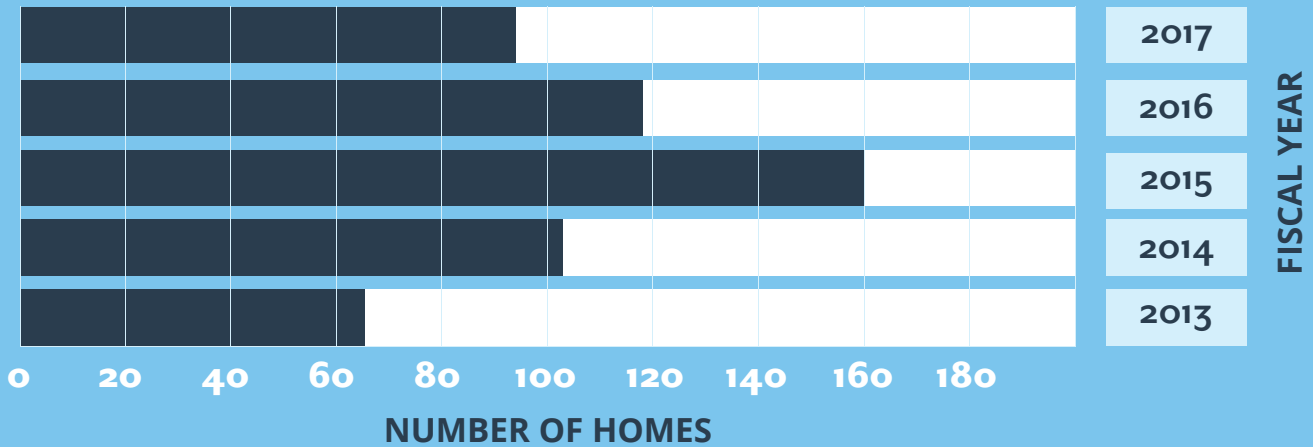
COUNTIES SERVED BY MULTIFAMILY PORTFOLIO



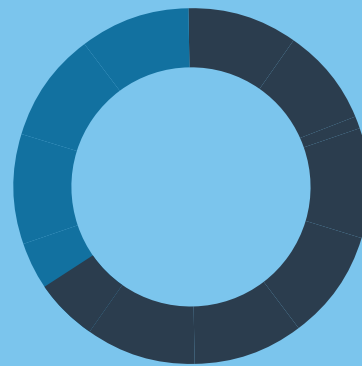
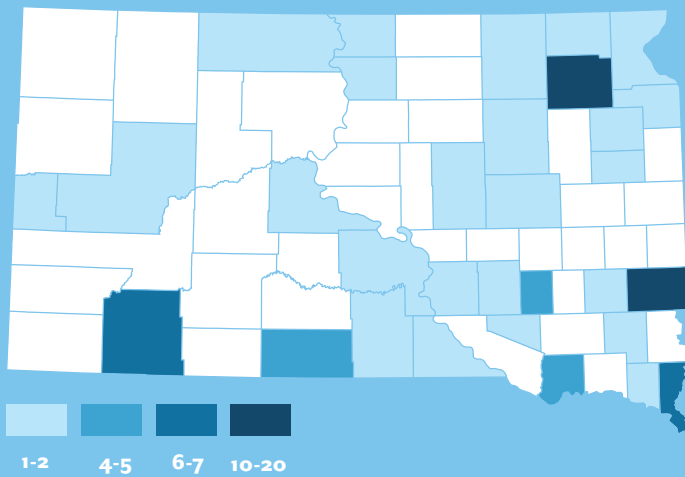
GOVERNOR'S HOUSE STATS

July 1, 2016 - June 30, 2017

GOVERNOR'S HOUSES SOLD



GOVERNOR'S HOUSE SOLD BY COUNTY



36%
SOLD TO
INDIVIDUALS

64%
SOLD TO
DEVELOPERS

OF THE 36% SOLD TO INDIVIDUALS	21% Lived with relatives	12% Moved from a dilapidated house	55% Moved from rental	12% Other
	74% Used conventional financing	6% Used personal financing	9% Used FHA	11% Used RD

