



Fourth Program Year CAPER

The CPMP Fourth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.



SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input checked="" type="checkbox"/> Non Construction
Applicant Information			
Jurisdiction City of Rapid City		UOG Code	
300 Sixth Street		Organizational DUNS 057222119	
		Organizational Unit City of Rapid City	
Rapid City	South Dakota	Department City Attorney	
57701	Country U.S.A.	Division Community Development	
Employer Identification Number (EIN):		Pennington County	
46-6000380		Program Year Start Date (04/01)	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City		Specify Other Type	
		U.S. Department of Housing and Urban Development	
Program Funding			
Federal	\$564,871		
Program Income	\$ 18,351		
Total funding	\$583,222		
Community Development Block Grant		14.218 Entitlement Grant	
FY 2005 CDBG Entitlement for the City of Rapid City projects will consist of site acquisition, acquisition rehabilitation, and acquisition costs assistance for low income households; public facilities and improvements and public services that benefit low income households and persons.		All areas within the corporate limits of Rapid City, with particular attention to the low income census tracts.	
\$564,871	\$Additional HUD Grant(s) Leveraged	Describe	
\$76,000		\$133,905	
\$950,692		\$27,500	
\$18,351		Other (Describe)	
1,801,475			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	

\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts #1	Project Districts #1		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review
Person to be contacted regarding this application			
Barbara	K.I	Garcia	
Community Development Spec.	605-394-4181	605-394-6636	
eMail Barbara.Garcia@rcgov.org	www.rcgov.org	Jason Green	
Signature of Authorized Representative		Date Signed	

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
APRIL 1, 2005 THROUGH MARCH 31, 2006

TOTAL FUNDS CARRIED FORWARD FROM PREVIOUS FISCAL YEARS

B-2002-MC-46-0002		
Administration	27,795.44	
Housing Activity		
Rapid City Community Development Corp	56,958.67	<u>84,754.11</u>
 B-2003-MC-46-0002		
Administration	32,074.02	
Housing Activity		
Black Hills Area Habitat for Humanity	6,232.76	
Rapid City Rehabilitation Escrow	70,000.00	<u>108,306.78</u>
 B-2004-MC-46-0002		
Administration	124,800.00	
Housing Activity		
Black Hills Area Habitat for Humanity	28,716.00	
Rapid City Rehabilitation Escrow	42,000.00	
Teton Coalition	24,339.75	
Rapid City Community Development Corp.	90,000.00	
 Public Facilities & Improvements		
Behavior Management Systems	33,792.31	
Rapid City Club for Boys	8,233.00	
 Public Services		
Salvation Army	1,699.02	
Dakota Plains Legal Service	0.50	
Youth & Family Services	2,000.00	
Court Appointed Special Advocates	1,962.00	
Contingency	13,757.00	<u>371,299.58</u>
 FY 2004 Funds Carried Forward To FY 2005		<u>564,360.47</u>
 Cash On Hand Carried Forward To FY 2005		<u>14,595.00</u>
Program Income Carried Forward to FY 2005		<u>36,791.65</u>
 TOTAL FUNDS CARRIED FORWARD TO FY 2005		<u>615,747.12</u>
 ENTITLEMENT GRANT FOR FY 2005		<u>564,871.00</u>
 TOTAL FUNDS AVAILABLE FOR FY 2005		<u>1,180,618.12</u>

EXPENDITURE OF FUNDS IN FY 2005

B-2002-MC-46-0002		
Housing Activity		
RC Community Dev. Corp.	56,958.67	<u>56,958.67</u>
 B-2003-MC-46-0002		
Administration	32,074.02	
Housing Activity		
Habitat for Humanity	4,300.00	
Rehabilitation Escrow Program (Entitlement)	29,132.25	<u>65,506.27</u>
 B-2004-MC-46-0002		
Administration	84,291.56	
Housing Activity		
Rapid City Community Development Corp.	90,000.00	
Teton Coalition	24,339.75	
Public Facilities & Improvements		
Behavior Management Systems	33,792.31	
Rapid City Club for Boys	8,223.00	
Public Service		
Court Appointed Special Advocates	1,962.00	
Salvation Army	1,699.02	
Western Resources for dis-ABLED Ind.	24,336.46	
Youth & Family Services (Counseling)	2,000.00	<u>270,644.10</u>
 B-2005-MC-46-0002		
Housing Activity		
Rapid City Community Development Corp.	122,104.39	
Public Facilities & Improvements		
Canyon Lake Senior Citizens Center	8,000.00	
Rapid City Club for Boys	49,896.00	
Public Services		
Catholic Social Services	12,650.00	
Court Appointed Special Advocates	5,000.00	
Lutheran Social Services	574.03	
Salvation Army	31,788.27	
YMCA	12,073.13	
Youth & Family Services (Counseling)	12,837.50	<u>254,923.32</u>
 TOTAL ENTITLEMENT EXPENDITURES FY 2005		<u>\$648,032.36</u>
 PROGRAM INCOME EXPENDED:		
Rehabilitation Escrow Program (PI) (FY 2003)	55,758.61	<u>55,758.61</u>
 TOTAL EXPENDITURES FOR FY 2005		<u>\$703,790.97</u>

CARRY OVER FUNDS
PROJECTS COMMITTED AND UNDERWAY
COMPLETION IN FISCAL YEAR 2006

B-2003-MC-46-0002		
Housing Activities		
Habitat for Humanity	1,932.76	
Rehabilitation Escrow Program	40,867.75	<u>42,800.51</u>
 B-2004-MC-46-0002		
Administration	40,508.44	
Housing Activity		
Habitat for Humanity	28,716.00	
Rehabilitation Escrow Program	42,000.00	
Public Services		
Dakota Plains Legal Service	.50	
Rapid City Club for Boys	10.00	
Contingency Funds (reallocated to FY 06 project)	13,757.00	<u>124,991.94</u>
 B-2005-MC-46-0002		
Administration	119,133.00	
Housing Activity		
Habitat for Humanity	84,000.00	
Rehabilitation Escrow	64,492.00	
Rapid City Community Development Corp.	27,895.61	
Public Services		
Catholic Social Services	1,887.00	
Lutheran Social Services	3,185.97	
Salvation Army	3,990.73	
YMCA	2,795.87	
Youth & Family Services (Counseling)	2,567.50	<u>309,947.68</u>
 PROGRAM INCOME EARNED IN FY 2005		<u>18,351.04</u>
CASH ON HAND		<u>4,208.10</u>
 TOTAL CARRYOVER FUNDS		<u>\$489,321.50</u>

General Questions

1. Assessment of The One-Year Goals and Objectives:

- a) *Describe the accomplishments in attaining the goals and objectives for the reporting period of April 1, 2005 to March 31, 2006.*

Listed below are the High Priority objectives identified in the Consolidated Plan for the City of Rapid City for the five year period from 2003 to 2007 and the Annual Action Plan for FY 2005.

Housing Goals

- Bolster existing homeowners
 - Preserve the owner-occupied housing stock through rehabilitation
- Increase home ownership for low-income persons
- Provide safe and accessible housing
- Ensure decent safe housing for all households
 - Create new affordable rental housing for low-income small family, large family elderly, special population renters and other households

Homelessness Goals

- Helping low-income households avoid homelessness
- Reaching out to homeless
- Addressing emergency shelter and transitional housing needs
- Helping homeless make the transition to permanent housing

Non-Housing Community Development Goals

- Neighborhood facilities
- Public Facilities and Improvements - General
- Senior Programs
 - Senior Centers

Public Services Goals

- Public services (General) – ensure a variety of services are available in support of low- income households and at-risk persons
- Legal services - Youth
- Substance abuse services
- Youth Programs
 - Youth Services

Planning & Administration

- Program planning and administration for the CDBG program

GOAL – HOUSING

A. PRIORITY: To Expand Home Ownership Opportunities For Low-income Persons

1. Rapid City Community Development Corporation (RCCDC)

The Rapid City Community Development Corporation (RCCDC), a non-profit organization, provides affordable homeownership opportunities through four (4) programs:

- Down payment and closing costs assistance. Rapid City Community Development Corporation provides loans for down payment and closing costs assistance to low-to-moderate income homebuyers. Maximum down payment and closing cost assistance was \$10,000 for persons with incomes from 50 to 80 percent of the HUD median income and a maximum of \$40,000 for persons below 50% of the HUD median income.
- Lot acquisition for new construction of affordable homes. The lot purchase program utilizes Community Development Block Grant (CDBG) funds to purchase lots within the city limits on which they construct starter homes. The homes are then sold to low-to- moderate income homebuyers.
- Purchase rehabilitation of existing homes. Rapid City Community Development Corporation may purchase an existing home using their loan funds and then use CDBG funds to do needed rehabilitation or updating to the home. The home is then sold to low-to-moderate income homebuyers.
- Zero per cent interest (0%), 120 day construction loans for low income homebuyers or developers building a home for a low-income homebuyer. This saves the homebuyer the closing costs and interest payments on a traditional construction loan during the construction phase. The first mortgage will pay off the construction loan when the home is completed and the first mortgage loan closes. (This portion of the program does not utilize any CDBG funds.)

The Rapid City Community Development Corporation member banks work with low-to-moderate income homebuyers to assist them in qualifying for first mortgage financing.

A zero (0%) percent interest thirty (30) year second mortgage is placed against the property for the amount of CDBG funds used for the lot acquisition costs, the rehabilitation costs on the existing homes, or the down payment and closing costs assistance. No monthly payment is required from the borrower. The loan is deferred until the home is sold, refinanced, no longer owner occupied, or the first mortgage is paid off. At the time any of the above conditions occurs, the mortgage becomes fully due and payable to the Rapid City Community Development Corporation. As a result, the Rapid City Community Development Corporation is able to recover funds and reissue them to other low-to- moderate income homebuyers.

The Rapid City Community Development Corporation has struggled over the past three years to find lots to purchase for their affordable housing program since lot prices now exceed \$30,000 per lot inside the City limits. In late July 2004, Rapid City Community Development Corporation requested a change to their grant application

to allow an additional use of the funds for down payment and closing costs assistance to allow a more timely expenditure of funds when affordable properties are not available. The Rapid City Council granted the request in an amendment to the annual plan in November, 2004.

Rapid City Community Development Corporation had funds remaining from their FY 2002 and 2004 allocations at the beginning of FY 2005 and were allowed to carry them forward to FY 2005 because the change in the program would allow them to provide assistance to more low-income people and not be dependent on new development and availability of affordable lots. They had also identified qualified buyers who were credit approved to proceed with a home purchase, so the funds were expected to be disbursed in a timely manner in 2005.

Funding Requested:	\$ 150,000.00	
Funding Awarded:	\$ 150,000.00	
Program Income:	\$ 12,588.42	(Remaining from 2004)
Funds Carried Forward:	\$ 56,958.67	(Carried forward from FY 2002)
	\$ 90,000.00	(Carried forward from FY 2004)
Total Funds Available:	<u>\$ 299,547.09</u>	
Funds Spent in FY 2005:	\$ 271,651.48	
Balance Remaining:	<u>\$ 27,895.61</u>	(Carried forward to FY 2006)

Eligibility: Low/Mod Housing Activity
 01 Acquisition of Real Property
 13 Direct Homeownership Assistance
 14A Single-Unit Residential Rehabilitation

Goal Category(s): Increase home ownership;
 Provide safe and accessible housing;
 Preserve existing housing stock;
 Provide affordable housing.

Accomplishments:

- 2 lots purchased with CDBG funds
- 2 homes under construction and sale contract with low-income homebuyers.
- 17 down payment and closing costs assistance loans closed
- No rehabilitation projects were conducted.
- Remaining funds are being carried over to FY 2006 as RCCDC has qualified buyers with contracts for homes. Remaining balance will be expended in first quarter of FY 2006.

2. Teton Coalition, Inc.

The Teton Coalition is a certified Community Housing Development Organization and HUD certified counseling agency working to provide educational and housing opportunities to people of lower incomes in Western South Dakota. The majority of their services are provided in the Rapid City area. They provide extensive outreach to Native American families who are interested in home ownership. The Teton Coalition provides culturally sensitive Homebuyer Education courses as well as Landscaping and Maintenance classes. The Teton Coalition also serves as a developer and has constructed fifteen (15) homes in Dakota Subdivision, and ten (10) homes in Murphy Subdivision in Rapid Valley using HOME funds. The Teton Coalition provides a forgivable grant with a 10 year recapture period for the assistance provided. Participants are required to attend a credit counseling session and a homebuyer education course prior to loan closing.

The Teton Coalition requested FY 2004 CDBG funds to purchase three (3) lots for construction of homes for low-to-moderate income households, down payment assistance of \$2,500, land surveys and program delivery costs. Funds were awarded to the Teton Coalition in FY 2004, but in December of 2004 they experienced agency instability and did not have staff or funds for operations expenses. CDBG funds were frozen by the City of Rapid City until the Teton Coalition could show adequate staffing and operating funds to continue. Teton Coalition was able to show the financial ability and staffing to continue by June, 2005 and the remaining funds were released for use.

Funding Requested:	\$ 118,450.00
CDBG Funding Awarded:	\$ 0.00
Funds Carried Forward:	\$ 24,339.75 (previous FY 2004 allocation)
Program Income Received:	\$ 23,800.00
Total Funds available:	<u>\$ 24,339.75</u> (Entitlement funds)
	<u>\$ 23,800.00</u> (Program Income)
Funds spent in FY 2005:	\$ 24,339.40 (Entitlement funds)
	\$ 11,900.00 (Program Income)
Balance Remaining:	<u>\$ 0.00</u> (Entitlement funds)
	<u>\$ 11,900.00</u> (Program Income)
Eligibility:	Low/Mod Housing Activity 01 Acquisition of Real Property 13 Direct Homeownership Assistance
Goal Category(s):	Increase home ownership for low-income persons; Provide safe, accessible, affordable housing.