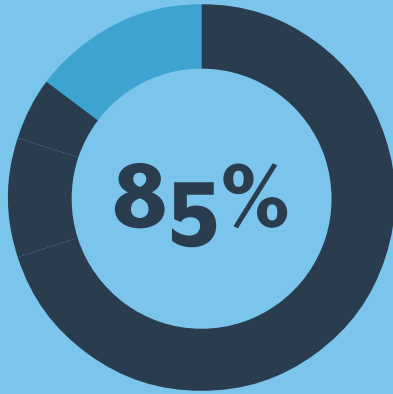


2.3
AVERAGE
INDIVIDUAL
HOUSEHOLD SIZE

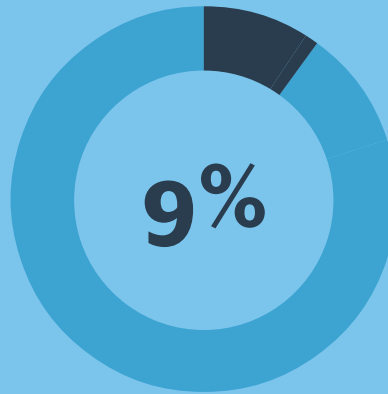


\$33,250
AVERAGE INCOME

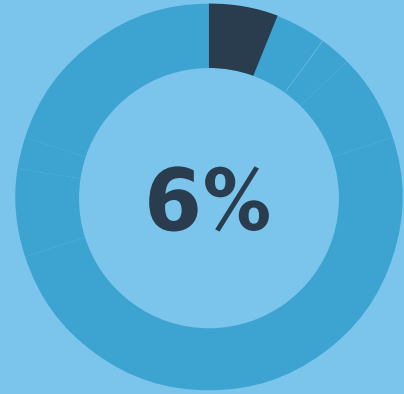
GOVERNOR'S HOUSE SALES BY STYLE



3 BEDROOM HOUSE



2 BEDROOM HOUSE



NARROW LOT HOUSE



45%
did have garages

55%
did NOT have garages



57%
had basements

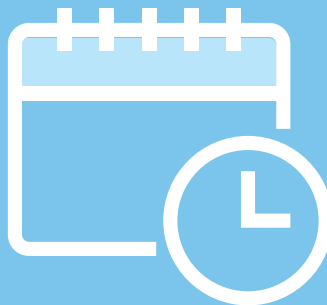
39%
had crawl spaces

4%
were walkouts

INMATE TRAINING PROGRAM STATISTICS

165,699

Total Number of Hours
Worked by Inmates



3,168

Average Number of Hours
Worked by inmates per week

21.78

Average Number of Hours
Worked Per Inmate Per Week

146

Average number of
inmates working per week

HOUSING ENHANCEMENT LOAN PROGRAM

3 COMMUNITIES

**\$670,329
COMMITTED**

4 LOANS

FISCAL YEAR 2017 ACHIEVEMENTS

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
Aberdeen	123	16,230,848	152	1	304	1,409,534	8	39,600	HOF
							3	40,829	CHIP
							166	50,000	HOME/SDAP
							14	1,600,000	CHDP
							1	10,348	HOME/GHP
								34,068	ESG
Agency Village			2						
Alcester	2	74,544	1						
Alexandria	1	112,082							
Allen			3						
Altamont							1	789	PAINT-SD
Arlington	3	315,490	1						
Astoria					34	115,997			
Aurora	11	1,688,936	3				1	9,595	HOME/HR
Avon				1	12	30,095			
Badger	1	81,818							
Baltic	9	1,216,483							
Batesland			1						
Belle Fourche	18	2,512,899	7		88	353,449	2	19,457	HOME/HR
Beresford	7	761,363	2		21	41,286			
Big Stone City	3	363,177	3						
Bison	1	109,408			16	43,131			
Black Hawk	7	1,117,423	9				1	674	PAINT-SD
Blunt	1	83,804	1						
Bowdle	1	66,838	1				1	25,450	CHIP
Box Elder	19	3,212,945	34	8			1	10,000	HOME/HR
Brandon	30	5,073,680	21		16	113,434	1	15,485	CHIP

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
Bridgewater							1	547	PAINT-SD
Bristol	2	94,342	2						
Britton	5	527,159	5	1					
Brookings	59	9,186,788	36		206	690,861	36	18,000	HOME/SDAP
Bruce	1	64,000							
Bryant	1	80,514					1	14,895	HOME/HR
Burbank	2	207,322							
Burke					20	45,219	2	31,500	CHIP
Canistota	6	555,179					1	10,949	HOME/HR
Canton	23	2,920,514	3						
Carter				1					
Castlewood	6	741,577		1			1	15,772	HOME/HR
Cavour				1					
Centerville	7	576,908	1	1	12	28,961	2	22,185	HOME/HR
Chamberlain	5	525,428	3	1	68	357,056			
Chancellor	4	429,779		1					
Cherry Creek			2						
Claremont	1	48,843	2						
Clark	5	440,268	2				2	45,000	CHIP
							1	5,228	HOME/HR
Clear Lake	4	365,488					2	21,947	HOME/HR
Colman	4	506,864	1						
Colton	2	200,876							
Columbia	1	64,460	1						
Conde	1	60,101							
Corsica				1					
Crooks	2	320,356	2						
Custer	6	712,492	8		28	116,723	1	12,500	CHIP
								17,656	ESG
							1	3,750	HNS
Dante			1						
De Smet	5	494,782	1						

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
Deadwood	2	257,070	3				2	20,000	HOME/HR
							1	708	PAINT-SD
Dell Rapids	18	2,493,952	5						
Dimock	1	134,027							
Doland			1	1			1	386	PAINT-SD
Dupree			4						
Eagle Butte			44				20	1,695,267	HOME/HTF
Eden	1	195,372	3	1					
Edgemont	2	151,852	1		24	57,013			
Elk Point	3	417,653	2		20	93,948			
Elkton	3	294,100	1						
Ellsworth AFB			10						
Emery	1	35,752	1						
Enemy Swim				20					
Estelline	6	485,525							
Ethan	2	154,148							
Eureka	1	102,513	1						
Fairfax			1						
Fairview	1	116,000							
Faith	3	390,441			18	39,950			
Faulkton	1	42,925	1		22	41,889	1	625	PAINT-SD
Flandreau	3	337,286	8		16	62,777		15,453	ESG
Florence			1	1					
Fort Pierre	8	1,174,099	2	2	10	30,485			
Frankfort			1						
Frederick	1	53,030							
Freeman	4	268,582	3		24	25,111			
Garretson	6	742,368		1					
Gayville	1	104,535							
Gettysburg	2	167,522	2						
Glenham				1					
Gregory	6	395,917	3	1	36	74,371	1	4,906	CHIP
							1	6,250	HNS

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
Groton	4	422,853	5						
Harrisburg	50	8,575,090	12						
Harrison	1	80,808							
Hartford	20	3,126,542	8				1	7,600	HOME/GHP
Hayti	3	254,030							
Hazel	1	110,025							
Henry	1	108,575		1					
Hermosa	2	244,270	3						
Herreid	1	39,485	2	1					
Hetland							1	14,794	HOME/HR
Highmore	1	69,840	1		12	32,318			
Hill City	1	256,080	2		24	91,528			
Hitchcock			1	1					
Hot Springs	4	408,568	46		111	460,252			
Hoven	3	261,325	3				1	570	PAINT-SD
Howard	2	149,453	1						
Hudson			1						
Humboldt	6	723,800	2						
Hurley	1	119,000	1						
Huron	29	2,886,979	97		193	763,612	7	35,400	HOF
							40	1,591,500	HOME/HTC
							50	25,000	HOME/SDAP
								18,972	ESG
Interior			1						
Ipswich	3	338,493	5		6	15,998	1	35,000	CHIP
Irene	2	138,815	1						
Iroquois	2	251,583					1	10,931	HOME/HR
Jefferson	1	144,332	1						
Kadoka	1	70,695			30	111,857			
Kenel				2					
Kennebec	1	36,868							
Keystone			1						
Kyle			24	1					
La Bolt	1	95,454	1						

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
Lake Andes							21,012		ESG
Lake Norden	2	140,002	1						
Lake Preston	3	221,479							
Langford			1						
Lantry			1						
Lead	12	1,410,171	8		44	203,362	6	54,553	HOME/HR
							1	1,517	PAINT-SD
Lebanon			2						
Lemmon	1	121,212			25	142,714		6,426	ESG
							1	692	PAINT-SD
Lennox	15	1,984,171	5		16	123,519			
Leola			3						
Lesterville	1	87,878							
Letcher			1						
Lower Brule			1						
Madison	23	2,723,320	10		68	319,972	1	14,860	HOME/HR
							30	15,000	HOME/SDAP
								13,566	ESG
Marion	7	591,017	2				1	8,154	HOME/HR
Martin	4	268,068	6						
McCook Lake	1	196,650							
McIntosh			2						
McLaughlin			2		8	22,112			
Meckling			3						
Mellette	1	106,940							
Menno	2	150,650	1						
Midland	1	71,979							
Milbank	18	1,658,797	3	1	108	483,634	1	15,601	HOME/HR
Miller	3	322,891	1	1	26	28,625			
Mission			4	1					
Mitchell	42	5,148,505	13	3	287	1,521,502	35	10,000	HOME/SDAP
								65,382	ESG