Accomplishments:

- 4 lots purchased with CDBG funds; 1 lot purchased with program income. Six (6) homes constructed, sold and closed in the Dakota Subdivision.
- Teton Coalition completed construction on 10 homes in Dakota Subdivision, using HOME funds from South Dakota Housing Development Association. In

spite of financial and staffing shortages, which limited their ability to complete their lot purchases and home development, they were able to complete their projects and grant expenditures in 2005.

3. Black Hills Area Habitat for Humanity

The Black Hills Area Habitat for Humanity partners with low-income families to build decent affordable homes and to eliminate substandard housing in the Black Hills. Habitat utilizes volunteer work crews to build homes. The homebuyers are required to contribute to the home building process by providing a certain number of sweat equity hours to their project. Buyers pay for the materials to build the home in 0% interest loans.

The Black Hills Area Habitat for Humanity requested funds to be used for the purchase of lots, infrastructure costs, demolition of buildings, removal of environmental contaminants and/or the movement of structures to other sites.

Funding Requested:	\$ 84,000.00
CDBG Funding Awarded:	<u>\$ 84,000.00</u>
Funds Carried Forward:	\$ 34,948.76 (Previous Allocations FY 03 & 04)
Total Funds Available:	\$ 118,948.76
Funds spent in FY 2005:	\$ 4,300.00
Balance Remaining:	<u>\$ 114,648.76</u>

Eligibility: Low/Mod Housing Activity
01 Acquisition of Real Property

Goal Category(s): Increase home ownership for very low-income persons; Provide safe, accessible, affordable housing.

Accomplishments:

- 3 homes completed, sold and closed on lots purchased with CDBG funds.
- 1 home completed, sold, but not closed. Lot purchased with CDBG funds.
- 1 home completed, sold and closed not using CDBG funds.
- 1 home under construction. Lot purchased using CDBG funds.
- 4 homes under construction (None using CDBG funds).
- Habitat has an option to purchase two lots, using CDBG funds in FY 2006 on which they can build three homes.
- Habitat has a good inventory of lots on which to build homes, but is cash poor for purchasing the materials to construct the homes.
- Funds will be carried forward to FY2006, but may be reallocated if property is not identified by the end of the first quarter of the fiscal year, and adequate cash is available to complete construction in a timely manner.

B. PRIORITY: To preserve the owner-occupied housing stock through rehabilitation.

1. City of Rapid City Neighborhood Restoration Program

The City of Rapid City utilizes Community Development Block Grant (CDBG) funds to provide the Neighborhood Restoration Program for low-income homeowners within the corporate limits of Rapid City. The program provides rehabilitation assistance to homeowners with incomes at or below eighty percent (80%) of median income. Ten (10) year forgivable loans and three (3%) percent interest loans, or a combination of both, may be utilized, depending on the applicant's household income. Eligible rehabilitation projects are those that address health, safety, structural, energy efficiency and accessibility issues.

The Community Development Specialist continues to work at increasing public knowledge of the program and setting up referral systems by distributing program information and applications to the utility companies, area repairmen and contractors. In addition, presentations about the program have been made to social services groups, local lenders, the Weed and Seed Program membership, the North Rapid Community Association and citizens attending a Town Hall meeting. The best advertising for the rehabilitation program has been from referrals from satisfied homeowners who have received help a loan to make home repairs and then share the information with friends, relatives, and neighbors.

This program is very important for the low-income homeowners in Rapid City who have no other source of funds for emergency or needed repairs to their homes, so all funds remaining will be carried over to 2006.

Funding Requested:	\$ 70,000.00
CDBG Funding Awarded:	<u>\$ 64,492.00</u>
Funds Carried Forward:	\$ 112,000.00 (FY 2003 & FY 2004)
Revolving Loan Income:	\$ 8,389.75 (FY 2005)
Total Funds Available:	\$ 184,881.75
Funds spent in FY 2005:	\$ 29,132.25 (Entitlement FY 2004)
	\$ 55,758.61 (Revolving loan income)
Balance Remaining:	<u>\$ 99,990.89</u>
Eligibility:	Low/Mod Housing Activity 14A Rehab, Single Unit Residential
Goal Category(s):	Increase home ownership; Provide safe and accessible housing; Preserve existing housing stock

Accomplishments:

- 25 requests for applications were received.
- 18 applications were received in FY 2005.
- 4 applications were withdrawn.
- 3 applications did not meet the program guidelines and were denied.

- 10 rehab projects were completed.
- 1 rehab is in progress.
- 5 rehab loans were paid in full.
- Funds remaining from 2003, 2004 and 2005 were carried forward to 2006.

2. Rapid City Community Development Corporation (RCCDC)

The Rapid City Community Development Corporation (RCCDC) has also actively pursued the purchase of existing housing stock for rehabilitation. There are very few homes in Rapid City under \$90,000 and Rapid City Community Development Corporation has been unable to find any homes in that price range to purchase that would require less than \$25,000 in repairs. The success of the homeownership program is limited only by the availability of existing homes for sale under \$90,000 that don't have major structural issues, and they continue to pursue properties to purchase and rehabilitate. RCCDC has provided all of their remaining funds to homebuyers for down payment and closing cost assistance, since no properties were available to rehabilitate. The remaining funds for FY 2005 are already contracted for and will be disbursed by the end of the first quarter in FY 2006. No rehabilitation projects were conducted in FY 2005.

(See Rapid City Community Development Corporation above under PRIORITY: Extend Home Ownership Opportunities to Low-income. Rehabilitation program is described in that section)

GOAL – PUBLIC FACILITIES AND IMPROVEMENTS

A. PRIORITY: Public Facilities and Improvements (General) Rehabilitation for Safety Issues Transitional Housing Substance Abuse Treatment

1. Behavior Management Systems

Behavior Management Systems rehabilitated their building to provide a permanent facility for the Full Circle Program, which is designated to prevent fetal alcohol syndrome and fetal alcohol effect, caused by pregnant women's substance abuse. The program works with pregnant women to stop substance abuse and provide life skills for parenting their children. The rehabilitation of their building and addition of living quarters required BMS to bring up to code the fire sprinkler and alarm systems and to address handicap accessibility requirements for building access.

Behavior Management Systems requested funds to bring the fire sprinkler and alarm systems up to code.

Funding Requested:	\$ 69,521.00
CDBG Funding Awarded:	<u>\$ 69,521.00</u>
Funds Carried Forward:	\$ 33,792.31 (FY 2004 allocation)
Total Funds Available:	\$ 33,792.31
Funds spent in FY 2005:	\$ 33,792.31
Balance Remaining:	<u>\$ 0.00</u>

Eligibility: Low/Mod Housing Activity
14B Rehabilitation, multi-unit residential

Goal Category(s): Provide safe and accessible housing and substance abuse treatment.

Accomplishments:

- The fire alarm and sprinkler systems have been upgraded to meet code and the project is complete.
- Facility provides safe residence to pregnant young women undergoing substance abuse treatment.

B. PRIORITIES: Public Facilities and Improvements (General) Senior Centers

1. Canyon Lake Senior Citizens Center

Canyon Lake Senior Citizens Center provides educational programs, recreational activities, nutritious meals, social gatherings and meeting space for Senior Citizens.

Canyon Lake Senior Citizens Center originally requested funds for architectural and engineering drawings and specifications as well as construction materials and

labor for remodeling the office area to create a computer training center and private meeting areas. Work was begun on the project prior to the completion of an Environmental review, so the request had to be denied. The Center requested a change to their grant application, which was approved and the scope of their request was changed, after completing the amendment process.

The funding amendment request was to purchase and install a new energy efficient boiler heating system, purchase and install a new 80 gallon water heater and move the existing 40 gallon water heater to the new annex.

Funding Requested:	\$ 8,000.00
CDBG Funding Awarded:	<u>\$ 8,000.00</u> (Amendment to Action Plan)
Funds Carried Forward:	\$ 0.00
Total Funds Available:	\$ 8,000.00
Funds spent in FY 2005:	\$ 8,000.00
Balance Remaining:	<u>\$ 0.00</u>

Eligibility: Low/Mod Clientele
03A Senior Center
03 Public Facilities and Improvements (General)

Goal Category(s): Senior Centers
Public Facilities & Improvements (General)

Accomplishments:

- Facility is more energy efficient. Substandard boiler was replaced.
- Health interests are preserved with larger capacity water heater for meal services.

**C. PRIORITY: Public Facilities and Improvements (General)
Rehabilitation**

1. Rapid City Club for Boys

The Rapid City Club for Boys provides a safe, supervised recreational program for boys. In addition to the activities provided in the main center, the Rapid City Club for Boys runs a Thrift Store, which provides a large part of their operating budget. The Thrift Store employs low-income people from the community and provides affordable clothing and goods for low-income families. Rapid City Club for Boys also offers a Jr. Business program for the boys, which is conducted as a program with the Thrift Store.

Funds were requested for the installation of a new heating and cooling system for the Thrift Store building.

Funding Requested:	\$ 8,233.00
CDBG Funding Awarded:	<u>\$ 8,233.00</u> (FY 2004 Reallocation of Funds)
Funds Carried Forward:	\$ 8,233.00 (FY 2004 allocation)
Total Funds Available:	\$ 8,233.00

Funds spent in FY 2005: \$ 8,233.00

Balance Remaining: \$ 0.00

Eligibility: Low/Mod Income Clientele
03D Youth Centers
Public Facilities and Improvements (General)

Goal Category(s): Youth Centers; Youth Programs; Neighborhood
Facilities; Public Facilities and Improvements
(General)

Accomplishments:

- Approval for reallocation of funds was not received until November, 2004. Rehabilitation is not expected to be completed until first quarter of FY 2005 due to the need to complete an environmental review prior to funds release, complete bid request notification, and contractor selection.
- Rapid City Club for Boys was also having the roof replaced on the building and could not replace the heating and cooling system until the roof was complete.
- Facility was raised from substandard condition to standard condition and is now more energy efficient, and no longer has a leaking roof.

2. Rapid City Club for Boys

The Rapid City Club for Boys provides a safe, supervised recreational program for boys. In addition to the activities provided in the main center, the Rapid City Club for Boys runs a Thrift Store, which provides a large part of their operating budget. The Thrift Store employs low-income people from the community and provides affordable clothing and goods for low-income families. Rapid City Club for Boys also offers a Jr. Business program for the boys, which is conducted as a program with the Thrift Store.

Funds were requested for the replacement of the roof for the Thrift Store building.

Funding Requested: \$ 49,896.00

CDBG Funding Awarded: \$ 49,896.00

Funds Carried Forward: \$ 0.00

Total Funds Available: \$ 49896.00

Funds spent in FY 2005: \$ 49896.00

Balance Remaining: \$ 0.00

Eligibility: Low/Mod Income Clientele
03D Youth Centers
Public Facilities and Improvements (General)

Goal Category(s): Youth Centers; Youth Programs; Neighborhood Facilities; Public Facilities and Improvements (General)

Accomplishments:

- Rapid City Club for Boys roof was leaking and needed to be replaced for the safety and comfort of the people utilizing the facility
- The roof was replaced in conjunction with the installation of a new heating and cooling system.
- Facility was raised from substandard condition to standard condition and is now more energy efficient, and no longer has a leaking roof.

GOALS – HOMELESSNESS

A. PRIORITY: Homeless Prevention

1. Salvation Army

The Salvation Army's mission is to preach the gospel of Jesus Christ and to meet human needs in His name without discrimination. The Salvation Army provides a variety of diversified programs of social service, religious, and character building programs to low-income families, homeless persons and youth at risk. It is the last chance for some people in need to find the necessary emergency assistance.

Funds were requested to assist families and individuals by paying deposits, first month rents for establishing housing for displaced families or individuals, past due rent to avoid eviction and homelessness. It may also be used to pay past due utility bills to avoid shut offs and to retain safe and adequate housing conditions.

Funding Requested:	\$ 40,000.00
CDBG Funding Awarded:	<u>\$ 35,799.00</u>
Funds Carried Forward:	\$ 1,699.02 (FY 2004 allocation)
Total Funds Available:	\$ 37,478.02
Funds spent in FY 2005:	\$ 33,487.29
Balance Remaining:	<u>\$ 3,990.73</u>

Eligibility: Low/Mod Clientele
05 Public Services (General)

Goal Category(s): Helping low-income households from becoming homeless; Addressing emergency shelter needs.

Accomplishments:

- 163 people received emergency rent or house payment assistance which helped them avoid homelessness.
- 51 families received utility assistance for past due bills.
- A total of 214 people received assistance from CDBG funds.
- This was an average assistance of \$167.19 per person.

B. PRIORITIES: Helping Homeless Make the Transition to Permanent Housing & Youth Services

1. Lutheran Social Services – Stepping Stones Program

Lutheran Social Services provides independent living training and housing support for youth who are homeless or in danger of becoming homeless through their Stepping Stones program. Many of the youth in the program have no jobs, no family support, no savings, and few possessions. They have a great difficulty with the initial expenses involved with establishing themselves in apartments, jobs and schooling. The program provides the youth who are moving into independent living apartments with startup support for food, identification documents, clothing for their first jobs and school supplies for attending high school or GED classes.

Funding requested will be used to provide a basic supply of food, birth certificates and photo identification, work clothes for the first week on a job, and school supplies.