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
Mobridge	3	277,768	4		68	366,311	1	30,786	CHIP
							16	8,000	HOME/SDAP
								5,498	ESG
Montrose	4	395,921							
Mound City	1	82,262							
Mount Vernon	3	237,915		2					
Murdo	1	75,064							
Nemo			13						
New Effington			1						
New Underwood	3	386,050	1						
Newell	4	435,612	1		34	197,413	1	352	PAINT-SD
North Sioux City				6					
Northville	1	84,587							
Oacoma			2	1					
Oglala			11						
Parker	11	1,259,909	2				1	13,886	HOME/HR
Parkston	3	235,601	3		16	61,174			
Peever			3	1					
Philip	1	71,979			26	130,031	1	656	PAINT-SD
Piedmont	3	386,931	1						
Pierpont			3						
Pierre	58	8,880,331	63		136	474,665	3	25,956	CHIP
								34,966	ESG
								90,771	CoC
Pine Ridge			46						
Plankinton	1	37,737		1					
Platte	3	419,813					1	30,000	CHIP
Porcupine			37						
Presho	1	107,969			8	23,616			

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
Rapid City	150	21,599,649	365		888	5,826,862	5	220,000	HOF
							3	29,730	HOME/HR
							40	10,000	HOME/SDAP
								80,315	ESG
							2	959	PAINT-SD
		177,330	CoC						
Ravinia			1						
Redfield			7		55	232,797			
Renner	3	476,730							
Reville			1						
Roscoe	3	247,738							
Rosebud				1					
Roslyn			1						
Saint Francis			1	1					
Salem	5	517,831		1			1	3,750	HNS
Scotland	2	255,753		3					
Selby	1	56,257	1	1					
Shadehill			2						
Sherman	1	72,168							
Sioux Falls	993	147,914,143	769	11	873	4,702,824	30	1,200,000	HOME/HTC
							5	247,600	HOME/HOF
							62	1,799,816	HOME/HTC/HTF
							5	50,000	HOF
							9	225,000	HOME
							48	1,384,743	HOME/HTC/HTF
							82	8,650,000	BOND
							6	94,198	CHIP
								57,324	ESG
	858,243	CoC							
Sisseton	1	99,250	33	1	16	29,724	32	216,336	HTC
							1	6,936	HOME/GHP
Solider Creek				1					
South Shore	2	95,958							

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
Spearfish	11	2,091,277	35	1	46	232,335	35	1,053,278	HOME/HTC
								14,586	ESG
							1	465	PAINT-SD
Springfield	2	157,457	54		12	34,130			
St. Lawrence	2	154,670							
Stickney	1	57,931							
Stockholm			2						
Sturgis	14	2,126,358	12		75	174,851	5	41,667	HOME/HR
								17,136	ESG
							1	340	PAINT-SD
Summerset	2	465,207	5						
Tabor	2	380,109	1				1	1,733	PAINT-SD
Tea	25	4,521,191	16				1	25,000	CHIP
Toronto	3	263,603	1						
Trent	1	82,262					1	7,623	HOME/HR
Tripp	3	191,943			8	27,968			
Tulare			2						
Tyndall	2	121,417	1	1	32	74,142			
Union Center	1	161,616							
Vale	1	53,470					1	10,000	HOME/HR
Valley Springs	2	371,010	3						
Veblen	1	34,946							
Vermillion	22	2,858,939	7		118	479,644			
Viborg	3	332,727	2		12		1	349	PAINT-SD
Vivian				1					
Volga	7	1,020,518	1						
Wagner	2	148,544	6		12	31,436			
Wall			3						
Wanblee			8						
Ward			1						
Warner	3	470,562	3						
Wasta	1	73,052					1	554	PAINT-SD

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
Watertown	86	11,847,020	28		155	647,062	2	22,541	CHIP
							1	8,414	HOME/HR
								20,196	ESG
Waubay			4						
Waverly	1	68,688							
Webster	6	639,683	3						
Wentworth	2	325,796							
Wessington Springs	1	131,717	1						
White	1	115,151							
White Lake				1			1	639	PAINT-SD
White River					8	53,187			
Whitewood	4	495,320	4						
Willow Lake	2	198,056							
Wilmot	1	77,123					1	736	PAINT-SD
Winner	9	805,213	1		48	238,409	4	48,908	CHIP
							1	3,750	HNS
Wolsey	3	323,613							
Wood			2						
Woonsocket	1	121,250							
Worthing	13	1,723,561	1						
Wounded Knee			11						
Yankton	28	3,451,028	102	1	376	1,552,446	1	60,000	HOME
							35	14,000	HOME/SDAP
								65,739	ESG
								137,751	CoC
Scattered Sites			80				25	60,000	HOF
							7	91,000	HOF
							39	213,400	HOF
							50	125,000	HOF
							15	213,400	HOF
TOTAL	2,273	\$315,950,094	2,470	94	4,975	\$23,683,322	1,041	\$23,597,705	

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; HTF - Housign Trust Fund; CoC - Continuum of Care; CHIP - Community Home Improvement Program

SOUTH DAKOTA
Housing
DEVELOPMENT AUTHORITY



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