Funding Requested:	\$ 3,760.00
CDBG Funding Awarded:	<u>\$ 3,760.00</u>
Funds Carried Forward:	\$ 0.00
Total Funds Available:	\$ 3,760.00
Funds spent in FY 2005:	\$ 574.03
Balance Remaining:	<u>\$ 3,185.97</u>

Eligibility: Low/Mod Clientele
05 Public Services (General)
05D Youth Services

Goal Category(s): Youth Services;
Transition from Homeless to Permanent Housing

Accomplishments:

- 19 Youth received basic start-up groceries.
- 6 Youth received picture identification, enabling them to apply for jobs or driver's licenses.
- 10 Youth received clothing appropriate for a new job.
- 0 Youth received school supplies for attending high school or GED classes.

GOAL - NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

A. PRIORITY: Youth Services

1. Catholic Social Services

Catholic Social Services provides counseling services and “The Power Source” curriculum to youth incarcerated in the Juvenile Service Center, setting goals and building self esteem to break the cycle of recidivism so prevalent with these youth. Counseling services are designed to break the cycle of addiction and delinquency. The program includes counseling sessions with the parents of the participants, to provide the families with the life skills needed to help the youth transition from the Juvenile Service Center back into family life in the community.

Funding requested will provide counseling for youth identified by Juvenile Service Center staff as likely to benefit from services. Funds will pay for a portion of the salaries for counselors to work with youth at the Juvenile Service Center.

Funding Requested:	\$ 15,000.00
CDBG Funding Awarded:	<u>\$ 14,537.00</u>
Funds Carried Forward:	\$ 0.00
Total Funds Available:	\$ 14,537.00
Funds spent in FY 2005:	\$ 12,650.00
Balance Remaining:	<u>\$ 1,887.00</u>

Eligibility: Low/Mod Clientele
05D Youth Services

Goal Category(s): Public Services (General) & Youth Services.

Accomplishments:

- 92 Juveniles counseled.
- 64 Group counseling sessions held.
- 208 One-on-one counseling sessions held.
- 299 Juveniles participated in the groups.

2. YMCA – Star Village Outreach Center

The YMCA Star Village Outreach Center is an after-school and summer drop-in program that is available to at-risk children and teens in the community (K-8). The program provides a safe place for kids to go after school and activities to keep the kids busy and out of trouble. The program also promotes academic achievement and school attendance, sports and recreational activities, cultural enrichment and nutritious snacks.

Funds requested will be used for salaries, materials, mileage and/or rent associated with running the Star Village Outreach Center.

Funding Requested:	\$ 15,322.00 per year for three years
CDBG Funding Awarded:	<u>\$ 14,869.00</u>
Funds Carried Forward:	\$ 0.00
Total Funds Available:	\$ 14,869.00
Funds spent in FY 2005:	\$ 12,073.13
Balance Remaining:	<u>\$ 2,795.87</u>

Eligibility: Low/Mod Clientele
05D Youth Services

Goal Category(s): Public Services (General) & Youth Services.

Accomplishments:

- 596 youth participated in programs offered at the Outreach Center.
- Community Liaison Officer put on program about citizenship and general safety for the youth.
- 55 Youth participated in a neighborhood clean-up day. With the help of the rental management company for the Star Village Community, the youth cleaned and seeded all properties in the neighborhood. This gave instilled a sense of pride in their neighborhood and community involvement.
- Youth participated in swim activities, basketball, baseball, t-ball, and other athletic programs offered.

3. Youth and Family Services – Counseling

Youth and Family Services provides support to children and their families in becoming capable, caring, and contributing members of the community. The counseling center provides crisis intervention, substance abuse assessments, counseling, referral, follow-up and prevention services for young people and their families. YFS programs were developed in an effort to offer children and their families the guidance and support necessary to enrich their lives and help them become responsible citizens.

Funding was requested to support a counselor to provide intervention and counseling services for low-income residents. The counselor also trains volunteers for the crisis hotline.

Funding Requested:	\$ 20,668.00
CDBG Funding Awarded:	<u>\$ 15,405.00</u>
Funds Carried Forward:	\$ 2,000.00 (FY 2004 allocation)
Total Funds Available:	\$ 17,405.00
Funds spent in FY2004:	\$ 14,837.50

Balance Remaining: \$ 2,567.50

Eligibility: Low/Mod Clientele
05D Counseling

Goal Category(s): Public Services (General) & Youth Services.

Accomplishments:

- 1,627 Clients received counseling.
- 96 Volunteers were trained for the Crisis Hot Line.
- 654 People received assistance from the Crisis Hot Line.
- Total number of people served who needing counseling and crisis assistance was 2,281.

4. Lutheran Social Services – Stepping Stones Program

Lutheran Social Services provides independent living training and housing support for youth who are homeless or in danger of becoming homeless through their Stepping Stones program. Many of the youth in the program have no jobs, no family support, no savings, and few possessions. They have a great difficulty with the initial expenses involved with establishing themselves in apartments, jobs and schooling. The program provides the youth who are moving into independent living apartments with startup support for food, identification documents, clothing for their first jobs and school supplies for attending high school or GED classes.

(See – ***Priority: Helping Homeless Make the Transition to Permanent Housing & Youth Services*** above)

5. Court Appointed Special Advocates (CASA)

The Court Appointed Special Advocates program recruits, trains and supervises community volunteers who are appointed by the Juvenile Judge to represent the “best interest” of abused and neglected children in the court system.

(See ***Priority: Legal Services*** below)

B. PRIORITY: Legal Services

1. Court Appointed Special Advocates (CASA)

The Court Appointed Special Advocates program recruits, trains and supervises community volunteers who are appointed by the Juvenile Court judge to represent the “best interest” of abused and neglected children in the court system. These volunteers become the “eyes and ears” of the court and the “voice” of the child. After completing training and being sworn in as an “Officer of the Court”, the Court Appointed Special Advocates volunteer is expected to research the case by reviewing records, and by discussing the child’s background with teachers, doctors, natural parents, foster parents, school officials, and the child.

Funding requested will be used to help recruit, train and supervise additional volunteers to provide legal advocacy for children.

Funding Requested:	\$ 37,500.00
CDBG Funding Awarded:	<u>\$ 5,000.00</u>
Funds Carried Forward:	\$ 1,962.00 (FY 2004 allocation)
Total Funds Available:	\$ 6,692.00
Funds spent in FY 2005:	\$ 6,692.00
Balance Remaining:	<u>\$ 0.00</u>

Eligibility: Low/Mod Clientele
05D Youth Services
05C Legal Services

Goal Category(s): Legal Services
Youth Services

Accomplishments:

- 10 New volunteers were trained.
- 683 Children received advocacy assistance in the legal system.
- There are still 322 youth on the waiting list for an advocate.

C. PRIORITY: Services for Disabled

1. Western Resources for dis-Abled Independence

Western Resources for dis-Abled Independence provides services and support to promote independence for disabled persons. The Living Well program promotes healthy living skills for people with disabilities through advocacy for the rights of equal inclusion, identifying and promoting access to existing resources, the development of new resources which may enable people with disabilities to live more independently and achieve their highest potential.

Funds were requested to cover training costs for five individuals to become facilitators for workshops for Western Resources for dis-Abled Independence clients, operations costs, guest presenter fees and charges from businesses providing

services and for counseling for participants in the Western Resources for dis-abled Independence I program.

Funding Requested: \$ 43,800.00

CDBG Funding Awarded: \$ 0.00

Funds Carried Forward: \$ 24,336.46 (FY 2004 allocation)

Total Funds Available: \$ 24,366.46

Funds spent in FY 2005: \$ 24,336.46

Balance Remaining: \$ 0.00

Eligibility: Low/Mod Clientele
05B Handicapped Services

Goal Category(s): Handicapped Services & Public Services (General).

Accomplishments:

- 8 facilitators trained
- 35 recruitment promotions completed
- 14 people received transportation assistance
- 24 facilitators presented classes. Each class was attended by 6-9 people.
- 20 guest presenters participated in classes
- 31 counseling sessions were offered with attendance of 9-12 people at each session.
- 51 dis-abled people received services through this program. (26 Dis-abled persons and 1-Elderly person)
- Trial memberships to the YMCA, Cooking Healthy Classes and a Community Garden Club were offered to the participants using other funding sources.
- Participants in the program learned needed life skills for maintaining better health and making positive changes in their lives that help them control medical conditions and depression related to their disabilities.

PROGRAM PLANNING AND ADMINISTRATION

1. City of Rapid City, Community Development Division

Community Development Block Grant funds are used to fund staff costs associated with the implementation, oversight and compliance duties associated with community development programs, as well as general administrative costs related to the grant management. It is eligible as an administrative activity.

Funding Allocated:	<u>\$ 119,133.00</u>
Funds Carried Forward:	\$ 156,874.02 (FY 2003 & 2004 allocation)
Total Funds Available:	\$ 276,007.02
Funds Spent in 2005:	\$ 141,146.42
Balance Remaining:	<u>\$ 134,860.60</u>

Eligibility: 21A Program Oversight and Management

Accomplishments:

- Provided funding support for costs associated with implementation of community development programs, oversight of grantees and reporting requirements.
- Staff also administers the City Neighborhood Restoration Program that performs rehabilitation on eligible owner occupied homes. (See above – ***PRIORITY: To preserve the owner-occupied housing stock through rehabilitation.***)
- This department remained short staffed for part of FY 2005, with a half time administrative secretary. In July, 2005 the Administrative Secretary was made a full time employee for the department. The vacancy and then subsequent training requirements affected the scope of work that could be accomplished in the restoration program and the number of site visits and audits that could be accomplished.
- 6 site visits to sub-grantees were accomplished.
- 2 Financial audits were preformed.
- Staff participated in a Housing Needs Assessment for Rapid City with the Black Hills Area Homeless Coalition. Staff compiled the results of the survey and published the results for the organization. Information gained from the Needs Assessment was valuable for the Mayor's Housing Task Force in determining the high priority needs of the community and assigning specific goals to those needs.
- A Housing Task Force created in November 2004 met 3 times in 2005 and completed a housing needs report and recommendations for the Mayor. The results of the report were presented to the City Council with a recommendation to amend the Consolidated Plan for 2003-2007 to add additional high priority categories and assign specific goals to the needed activities. City Council approved the request and the amendment to the Plan is proceeding with the Public Comment period.
- Staff held a CDBG grant application training seminar for the community to encourage and assist agencies in applying for CDBG funds for FY 2006.

- Staff provided technical assistance to the Cornerstone Rescue Mission for a transitional housing project they wish to accomplish for homeless families with children.

b) Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

PRIORITIES	5 YR GOALS	2003	2004	2005	# Completed
PROGRAM ADMINISTRATION & PLANNING					
PROGRAM ADMINISTRATION & PLANNING	CDBG Funding Allocated	\$122,800	\$124,800	\$119,133	
Program Administration & Planning	\$600,000	\$122,800	\$55,870	\$0	\$178,670
Fair Housing Activities	\$8,000	\$5,000	\$0	-	
OTHER					
OTHER	\$125,000				
CDBG Assistance to Institutes of Higher Education	\$75,000		\$0	\$0	\$0
Money Spent					
Number People Assisted					
Un-programmed Funds	\$50,000		\$0	\$0	\$0
Money Spent					
Number People Assisted					
HOUSING					
HOUSING - Owner Occupied Rehab	CDBG Funding Allocated	\$70,000 = NRP	\$42,000=NRP	\$64,492=NRP	
	CDBG Funding Spent	\$7,132	\$0	\$0	\$7,132
2004 - RCCDC \$33,000; 2005 - Teton - \$10,000	Program Income	\$0	\$33,000	\$16,000	\$49,000
Preserve Owner-Occupied Housing Stock (Rehabilitation)	60 Homes				\$60

Extremely low income	10 units	0	0	4	11
Very low income	25 units	2	2	6	17
Low income	25 units	0	3	1	4
HOUSING - Homeownership Acquisition	CDBG Funding Allocated	\$35,000=Teton; \$35,000=Habitat	\$28,716=Habitat; \$40,863 Teton; \$90,000=RCCD C	\$84,000=Habitat; \$150,000=RCCD C	20 units
	CDBG Funding Spent	\$68,067	\$14,500	\$234,000	\$316,567
	Other Funding Sources Used	\$107,000	\$0	\$0	\$107,000
Support Home Ownership (for extremely low, very low & low income renters)	20 Households		RCCDC= 17; Teton=8; Habitat=1		26 units
Properties Purchased					0
Properties Sold and Closed				1	1
Extremely low income					0
Very low income					0
Low income					0
Assistance Money Provided					0
Extremely low income	2	0	2	17	21
Very low income	8	4	3	10	17
Low income	10	2	7	14	23
Program Delivery Costs Paid					
HOUSING - Homeownership Acquisition Rehab	CDBG Funding Allocated	\$0	\$0	\$0	
Support Revitalization of existing stock for Home Ownership	CDBG Funding Spent	\$0	\$0	\$0	
	Other Funding Sources Used	\$0	\$0	\$0	
Properties Purchased					
Properties Rehabilitated, Sold and Closed					

Extremely low income					
Very low income					
Low income					
HOUSING - Rental Construction	100 Rental Units				
	CDBG Funding Allocated				
	CDBG Funding Spent				
	Other Funding Sources Used				
Rentals - Create New Affordable Rental Housing		Gandolf			
<i>Small Related: Extremely low income</i>	30		15		15
Very low income	10	15	25	212=Gemstone/Eagleridge/Evergreen Apts	40
<i>Large Related: Extremely low income</i>	15				0
Very low income	5		37	54= Rapid Creek Apts	37
<i>Elderly: Extremely low income</i>	25				0
Very low income	2				0
<i>Other/Special: Extremely low income</i>	8				0
Very low income	5			51=Stoney Creek Apts	0
Low income apartments	0	57			57
Rentals - Rehab Affordable Rental Housing					
<i>Small Related: Extremely low income</i>					
Very low income					240
<i>Large Related: Extremely low income</i>					
Very low income					
<i>Elderly: Extremely low income</i>					
Very low income					
<i>Other/Special: Extremely low income</i>					
Very low income					
Low income apartments					

HOMELESSNESS					
HOMELESSNESS - Individuals	CDBG Funding Allocated				
	CDBG Funding Spent				
Housing Plus Care (HPC) & In-Kind donations	Other Funding Sources Used				
Permanent Housing - Beds or Units				Shelter + Care Grant = 25 units (Pennington/BMS)	
Case Management - Supportive Service				**In Kind Shelter + Care Grant = 25 Units (Pennington/BMS)	
Life Skills Training - Supportive Service				**In Kind Shelter + Care Grant = 25 Units (Pennington/BMS)	
Chronic Substance Abusers				0	
Dually-Diagnosed				**In Kind Shelter + Care Grant = 25 Units (Pennington/BMS)	
Victims of Domestic Violence					
HOMELESSNESS - Families with Children	CDBG Funding Allocated				
		\$7,000 (WAVI)	\$100,000 (Cornerstone)		
	CDBG Funding Spent	\$3,500	\$103,500		\$107,000
	Other Funding Sources Used	\$0	\$0		
Emergency Shelter - Beds or Units		WAVI	Corner Stone Women & Children / WAVI		
Beds		50	34		108
Money Spent		\$3,500	\$103,500		\$107,000
Number People Assisted			1,329		0

Transitional Housing - Beds or Units				
Case Management - Supportive Service				
Life Skills Training - Supportive Service				
Chronic Substance Abusers				
Dually-Diagnosed				
Victims of Domestic Violence				
HOMELESSNESS - Support services for outreach and referrals.	CDBG Funding Allocated	\$12,000=WSDCA		
	CDBG Funding Spent	\$12,000		\$12,000
	Other Funding Sources Used	\$0		
Supportive Services for outreach & referrals				
Money Spent		\$12,000		\$12,000
Number People Assisted		7,295		0
NON-HOUSING COMMUNITY DEVELOPMENT NEEDS				
NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - Economic Development	\$20,000			
	CDBG Funding Allocated			

	CDBG Funding Spent				
	Other Funding Sources Used				
Economic Development					
Money Spent					
Number People Assisted					
NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - Infrastructure	\$600,000	\$246,500=Gandolf			
	CDBG Funding Allocated	\$246,500			\$246,500
	CDBG Funding Spent	\$0	\$246,500		\$246,500
	Other Funding Sources Used	\$0	\$0		
Water/Sewer Improvements	\$250,000	Gandolf 72 apartments for low inc. - Drainage	City - Lot for natural drainage basin		
Money Spent		\$246,500	\$9,500		\$256,000
Street Improvements	\$250,000				
Money Spent					
Number People Assisted					
NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - Removal of Architectural Barriers	\$100,000	Comerstone - Elevator			
	CDBG Funding Allocated	\$12,600			\$12,600
	CDBG Funding Spent	\$12,600			\$12,600

	Other Funding Sources Used	\$0		
Money Spent				
Number People Assisted		3,000		0
NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - Public Facilities	\$1,275,000			
Public Facilities and Improvements - General	\$675,000		Behavior Management Systems	
	CDBG Funding Allocated		\$84,416	\$84,416
	CDBG Funding Spent		\$84,416	\$84,416
	Other Funding Sources Used			
Money Spent				
Number People Assisted				
Public Facilities - Senior Centers	\$400,000			
	CDBG Funding Allocated			
	CDBG Funding Spent			
	Other Funding Sources Used			
Money Spent				
Number People Assisted				
NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - Neighborhood Facilities	\$500,000			

	CDBG Funding Allocated				
	CDBG Funding Spent				
Neighborhood Facilities - support improved living environment	Other Funding Sources Used				
Money Spent					
Number People Assisted					
NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - Parks & Recreational Facilities	\$100,000	\$0	\$0	\$0	
	CDBG Funding Allocated				
	CDBG Funding Spent				
	Other Funding Sources Used				
Money Spent					
Number People Assisted					
PUBLIC SERVICES	\$450,000				
Public Services - General	\$334,000	\$30,000=Salvation Army	\$30,000=Salvation Army	\$35,779=Salvation Army	
	CDBG Funding Allocated	\$30,000	\$30,000	\$35,779	\$157,716
	CDBG Funding Spent	\$30,000	\$30,000	\$28,301	\$88,301
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted		1,200 People	2,015 People	170 People	4,184

Handicapped Services	\$10,000		\$30,000=WRDI	WRDI	
	CDBG Funding Allocated	\$0	\$30,000	\$0	\$72,794
	CDBG Funding Spent	\$0	\$5,663	\$24,337	\$30,000
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted			72 people	32 people	104
Legal Services	\$50,000	\$8,800=CASA, \$16,000 = Dakota Legal Services	\$5,000=CASA, \$15,100=Dakota Legal Services	CASA - \$5,000	
	CDBG Funding Allocated	\$24,800	\$20,100	\$5,000	
	CDBG Funding Spent	\$22,800	\$13,918	\$13,182	
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted		1,908 People	1950 People	605 people	
Transportation Services (Low Priority)	\$6,000				
	CDBG Funding Allocated	\$0	\$0	\$0	
	CDBG Funding Spent	\$0	\$0	\$0	
	Other Funding Sources Used	\$0	\$0	\$0	
Money Spent					
Number People Assisted		0	0	0	

Substance Abuse Services	\$50,000	\$5,400=Friendship House			
	CDBG Funding Allocated	\$5,400	\$0	\$0	\$5,400
	CDBG Funding Spent	\$5,400	\$0	\$0	
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted		9	0	0	
Senior Programs	\$420,000				
Senior Services (Low Priority)	\$20,000	\$2,500=Senior Companions			\$2,500
	CDBG Funding Allocated	\$2,500			
	CDBG Funding Spent	\$2,500			
	Other Funding Sources Used	\$0			
Number People Assisted		348 People			
Senior Centers	\$400,000			\$8,000=Canyon Lake Senior Center	\$400,000
	CDBG Funding Allocated	\$0	\$0	\$8,000	
	CDBG Funding Spent	\$0	\$0	\$8,000	
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted		0	0	0	
Youth Programs	\$475,000				
	CDBG Funding Allocated				
	CDBG Funding Spent				

	Other Funding Sources Used				
Youth Centers	\$200,000		\$8,223 RC Club for Boys	\$49,896=RC Club for Boys	
	CDBG Funding Allocated		\$8,223	\$49,896	
	CDBG Funding Spent				
	Other Funding Sources Used				
Number People Assisted					
Child Care Centers (Low Priority)	\$50,000	\$0	\$0	\$0	
	CDBG Funding Allocated	\$0	\$0	\$0	
	CDBG Funding Spent	\$0	\$0	\$0	
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted					
Abused and Neglected Children Facilities (Medium Priority)	\$100,000	\$0	\$0	\$0	
	CDBG Funding Allocated	\$0	\$0	\$0	
	CDBG Funding Spent	\$0	\$0	\$0	
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted					
Youth Services	\$125,000	\$8,000=YFS; \$2,400=Big Brothers Big Sisters; \$5,000=Rural America Initiatives(2002)	\$12,000 YFS;	\$15,405=YFS; \$3,760=LSS; \$14,537=Catholic Social Services; \$14,869=YMCA	

	CDBG Funding Allocated	\$10,400	\$12,000	\$48,571	
	CDBG Funding Spent	\$11,650	\$12,000	\$10,986	
	Other Funding Sources Used	\$0	\$0	\$0	
Number People Assisted		1,451 Youths	275 Youths	1986 Youths	

c) *If applicable, explain why progress was not made towards meeting the goals and objectives.*

Agencies granted Community Development Block Grant funds were able to meet or exceed their goals in almost all instances.

Black Hills Area Habitat for Humanity did not expend all of the funds available to them due to the lack of affordable lots available for purchase. They continue to seek lots for purchase and have indicated that they are currently negotiating on a couple of possible purchases. As the only agency developing homes for the very-low income buyer, the City will carry forward their funds into the first quarter of FY 2006 to allow them time to secure additional properties on which to expend their funds. If they are not able to secure property in a timely fashion, the City will reallocate the remaining funds to another project.

Teton Coalition was not able to expend all of their funds in FY 2004 due to staffing shortages and financial instability. They were able to restructure and access additional operating funds by spring of 2005 which allowed them to complete their projects and expend the funds granted.

2. Describe The Manner In Which The Recipient Would Change Its Program As A Result Of Its Experiences.

The City of Rapid City endeavors to use the Community Development Block Grant funds it receives to benefit the greatest number of people and meet the most urgent needs, as identified in the Consolidated Plan. Amendments to the Annual Action Plan are made as circumstances change and additional information regarding the needs of the community is received and reviewed. As acquisition costs of property and construction costs have increased, we have encouraged agencies to consider restructuring their programs or alternate how they deliver services so that funds can be leveraged to provide aid to more people. The Rapid City Community Development Corporation was encouraged to modify their housing program from just lot purchase to providing down payment and closing cost assistance, a change that allowed them to place three times more people into homes in 2005. Suggestions were also made to Black Hills Area Habitat for Humanity to consider a shift in their focus from new construction of properties to rehabilitation of existing homes.

The Community Development Department is also starting to focus more time on providing technical assistance to agencies for capacity building and partnering. Several of the most needed housing priorities go unmet because the agencies lack funding and staff technical expertise to pursue them.

3. Affirmatively Furthering Fair Housing

a) *Provide a summary of impediments to fair housing choice.*

The City of Rapid City completed an Analysis of Fair Housing Impediments study in August 2002, and The City conducted public meetings to discuss the report, the conclusions and recommendations and received input and recommendations from interested parties. The Report was submitted to the City Council for their acceptance in of August, 2002.

The Black Hills Area Homeless Coalition conducted a Housing Needs Assessment in September, 2005, with the encouragement and support of the City. The Assessment provided updated information regarding housing issues and impediments to choice for affordable housing. The information was used by the Mayor's Housing Task Force to formulate recommendations to the Council for an amendment to the Consolidated Plan. The Task Force evaluated all of the high priority needs identified in the current Consolidated Plan and the recent findings of the Housing Needs Assessment. They created a prioritized list based on the most urgent needs that incorporates the new findings with the existing plan. The amendment also included additional high priority activities and set specific goal numbers for the activities.

The Housing Task Force, represented by the City's Community Development Specialist, presented the information and recommendations to City Council members at an Information Meeting on April 5, 2006. Council members attending the session requested that the recommendations be brought forward to the full Council for official review, discussion and preliminary approval. The Housing Task Force's recommendations received preliminary approval by the City Council on May 1, 2006. The proposed amendment will be put out for public comment and then considered for final approval by City Council. If approved, it's prioritized list will be used when determining funding allocations and technical assistance for the next six (6) years. The Analysis for Fair Housing Impediments and the Housing Needs Assessment identified the following impediments:

1. Low income and wage levels;
2. Lack of affordable housing units for both owner-occupied and rental housing;
3. Lack of affordable apartments for larger households of more than 5 people;
4. Long waiting lists for subsidized housing or Section VIII vouchers;
5. High development costs and fees;
6. Housing discrimination;
7. Lack of affordable housing for the elderly;
8. Neighborhood objections;
9. Lack of emergency and transitional housing.

b) Identify actions taken to overcome effects of impediments identified.

1. Low income and wage levels

Increasing low wages and household incomes is probably the most important, but difficult item for the City to address. The City continually works to attract new industry and businesses to the area that would add better paying jobs and career opportunities. 200 new jobs were realized in Rapid City through business expansion and new business creation in 2005.

Increases in income for individuals is more difficult to achieve since there are so many factors that affect the ability of the individual to participate in the programs that will improve job performance and job skills. Single persons with children can't afford childcare, tuition costs or time away from work to take education classes or job training courses. Some people have learning disabilities, mental illnesses, or addictions that affect their ability to learn or participate in the classes that would increase their skills and knowledge so they can pursue better paying jobs. A felony record, bad credit history or lack of permanent housing can also affect a person's ability to get hired for a job.

The City has and supports job training, financial education, credit counseling, mental health and addiction counseling, and affordable housing programs. The City continues to support the efforts of local non-profit agencies that develop new programs to fill gaps in services and improve the financial stability of our low income people.

2. Lack of affordable housing units for both owner-occupied and rental housing;

The City has made good progress in adding new stock of affordable owner-occupied and rental housing and continues to support developers and housing agencies in their efforts to increase the stock of affordable housing.

CDBG funds enabled thirty-one (31) low income households to move into their own home. Nine (9) other CDBG homes are in various stages of construction. Six (6) additional homes for low income home buyers are under construction using other funding sources.

Community Development Block Grant funds were not used in FY 2005 for any affordable apartment projects, however three hundred seventeen (317) new affordable apartments were constructed using other funds, including HOME Funds and Low Income Housing Tax Credits.

Although our housing stock has increased significantly, affordable housing remains an issue. The Housing Needs Assessment showed that the majority of the respondents do not have sufficient income to provide a livable wage and experience a significant gap between income and cost of housing, even the affordable housing. Funding reductions for Section VIII vouchers created a larger number of people on waiting lists for gap assistance. The City is in the process of exploring alternative cost effective ways to bridge the gap for our low income households.

3. Lack of affordable apartments for larger households of more than 5 people.

The Housing Needs Assessment identified one hundred forty-nine (149) households living in inadequate apartment or housing space, based on HUD guidelines. Of those households, forty-three (43) are in need of a three bedroom and ninety-seven households need a four (4) bedroom or larger. Nineteen (19) of the families have nine (9) to fifteen (15) people living in the household.

One of the new apartment complexes that constructed affordable housing units in FY 2005 consisted of forty-six (46) three (3) bedroom units and eight (8) four (4) bedroom units.

The City will encourage and work with housing agencies and developers to increase the number of larger subsidized or affordable housing units.

4. Long waiting lists for subsidized housing or Section VIII vouchers

Federal government funding cuts have reduced the number of Section VIII vouchers available in Rapid City. The City is studying new ways to help subsidize apartment construction in order to reduce rental costs to the low income tenants. The City will also work with Pennington County Housing and Redevelopment Commission to create more subsidized housing that targets the high priority needs.

5. High development costs and fees

The City supported and granted the use of higher density housing for a 42-unit affordable housing subdivision. The ability to spread the development costs across more units made it possible to offer the units at lower prices for low income homebuyers.

6. Housing discrimination

The Mayor's Undoing Racism Task Force brings the City, the police department, landlords and people of the community together to develop awareness and understanding of cultural differences and to forge better relations in the effort to reduce and someday eliminate racial tensions and discrimination.

The community receives information regarding Fair Housing Laws and individual rights through educational programs offered by Dakota Plains Legal Services, Consumer Credit Counseling Service of the Black Hills and the North Dakota/South Dakota Fair Housing Council.

Consumer Credit Counseling Service of the Black Hills provided 17 Predatory Lending educational seminars to businesses and residents of Rapid City that were attended by 417 people.

Dakota Plains Legal Services provides high quality, direct civil legal assistance to low-income residents in matters with their landlords, eviction proceedings and foreclosure actions. They are a private, non-profit community and legal services program and the only one in the area that provides free or sliding scale services to low-income or elderly clients. They serve approximately 1,200 people a year. Dakota Legal Services also provides community education seminars on tenant rights, predatory lending, and other pertinent issues affecting people in the community. In FY 2005 Dakota Legal Services provided 36 education programs to the community on the new Medicare changes, landlord and tenant rights, and living wills and durable powers of attorney. Their classes were attended by 1,008 people.

Fair Housing of the Dakotas conducted a Fair Housing seminar in Rapid City in March, 2005 that was attended by 66 people.

The City also provides Fair Housing booklets to the public on an ongoing basis. Booklets are placed at the information desk in the City Administration Building and

are also available in the Community Development Office. In addition, the City helped sponsor, and participated in, an Affordable Housing Fair that was put on in conjunction with National Homeownership Month on June 11, 2005. Agencies, local businesses, lenders and real estate companies participated by having informational booths that provided a variety of information on homeownership and apartments available in the community. Booklets on Fair Housing and Lead Based Paint Hazards were handed out at the Fair and are given out to all applicants of the City's Neighborhood Restoration Program.

7. Lack of affordable housing for the elderly

No CDBG funds were allocated for construction of apartments for the elderly in FY 2005. However, a 48-unit apartment complex for persons 55 years of age and older was in the predevelopment stage in FY 2005. The apartments are targeted for seniors with incomes below 60% of area median income. It has not been determined yet whether the project will proceed.

8. Neighborhood objections.

The City did not receive any neighborhood objections to the projects that took place using CDBG funds in FY 2005. The City's Community Participation Plan is followed for all projects using CDBG funds and the City encourages input from the community regarding any intended projects. The City believes that education about the upcoming projects is essential for successful integration into the community of all types of housing.

9. Lack of emergency and transitional housing.

There continues to be a shortage of adequate emergency housing and a lack of transitional housing to meet the needs of the homeless population. However, it has become the top housing priority for the Consolidated Plan and progress is being made.

FY 2004 CDBG funds were awarded to the Cornerstone Rescue Mission to acquire a property for an emergency and short term transitional housing shelter for homeless women and children. The home was completed and opened in April 2005. The shelter provides emergency housing for 39 women and children. The residents

receive intensive case management and assistance to ensure a successful transition back to permanent housing.

Predevelopment plans and fund raising began in FY 2005 for a 24-unit apartment building to be used for transitional housing for homeless families with children. Families will be able to remain in the units for up to two (2) years while receiving supportive services and job training, if needed. FY 2006 funds have been allocated to the project along with Vision 2012 funds. HOME funds and Low Income Housing Tax Credits have also been applied for. The Community Development Specialist is working closely with Cornerstone Rescue Mission and the Black Hills Area Homeless Coalition to identify and secure additional funds needed for the project.

4. Describe Other Actions In Strategic Plan Or Action Plan Taken To Address Obstacles To Meeting Underserved Needs.

The City's Community Development Specialist is working to build partnerships with stakeholder agencies, lenders and the real estate/development community to identify resources and people willing to take leadership rolls in project development for the identified high priority activities. A partnership was developed between the Cornerstone Rescue Mission, Working Against Violence, Inc. and the West River Foundation Development Division to develop a 24-unit apartment building for transitional housing for homeless families with children. The Black Hills Area Homeless Coalition members will also partner in the project by providing "in-kind" supportive services needed for the families to ensure a successful transition to permanent housing.

The City of Rapid City encouraged and supported developers' efforts to access HOME funds and Low-income Housing Tax Credits to construct additional units, as a way to increase the number of affordable units in our community. Three new apartment complexes and rehabilitation projects for two others were awarded Low Income Housing Tax Credits by South Dakota Housing Development Authority. The rental units are located in different areas of the city, providing renters with more choices and the ability to locate closer to their work, schools, church or shopping centers. The City has also provided variances for lot size and Tax Increment Financing for an affordable single-family housing development of 42-units, to help lower the purchase price for low income buyers.

CDBG funds may be used to assist developers with HOME or housing tax credit projects for development of additional affordable units in our community. CDBG funds may be used to help with property acquisition costs or site improvements not directly related to the construction of the dwelling units.

The City allocated \$250,000 from the Vision 2012 fund (a half cent sales tax fund), and \$100,000 each from the FY 2005 and 2006 Community Development Block Grant programs for acquisition of property for a Women's and Children's emergency shelter and a 24-unit transitional housing apartment building.

The City is supporting the efforts of the Economic Development Partnership to develop a technology corridor and attract new businesses to the area that would provide higher paying jobs. Funding was also made available for the construction of a Small Business Incubator.

The City of Rapid City and Pennington County entered into an agreement that allows the County to use a City owned property for a halfway house for substance abuse clients.

Mayor Jim Shaw formed a Housing Task Force in the last quarter of FY 2004 to examine the growing gap in housing affordability in Rapid City and develop a five (5) year plan to address the needs and shortages that are identified by our community. The Housing Task Force met four times over a one year period, once in 2004 and three times in 2005 to discuss homelessness and affordable housing issues, needs, solutions, and possible funding sources for the projects identified. In March, 2006 the Task Force prepared a report for the City Council discussing their findings and recommendations, which was presented at a City Council Informational Meeting. A formal request for an amendment to incorporate the addition of the new high priority activities that have been prioritized according to urgency of need, to the City of Rapid City's Five Year Consolidated Plan was put forward, with Council encouragement. The following are the high priority activities and goals that have been recommended for inclusion in the Consolidated Plan for FY 2003 to FY 2007:

HOUSING TASK FORCE RECOMMENDATIONS TO CITY COUNCIL

1. Amend the Rapid City Five Year Consolidated Plan to include the new high priority issues and recommended goals as listed below:
 - I. Homeless and Special Needs Population - Individuals

Emergency Shelter	Change from Medium to High Priority	Goal 105 units
Transitional Housing	Change from Medium to High Priority	Goal 310 units
Permanent Housing	Add goal	Goal 25 units

 - II. Homeless and Special Needs Population – Families with children

Emergency Shelter	Add goal	Goal 75 units
Transitional Housing	Add goal	Goal 24 units
Permanent Housing	Add Assisted Living-Chronically Mentally Ill	Goal 24 units

 - III. Rental Units – Subsidized Apartments

Grants for construction, acquisition or rehab costs – Add goal	Goal 300 units
Low income rentals for single persons – efficiency apartments	Goal 20 units
Low income rentals for single persons – one bedroom apartments	Goal 30 units

 - IV, Special Populations - Handicap Accessibility Modifications

Handicap accessibility modifications – Owner occupied homes	Goal 35 units
Handicap accessibility modifications – Rental units	Goal 40 units

 - V. Owner Occupied Housing – Rehabilitation

Low Income Home owners and Mobile Home owners	Goal 100 units
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 - VI. Home Ownership for Low to Moderate Income People

Acquisition Cost Assistance (<80% of median income)	Goal 250 units
Establishment of Scattered Site Land Trust	Goal 250 units

 - VII. Economic Development & Job Creation

Micro Enterprise Loans for low income people	Goal 75 loans
Job Training for low income people	Goal 250 units

2. City consider applying for Revolving Line of Credit from Fannie Mae to be used for loans for housing projects, infrastructure costs, purchase of land/homes for Land Trust program etc.

3. City consider applying for Section 108 funds Line of Credit to be used for establishing a micro enterprise loan fund, land purchase, construction commercial or industrial businesses, public facilities, construction or installation of public utilities, debt service reserve, and for infrastructure loans for economic development or affordable housing projects.

4. Create a Land Trust to maintain affordable housing beyond first owners. Scattered sites and/or property for mixed use subdivision (trust and regular market)

5. Buy property to hold for future development of trust properties and/or market rate affordable housing in the way the school system and hospitals do. Development would be done by local developers and housing organizations – not the City.

5. Leveraging Resources

a) Identify progress in obtaining “other” public and private resources to address needs.

Sub-grantees have been successful in leveraging CDBG funds with grants from foundations, lenders, private donations, and other state and federal grant and loan programs. Tax Increment Financing and Vision 2012 Funds, a half cent sales tax funding pool and general fund subsidies, also provide funds for development. The United Way funds many worthwhile organizations who address the high priority needs of the community’s low income people.

The City continues to support agencies and developers in applying for other Federal, State and public funds. The City is also exploring the possible use of revolving lines of credit offered by Fannie Mae and HUD for housing and economic development projects. The City Attorney, Finance Officer, and Community Development Specialist are researching the terms and requirements of the loans and will provide the information to Council for their review. The City Council will also consider the possibility of creating a land trust to provide availability of affordable housing for low income people beyond the first homeowner.

In 2005 Pennington County Housing and Redevelopment Commission and Behavior Management Systems, with the support of the Black Hills Area Homeless Coalition and the South Dakota Homeless Consortium, were awarded a Continuum of Care grant for 25 units of permanent housing for dually diagnosed homeless persons.

Two Economic Development Initiative Grants and a TCUP grant were also awarded to agencies in Rapid City.

b) How Federal resources from HUD leveraged other public and private resources.

FY 2005 COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATIONS

LEVERAGED FUNDS

PROJECT TITLE	AMOUNT REQUESTED	CDBG FUNDS	OTHER FEDERAL FUNDS	STATE FUNDS	LOCAL FUNDS	PRIVATE DONATIONS	FEES & INTEREST INCOME	IN KIND	TOTAL FUNDS AVAILABLE FOR ACTIVITY
Black Hills Area Habitat for Humanity	\$ 84,000	\$ 84,000			\$ -	\$ 175,280			\$ 259,280
Rapid City Community Development Corporation	\$ 150,000	\$ 150,000				\$ 288,000		\$ 1,400	\$ 439,400
Rapid City Neighborhood Restoration Program	\$ 95,290	\$ 64,492							\$ 64,492
Canyon Lake Senior Citizens Center	\$ 8,000	\$ 8,000			\$ 14,000			\$ 1,000	\$ 23,000
Rapid City Club for Boys	\$ 49,896	\$ 49,896			\$ 4,000				\$ 53,896
7th Circuit Court - CASA Program	\$ 37,500	\$ 5,000		\$ 18,000	\$ 6,000	\$ 156,042			\$ 185,042
Catholic Social Services	\$ 15,000	\$ 14,537				\$ 31,315		\$ 9,190	\$ 55,042
Lutheran Social Services - Stepping Stones	\$ 3,760	\$ 3,760							\$ 3,760
The Salvation Army	\$ 40,000	\$ 35,779	\$ 4,000			\$ 203,750			\$ 243,529
YMCA - Star Village Youth Program	\$ 15,332	\$ 14,869				\$ 40,850		\$ 16,142	\$ 71,861
Youth & Family Services	\$ 20,668	\$ 15,405	\$ 71,000	\$ 115,905	\$ 3,500	\$ 55,455	\$ 21,775		\$ 283,040
CDBG Program Oversight & Management	\$ 119,133	\$ 119,133							\$ 119,133
TOTAL	\$ 638,579	\$ 564,871	\$ 75,000	\$ 133,905	\$ 27,500	\$ 950,692	\$ 21,775	\$ 27,732	\$ 1,801,475

c) *How matching requirements were satisfied.*

The City's Community Development Block Grant fund does not require matching funds but does take into consideration the amount of other funds leveraged in a project when making funding decisions.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Error! Reference source not found.CAPER Managing the Process response:

1. Describe Actions Taken During The Last Year To Ensure Compliance With Program And Comprehensive Planning Requirements.

The City provided a training class in August, 2005 for all persons interested in applying for CDBG funds. The training class went over the application process and document, HUD guidelines for the program, information on what types of projects are eligible for funding, what the designated high priority activities are, and documentation required for the application, disbursements, progress reports and audits. The training provided applicants with information they would need to properly design and set-up their program, and report their progress.

The Community Development Specialist reviewed all applications received for completeness and evaluated them for compliance with CDBG guidelines. All applicants were entered on a spreadsheet that addressed all of the program requirements. The spreadsheet was provided to the Subsidy Committee for use in their evaluation of the applicants.

A second training class was provided to those Sub-grantees who were awarded funding. Training covered the contracts, how to submit draw requests, Davis Bacon requirements, if applicable, progress report requirements, documents for file maintenance (based on the type of project), and monitoring expectations.

The Community Development office maintains a file on every project. Check sheets are used for file set-up, the contract approval process, environmental reviews, Davis Bacon counseling sessions with Sub-grantees and contractors, draw downs and close outs. The check sheets are valuable to staff in making sure that all needed

paperwork is received and processed and that files are complete and in compliance with all the appropriate regulations.

Staff conducts site visits to agencies receiving grant funds to tour the facility and learn about all the activities and services provided by the Sub-recipients. Site visits provide an opportunity to see how business is conducted, the numbers of people participating at a given time, staffing for the services provided and the general operations and maintenance involved. Draw down requests are required to have accompanying documentation showing that the funds requested are being used as stated. Staff also performs audits to determine compliance with HUD and City regulations, policies and procedures applicable to the Community Development Block Grant.

Citizen Participation

1. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Error! Reference source not found.CAPER Citizen Participation response:

1. Provide A Summary Of Citizen Comments.

INSERT COMMENTS RECEIVED DURING PUBLIC COMMENT PERIOD

2. Identify The Federal Funds Made Available For Furthering The Objectives Of The Consolidated Plan. For Each Formula Grant Program, Identify The Total Amount Of Funds Available, (Including Estimated Program Income), The Total Amount Of Funds Committed During The Reporting Period, The Total Amount

Expended During The Reporting Period, And The Geographic Distribution And Location Of Expenditures.

INSERT SHEET SHOWING TOTAL INCOME IN, INCOME OUT

INSERT MAPS SHOWING MINORITY POPULATION AREAS & LMI CENSUS TRACTS

INSERT MAPS FOR GEOGRAPHIC LOCATIONS OF PROJECTS

Institutional Structure

1. Describe Actions Taken During The Last Year To Overcome Gaps In Institutional Structures And Enhance Coordination.

The City of Rapid City supports the development of public, private, non-profit and for-profit organizations that provide needed support and services to the residents of the community.

The Rapid City Community Development Department provides technical support to agencies and organizations that are interested in utilizing Community Development Block Grant funds and works to create partnerships for addressing needed services among agencies, and to avoid duplication of services, when possible. The Community Development Specialist also serves as an advisor to the boards of the South Dakota Homeless Consortium, the Black Hills Region Homeless Coalition, the Rapid City Community Development Corporation and the United Way Day of Caring and Sharing, providing guidance and technical advice for projects they wish to undertake.

Non-profit agencies, social services, health care providers, public institutions, and private industries are all instrumental in formulating and carrying out the Consolidated Five Year Plan and the Annual Action Plans. Services provided by their organizations help to stabilize families, teach life skills needed to retain, maintain and sustain their home life and housing, provide financial assistance to prevent homelessness, provide counseling, financial literacy and homebuyers education to

provide households with the support needed to be successful tenants and homeowners. Funding is provided to organizations to carry out those activities identified as priorities in meeting the needs of the community.

The Rapid City Community Development Department serves as the lead agency in defining housing needs within the community. Non-profit organizations interested in developing housing, bankers interested in working with developers, direct service providing agencies dealing with clients needing affordable housing, and the general public desiring information on services available all contact the Community Development Department for assistance and guidance on how to achieve their goals. All of the contact information received assists the City in staying informed about what is being proposed for affordable housing development in Rapid City. Contact with South Dakota Housing Development Authority regarding applications assists the City in knowing the number of units being constructed and alerts the City to any development issues that might be occurring in certain neighborhoods – such as over concentration of multifamily housing units.

The Rapid City Community Development Department also works closely with the non-profit organizations in the community, which allows the City to stay abreast of all needs of low-income residents, not just housing. The Staff continues to reach out to the community through the Chamber of Commerce, neighborhood organizations and service clubs, non-profit agencies and local developers so that gaps in the delivery system of services can be minimized and education of the business leaders as to the needs of the low-income residents is accomplished, in addition to sharing the success stories of the assistance provided by the community.

The Rapid City Weed and Seed program is a federally funded program that works with neighborhood associations, neighborhood watch groups, residents, business owners and local social services to provide information and support for neighborhood revitalization in North Rapid. The Weed and Seed Program has worked with business owners and the police department to increase safety along Rapid Creek and in the North Rapid area. They have also worked with local business owners to combat vandalism, disorderly conduct and to implement beautification programs for their designated business areas. The Community Development Specialist has spoken at various Weed and Seed meetings about the programs available in the community to assist their members in the revitalization efforts.

Monitoring

1. Describe How And The Frequency With Which You Monitored Your Activities.

Monitoring is done in four different ways:

1. Site visits to view activities;
2. Evaluation of draw request documentation;
3. Monthly/Quarterly reporting of accomplishments and progress.
4. Site visits for file audits.

Agencies were required to turn in monthly or quarterly reports, depending on the type of activity they were conducting. Reports were reviewed and clarifications requested, as needed.

Our goal for FY 2005 was to do an on-site monitoring of every Sub-grantee quarterly, however, the full time staffing of the Administrative Secretary position was delayed until August of the year and with training and grant program deadlines to meet, we were not able to implement that plan.

Monitoring was concentrated on agencies that showed financial instability, new staffing in key positions, or incomplete documentation. Review of their financial records and/or files was accomplished.

Draw down requests are required to be accompanied by supporting documentation and are reviewed for accuracy, completeness, and contractor documentation, usually on a monthly basis.

Site visits were accomplished for six (6) of the agencies, and two (2) file audits were accomplished.

2. Describe The Results Of Your Monitoring Including Any Improvements.

Monitoring showed one agency experiencing staffing and financial instability. Funds were frozen and the Community Development Specialist, with the assistance of the City Attorney's office, provided the agency with requirements for showing financial and staffing ability to continue with the activity. Staff also worked with the agency to make sure that their funding was used correctly. The agency reported that they had received program income and were instructed on how to properly deposit the funds and reuse them. The agency was able to recover from the financial difficulties, hire and train

new staff, show proper handling of the program income and complete their housing activity.

Monitoring of another agency showed the need for more detailed documentation itemizing the different housing services provided and financial statements that identified activity by each grant year. The change has made it easier for the agency to understand the flow of funds and it is easier for the City to reconcile their draws in the IDIS system for the correct reporting grant and year.

Another agency's documentation was not complete for draw requests and those draws were not processed until adequate, complete documentation was received.

In order to improve our ability to monitor accomplishments, and have more accurate, reliable numbers, we will require all FY 2006 Sub-grantees to file monthly reports, and eliminate quarterly reporting except for construction projects, which will be allowed to report quarterly until work actually begins on the projects, at which time monthly reports, with their draw requests, will be required. Monthly reports arrive in a more timely fashion, as they can be prepared with the agency's other monthly reports. Quarterly reports require the agency to go back and find the information for the previous two months, and we find that delays their report and leads to more inaccuracy in the numbers. We will also require monthly draw submittals, where appropriate, to facilitate timely use of funds.

3. SELF EVALUATION

a) *Describe the effect programs have in solving neighborhood and community problems.*

The YMCA's Star Village Outreach Program provided much needed activities for children of low income families in a somewhat isolated neighborhood near the downtown area. Star Village Apartments sit at the top of a hill just above the downtown area. The YMCA, with the support and approval of Barker & Little Rental Management Company, started an after school and summer program for the children, as well as providing transportation to other activities offered at their main facility. The program has helped to build pride in the children for their neighborhood and reduce vandalism in that area.

Funding for public services that provided counseling, crisis hotline volunteers, emergency funds for rent and utility payments and youth services help to stabilize families and reduce the need for police intervention.

The Teton Coalition's development of new housing in the Dakota Subdivision has had a positive effect on the neighborhood. New and old residents alike take pride in their homes and have been working on beautifying the area through landscaping and clean up efforts.

Habitat for Humanity has acquired in-fill lots throughout the City. They have cleared and cleaned up vacant lots and constructed new, modest homes for low income people. In-fill development helps to eliminate the inappropriate gathering places of teens, gangs, or illegal activities.

b) *Describe progress in meeting priority needs and specific objectives and helping make community's vision of the future a reality.*

The City is making excellent progress in meeting the high priority needs identified in the Consolidate Plan. In several important areas we have exceeded the original goals. The City still has work to do in meeting the needs of the homeless for transitional housing and permanent supportive housing for those with severe, persistent mental illness, or felony records. However, as a result of the Housing Needs Assessment and the Housing Task Force's prioritized list of recommendations, the City is providing more technical support to agencies and seeking additional funding sources with which to accomplish the goals.

c) *Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.*

We have exceeded our five year goals for construction of new, affordable rentals and single family homes for homeownership. The City also provided rehabilitation loans for owner-occupied homes of low income persons who could not access funds from any other source. The rehabilitation brought several homes out of substandard condition and into standard condition. Federal and state funds are being used to rehabilitate and update three affordable housing apartment complexes and construct four other apartment complexes that will provide housing affordable for people with incomes below 60% of median income. Pennington County Housing and Redevelopment Commission

demolished and will rebuild two substandard apartment buildings to provide 10 new, modern rental units for low income households. Beautification efforts are underway in the North Rapid and Dakota Subdivision areas with the supportive efforts of the Weed and Seed Program and the Teton Coalition. **(See Five Year Consolidated Plan Goals and Achievements Chart)**

d) Indicate any activities falling behind schedule.

Entering FY 2005 the Rapid City Community Development Corporation had not utilized all of their allocations from FY 2002 or FY 2004 (\$146,958), due to a shortage of affordable residential lots on which to build new homes for low income families. However, they made a change to their program that allowed them to provide down payment and closing cost assistance to low income homebuyers. This opened the use of funds up to existing homes as well as new ones and they have now expended all but \$27,895 of their funds through FY 2005. The remaining funds are already allocated to two buyers who are waiting for completion of their homes so that they can close on the homes.

Black Hills Area Habitat carried forward into FY 2005 \$34,000 from allocations received in FY's 2002, 2003, and 2004, and received an additional \$84,000 from the FY 2005 grant. They still have a balance of \$114,648 remaining at the close of FY 2005. There is a shortage of affordable lots and very few in-fill lots left in Rapid City. They have an inventory of lots on which to build homes right now, but lack the funds to purchase the building materials to start them. Habitat for Humanity is the only entity presently able to provide homes to the lowest income level homeowner, who is the hardest to place in homes, so the City will continue to work with Habitat to fill this need. However, if Habitat is not able to identify other lots to purchase, and show the financial ability to proceed with construction on the lots within a reasonable time frame, the City may choose to reallocate those funds to another project that can expend the funds in a more timely fashion.

The City Neighborhood Restoration Program has \$118,513.18 left at the close of FY 2005. No funds are being allocated to the program from the FY 2006 Entitlement. Staffing shortage for half of FY 2005 affected the number of rehabilitation projects that could be conducted. It is anticipated that all of the funds will be drawn down in FY 2006 since the staffing issue has been resolved. In addition, staff will partner with housing

organizations and the Weed and Seed program to identify homeowners in need of home repairs as part of a North Rapid revitalization effort.

e) Describe how activities and strategies made an impact on identified needs.

Agency activities have done well in addressing many of the high priority needs of the community with the use of CDBG funds. The activities are providing assistance to help people through their initial hardship, in the case of unexpected circumstances that impact them in an adverse way financially. The Salvation Army's rent and utility payment assistance is preventing evictions or possible homelessness for many low income families.

The housing programs funded are providing homebuyer education and financial literacy courses to the prospective buyers to better prepare them for the home buyer process and to avoid predatory sales and lending practices. The housing programs also offer budget, credit and pre-qualification counseling to help buyers be more financially prepared for the costs of homeownership as well as the unexpected financial hurdles that life puts before them.

f) Identify indicators that would best describe the results.

The City of Rapid City and the members of the Black Hills Region Homeless Coalition conducted a Housing Needs Assessment in September, 2005. The results of the study were compiled and published in January, 2006. This study was designed to establish the base line information needed to show the results achieved from the activities provided by the programs and agencies utilizing Community Development Block Grant funds, as well as other federal, state and private funds. Prior to this assessment, the City had no specific numbers on which to base results or with which to determine the priority of projects or level of need.

Going forward the City will use the assessment numbers in determining whether projects are effectively addressing the issues.

Likely indicators that would be used include:

- 1) Reductions in homeless numbers, spousal abuse, crime, and people requesting assistance for food and utility bills.
- 2) Increases in incomes and education levels.

- 3) Reduction in the number of people at risk of becoming homeless. (threatened with eviction within past 30 days; received 72 hour notice for failure to pay; spending more than 1/3 of their income on housing.)
- 4) Reduction in number of people living “doubled-up” with family and friends.
- 5) Reduction in juvenile recidivism, delinquency and crime.
- 6) Fewer uses of the emergency room for non-emergency health care.

g) *Identify barriers that had a negative impact on fulfilling the strategies and overall vision.*

The main barrier to fulfilling the strategies and overall vision of the City is lack of funding. Funding sources of all types and categories have decreased over the past three years leaving agencies short of funds for operations, causing reductions in staffing at time when needs for services are increasing due to rising consumer costs for utilities, gasoline and housing. Funding to cover services is also down. Some of the highest priority issues, such as addiction, mental illness, and homelessness, require additional trained staff, supportive housing, and supportive services in order to address the needs. These types of problems typically do not attract public donations or support.

A lack of livable wage jobs and high housing costs in the area are major contributors to the homeless problem, family tensions, and crime. Incomes are not sufficient to cover the cost of a basic two bedroom apartment. It now takes 2.1 minimum wage jobs in South Dakota to afford the basic affordable two bedroom apartment with an average rent of \$650.00 per month. The housing assessment showed that 63% of the respondents make less than \$1,000 per month. Rapid City does not have a shortage of affordable apartments. It has a shortage of gap assistance in the form of Section VIII vouchers or subsidy for those who can only afford \$150 per month, or less, in rent at 30% of their gross income.

h) *Identify whether major goals are on target and discuss reasons for those that are not on target.*

The majority of the high priority goals are on target or have been exceeded. The projects that have not been addressed are primarily those that concern transitional or permanent housing with supportive services. These are high cost projects that require management by agencies that can provide the supportive services and cover the operations costs in addition to the other services they already provide. In addition to the

lack of funding, a lack of technical knowledge and staffing has kept agencies that acknowledge the need from being in a position to initiate and carry out the projects.

i) Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

The City will support efforts of the agencies willing to take on the more difficult projects with technical support and assistance in accessing funding for the projects. The City also continues to promote partnerships between agencies as a way of achieving projects that are too big or costly for any one agency to carry out.

The City has initiated an amendment to the Consolidated Plan to set specific goals and priorities for projects that will meet the most urgent un-addressed needs.

Lead-based Paint

1. Describe Actions Taken During The Last Year To Evaluate And Reduce Lead-Based Paint Hazards.

Lead based paint regulations continue to be difficult to advance in Rapid City. The City conducted extensive outreach to contractors in an effort to have a number of contractors complete the certification training in Lead Safe Work Practices in 2005 that was sponsored by the City. To encourage participation, the Community Development Specialist met with the City Inspections and Contractor Licensing Supervisor to certify the class for continuing education credits. In the past the turn out of independent contractors attending the training was dismal. Two classes scheduled to be held in late 2003 and early 2004 in the South Dakota area were cancelled due to low pre-registration response. However, with the continuing education credits the training offered in 2005 was well attended with 27 participants. Although the class received very favorable reviews by the contractors who attended, the City has found that contractors are not interested in working on units where lead tests show high levels of lead paint due to work practices required in order to pass a clearance inspection. The construction activity in the Rapid City community continues to be very strong and the building trade community has had plenty of work on new construction homes, without having to deal with Federal requirements on lead paint. As a result rehabilitation projects that involve lead based paint abatement must be denied due to cost and lack of qualified contractors willing to do the work. Over 50% of Rapid City housing was built prior to 1978, and there

are now three (3) certified lead contractors working in the community. A visual assessment of deteriorated paint surfaces is conducted by an Independent Home Inspector to determine the scope of work needed or required on a home. Any home failing the visual assessment must have lead based paint tests performed prior to any work being scheduled. The City contracts with Western South Dakota Community Action's certified lead inspectors to do the lead assessments on homes in the Neighborhood Restoration Program and other City administered and reviewed projects requiring them. However, the City program has limited funds for rehabilitation costs, which, in many cases, will not cover the cost of the abatement, should it be required. The City will continue to work to increase the number of contractors certified to work on lead paint projects.

HOUSING

Housing Needs

1. Describe Actions taken during the last year to foster and maintain affordable housing.

In FY 2005 the City funded three housing agencies, each serving a different financial level of buyers: Habitat for Humanity (incomes less than 50% of median income), the Teton Coalition (incomes less than 80% of median income), and the Rapid City Housing Coalition (incomes less than 80% of median income). The City provided a rehabilitation program for owner-occupied low-income households who are unable to access loans through traditional lenders for repairs and handicap accessibility modifications. All of the programs offer loans, rather than grants, ensuring that the funds will one day be recovered for reissue to another low income family.

The Housing Task Force has recommended the establishment of a land trust to maintain affordability of homes and apartments beyond the first owner. The Council will consider the recommendation and seek public input on the matter in FY 2006.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

The City has made excellent progress on creating housing affordable for people under 60% of median income. However without gap assistance or subsidies, the very low- and extremely-low income people will still be unable to maintain a home.

CONSOLIDATED PLAN PROJECTS	COMPLETED 2003 - 2005	2006 PROJECTED	GOAL	BALANCE
Home Ownership - Acquisition				
In Rapid City	92	15	20 homes	+87
In Rapid Valley	20	13	No goal	+33
Home Ownership - Acquisition Rehabilitation	0	20	None stated	+20
Owner Occupied Rehabilitation	32	14	60 homes	-14
Affordable Rental Units - New Construction			100 units	
Small related <30% med income	15		30	-15
Small related <60% med income	252		10	+242
Large related <30% med income	0		15	-15
Large related <60% med income	91		5	+86
Elderly <30% med income	0		25	-25
Elderly <60% med income	0		2	+2
Other/Special <30% med income	0		8	-8
Other/Special <60% med income	51		5	+46
Other/Special <80% med income	57		0	+57
Affordable Rental Units - Rehabilitation		240	None stated	
Homeless Housing				
Permanent Housing with supportive services for dually diagnosed	25		None stated	+25
Emergency Shelter - domestic violence	11		None stated	+11
Emergency Shelter - women & children	39		None stated	+39
Transitional Housing - families w/children		24	None stated	

The worst case housing needs are transitional housing units for singles and families, additional emergency shelter beds and one-bedroom and efficiency apartments.

Additional housing for the disabled has not been identified in Rapid City as a high or even medium priority need. However, accessibility and disability accessibility modifications for rental units and ramps for homes has been identified as a high priority. The City will seek funding for low interest loan programs for landlords willing to make modifications to the home to allow handicap accessibility for tenants. The City rehabilitation program may be use for owner-occupied home with-in the corporate limits, providing the owner has not previously used the program.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Public Housing is administered by Pennington County Housing and Redevelopment Commission. They continuously perform upgrade renovations to the units in their inventory and pursue additional properties on which to develop new housing as funding allows.

Two five unit apartment buildings that were declared substandard due to foundation problems have been demolished and will be rebuilt to provide upgraded subsidized apartments to low income families.

Pennington Housing offers resident initiatives for Section VIII clients who qualify and would like to pursue home ownership under the Section VIII program.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

The City funded housing agencies that provided down payment and closing cost assistance, deferred loans for the purchase price of a lot for construction of single family homes, and acquisition costs for homes to be rehabilitated for sale to low income homebuyers. Assistance per household ranged from \$2,500 to \$40,000, depending on the program being used and the income of the household.

Informative seminars were held on Predatory Lending, tenant rights, fair housing regulations, home buying and financial literacy.

HOME/ American Dream Down Payment Initiative (ADDI)

The City of Rapid City does not receive any HOME or ADDI funds.

HOMELESS

Homeless Needs

1. Identify actions taken to address needs of homeless persons.

The City did not fund any housing projects with CDBG funds in FY 2005 for homeless shelters or transitional housing projects. A Housing Needs Assessment conducted in September of 2005 requested input from the homeless and low income populations using social services in Rapid City on the gaps in services and housing. The information was used in determining new high priorities for the CDBG program and services that should be funded.

2. Identify actions to help homeless persons make the transition to permanent housing and independent living.

As a result of the survey, a 24-unit transitional housing project will be funded in FY 2006 for homeless families with children. Cornerstone Rescue Mission will be the agency taking on the project and will provide supportive services through partnerships with other agencies in town.

3. Identify new Federal resources obtained from Homeless SuperNOFA.

No new Federal resources were obtained from the FY 2005 Homeless Super NOFA.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

The Salvation Army started a four month transitional housing program to help with rent payments for four months to help families establish permanent housing. They continue to provide emergency rental and housing payment assistance to help people avoid eviction or home foreclosures as well as utility payment or reconnection fees.

The City will continue to work with the community and non-profit agencies in FY 2006 to develop a new realistic plan to prevent and eliminate homelessness.

Emergency Shelter Grants (ESG)

The City of Rapid City does not receive any Emergency Shelter Grant Funds.

COMMUNITY DEVELOPMENT

Community Development

1. Assessment of Relationship of CDBG Funds to Goals and Objectives

- a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.**

The City primarily awards funds to agencies proposing activities that meet one of the high priority needs and where 100% of the funding will benefit low income people or households. Consideration is also given to the cost per person or household of the service provided.

- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.**

See Goals and Accomplishments Chart

- c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.**

98% of the people receiving services provided by CDBG funds were low income.

2. Changes in Program Objectives

- a. **Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.**

The City will amend the consolidated plan to include additional high priority needs and add specific goals to the project.

3. Assessment of Efforts in Carrying Out Planned Actions

- a. **Indicate how grantee pursued all resources indicated in the Consolidated Plan.**

The City works with all non-profit agencies, developers, the school administration, other City departments, local businesses, and the people of the community to pull together partnerships to achieve the goals of the Consolidated Plan.

(See Leveraged Funds sheet above.)

- b. **Indicate how grantee provided certifications of consistency in a fair and impartial manner.**

The City's policy is to provide certifications to all projects that meet one of the high priority items identified in the Consolidated Plan.

- c. **Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.**

Projects meeting many of the categories identified as high priorities in the Consolidated Plan were funded.

4. For Funds Not Used for National Objectives

- a. **Indicate how use of CDBG funds did not meet national objectives.**

All CDBG funds were used for activities meeting a National Objective.

- b. **Indicate how did not comply with overall benefit certification.**

All activities meet with the overall benefit certification.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property

- a. **Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.**

Acquisitions were only funded that were sales by owners on non-rental properties. No relocation was involved.

No projects were funded that involved demolition of occupied property.

No rehab will be done on a home that will require relocation of the occupants due to funding constraints.

- b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.**

No activities were undertaken that involved occupied property, other than owner occupied home sales.

- c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.**

No activities were conducted.

- 6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons**

No funds were used for economic development activities in FY 2005.

- 7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit**
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.**

All activities use income verification to qualify clients for participation in the CDBG funded projects.

- 8. Program income received**

- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.**

See Program Income Chart Below

PROGRAM INCOME RECEIVED IN FY 2005			
Source of Program Income	Amount Received	Not Included in Cap	Totals
Reimbursement of Expenses			
Refund of overpayment of Rapid City Journal Ad		\$ 55.08	
Environmental Review - Children's Care Center		\$ 2,500.00	
Environmental Review - Ogalala Lakota College		\$ 2,500.00	
		<u>\$ 5,055.08</u>	\$ 5,055.08
Repayment of Landslide Loans	\$ 2,719.56		
Urban Renewal Project -			
Operations of Acquired Property	\$ 2,271.72		
Repayment of Principal and Interest - Revolving Loan			
City Neighborhood Restoration Loan Program	\$ 8,389.76		
	<u>\$ 13,381.04</u>		\$ 13,381.04
Total Program Income Received			<u>\$ 18,436.12</u>

b. Detail the amount repaid on each float-funded activity.

There were no float funded activities.

c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.

n/a

d. Detail the amount of income received from the sale of property by parcel.

There were no sales of property.

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:

- a. The activity name and number as shown in IDIS;**

N/A

- b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;**

N/A

- c. The amount returned to line-of-credit or program account; and**

N/A

- d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.**

N/A

10. Loans and other receivables

- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.**

N/A

- b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.**

The City did not provide any loans in FY 05 other than those that are part of the City's Neighborhood Restoration Loan Program for low-income owner occupied homes.

- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.**

N/A

- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.**

N/A

- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.**

There are no properties that have not already been sold.

11. Lump sum agreements

- a. Provide the name of the financial institution.**
- b. Provide the date the funds were deposited.**
- c. Provide the date the use of funds commenced.**
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.**

There have been no lump sum agreements.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.**

No housing rehabilitation projects were funded in FY 2005.

- b. Provide the total CDBG funds involved in the program.**

N/A

- c. Detail other public and private funds involved in the project.**

N/A

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.**

14. Assessment of Relationship of CDBG Funds to Goals and Objectives

- a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.**

CDBG funds are primarily awarded to high priority projects and agencies who use 100% of the CDBG funds they are awarded to assist low income persons in all three categories, with special targeting for the extremely low-income person.

- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.**

40% of the households helped with housing funds were extremely low income.

c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

Ninety-seven (97%) percent of the people receiving assistance from CDBG funded services are low-to-moderate income

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

The City of Rapid City has aggressively been pursuing new businesses and economic development opportunities that would diversify our economic base and provide livable wage jobs in our community. A new business is opening a call center that will employ 450 people.

The City, in conjunction with the surrounding communities formed a "Save Ellsworth Air Force Base" task force to fight the closure of the air base. The task force was successful and preserved hundreds of jobs that would have been lost with the closure of the base.

Career Learning Center works with all the non-profit agencies to identify clients who wish to improve their work skills or change careers in order to improve their earning ability. They provide classes and assistance in job placement.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

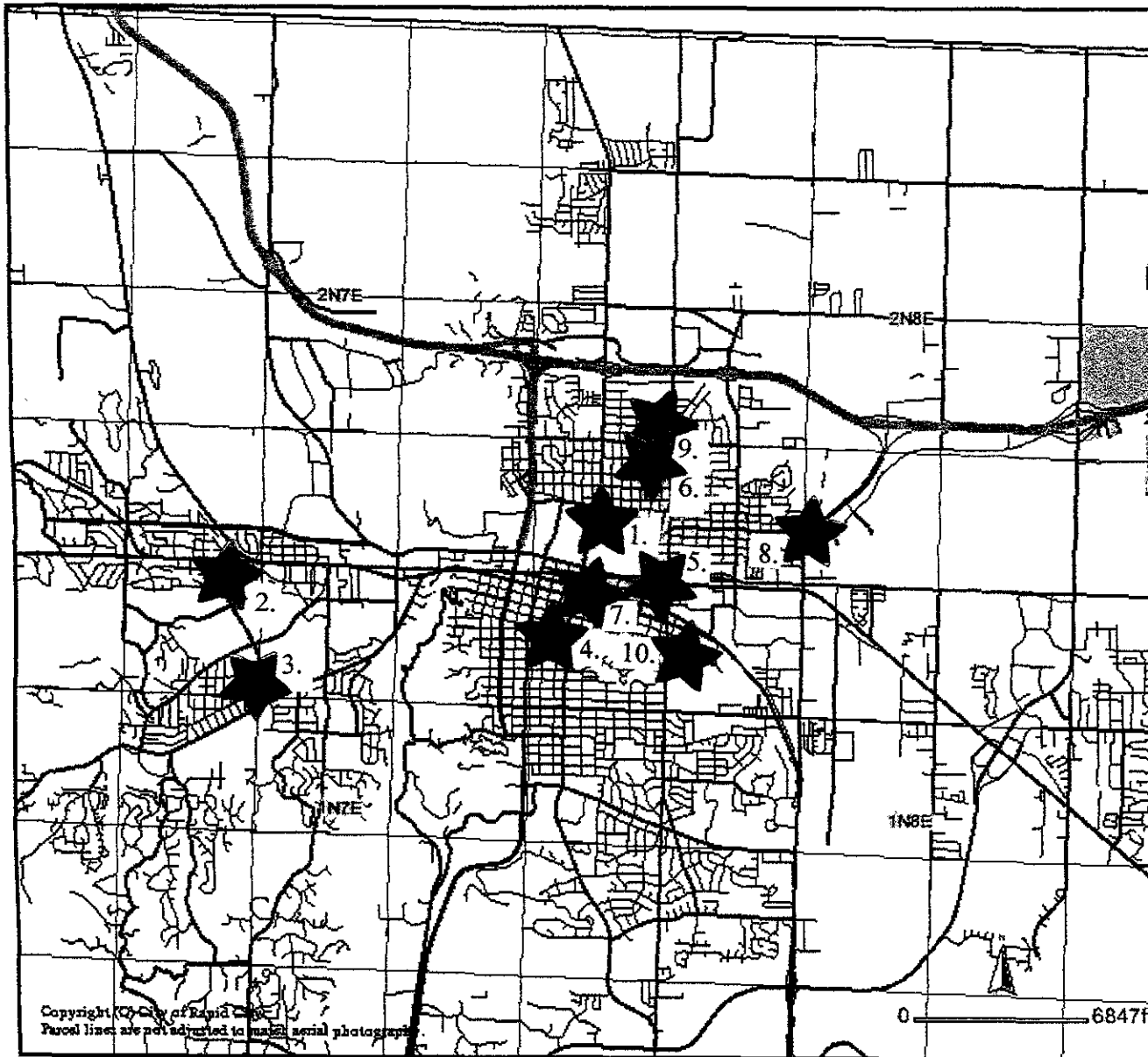
Supportive housing for non-homeless special needs persons has not been determined to be a priority need in Rapid City at this time. The needs are being met by the current service providers.

Specific HOPWA Objectives

The City of Rapid City does not receive any HOPWA funds.

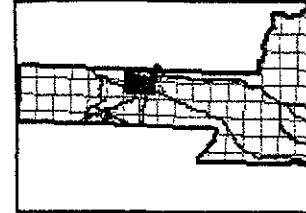
OTHER NARRATIVE

PUBLIC SERVICES – 2005 CDBG



PUBLIC SERVICES – 2005 CDBG

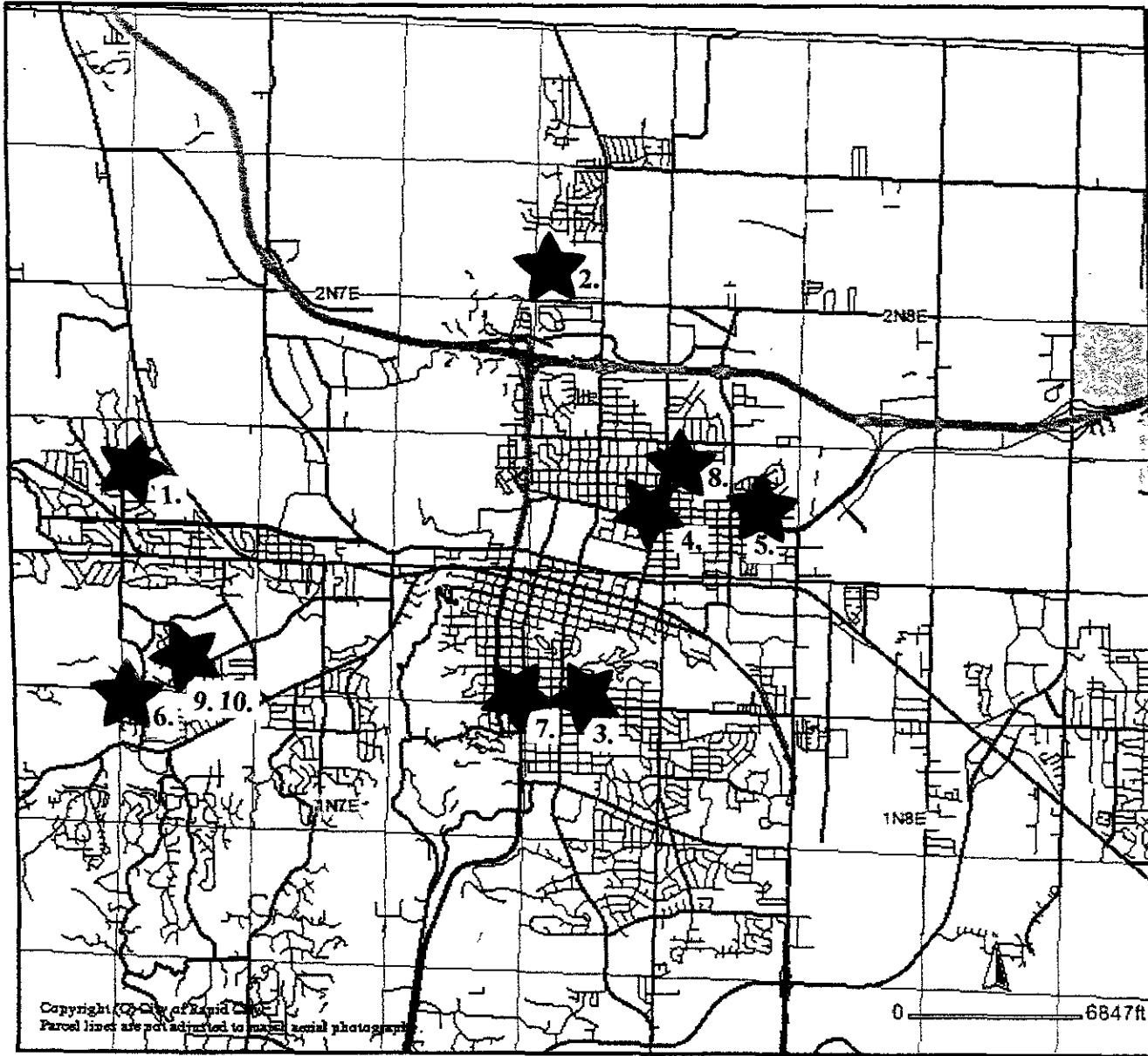
1. Rapid City Club for Boys
320 N. 4th Street
2. Canyon Lake Senior Citizens Center
2900 Canyon Lake Drive
3. CASA
2650 Jackson Boulevard
4. Catholic Social Services
918 5th Street
5. Lutheran Social Services
Stepping Stones
22 E. New York Street
6. Black Hills Area Habitat for Humanity
611 Herman Street
7. Rapid City Community Development
Corporation - 111 St. Joseph Street
8. Salvation Army
405 N. Cherry Avenue
9. Youth and Family Services
202 E. Adams Street
10. YMCA – Star Village Youth Program
27 Signal Drive



DISCLAIMER

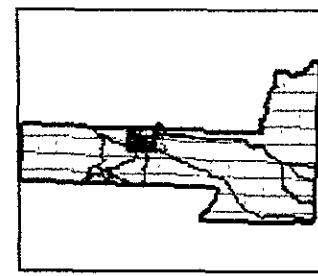
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RAPID CITY NEIGHBORHOOD RESTORATION PROGRAM -2005



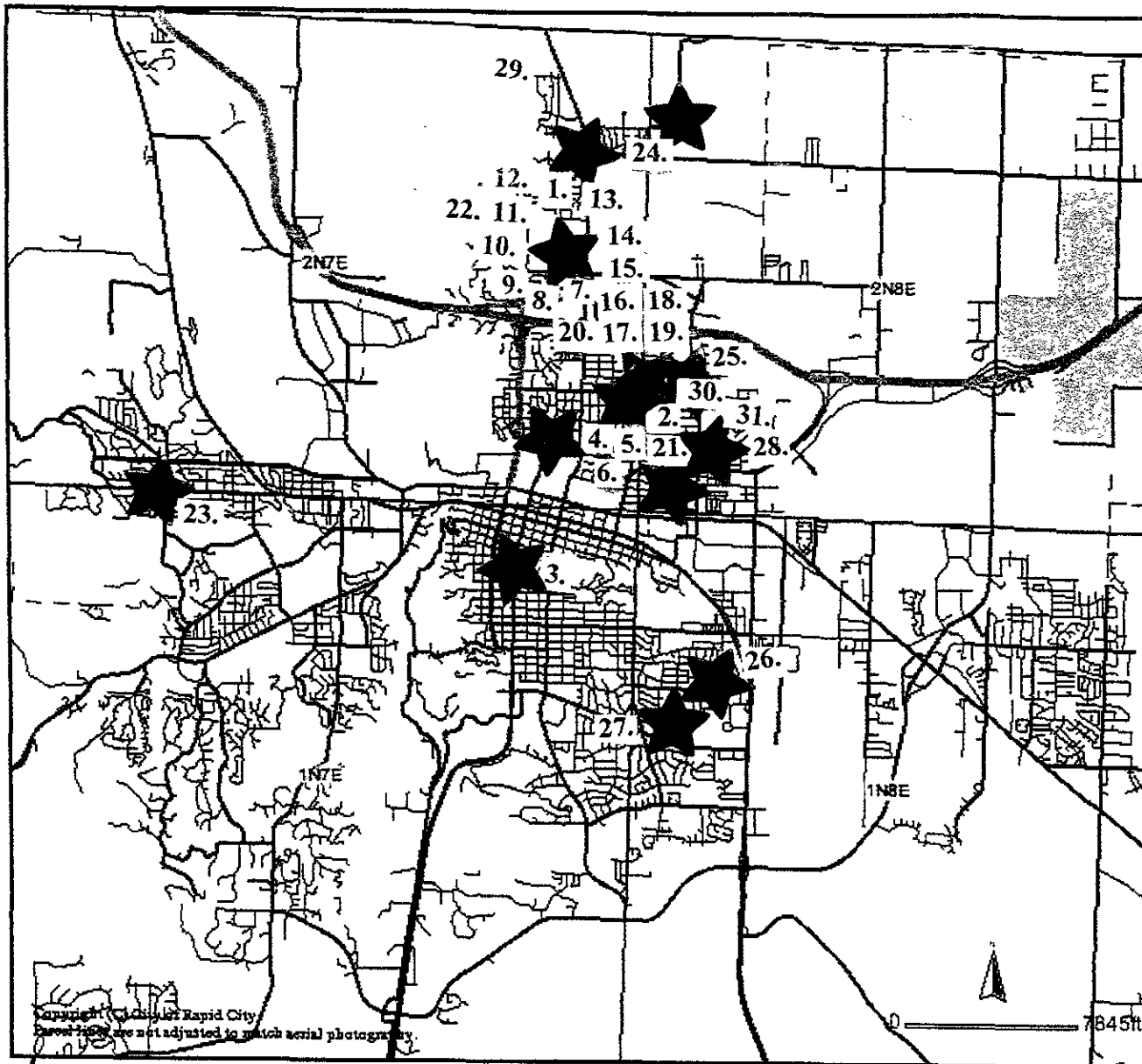
Neighborhood Restoration Program

1. 201 N. Platt Street
2. 612 Mall Drive
3. 2103 Wisconsin Avenue
4. 210 E. New York Street
5. 721 E. Chicago Street Lot 48
6. 3921 Minnekahta Street
7. 2009 5th Street
8. 210 E. Madison Street
9. 3704 Cottonwood Street
10. 2102 4th Avenue



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AFFORDABLE HOUSING - 2005 CDBG



BLACK HILLS AREA HABITAT FOR HUMANITY

1. 603 Sitting Bull Street
2. 1018 N. Maple
3. 441 St. Cloud Street
4. 812 Wood Avenue
5. 814 Wood Avenue
6. 635 Halley Avenue

TETON COALITION

7. 524 Crazy Horse Street
8. 532 Crazy Horse Street
9. 512 Sitting Bull Street
10. 516 Sitting Bull Street

RCCDC

11. 504 Sitting Bull Street
12. 508 Sitting Bull Street
13. 511 Sitting Bull Street
14. 512 Sitting Bull Street
15. 515 Sitting Bull Street
16. 531 Sitting Bull Street
17. 524 Crazy Horse Street
18. 532 Crazy Horse Street
19. 708 Crazy Horse Street
20. 711 Crazy Horse Street
21. 610 Haines Avenue
22. 2710 Red Cloud Street
23. 325 S. Canyon Street 7B
24. 4011 Cowboy Court
25. 1309 Greenbriar Street
26. 916 E. Tallent Street
27. 317 E. Indiana Street
28. 205 E. Monroe Street
29. Lot 1 Block 4/Auburn Hills
30. 111 E. Van Buren Street
31. 217 Doolittle Street