

# **Consolidated Annual Performance and Evaluation Report (CAPER)**

Fiscal Year 2003  
April 1, 2003 – March 31, 2004

**City of Rapid City**  
Growth Management Department  
300 Sixth Street  
Rapid City, SD 57701

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# CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT (CAPER)

## INTRODUCTION

This report highlights the progress that the City of Rapid City made in FY 2003 in implementing and achieving the goals of the City's Strategic Five Year Consolidated Plan. This report covers the time period of April 1, 2003 to March 31, 2004. Activities discussed in this report include those implemented by the City of Rapid City Growth Management Department.

## SUMMARY OF RESOURCES

Community development activities are carried out by the Growth Management Department, Community Planning Division of the City of Rapid City. The administrative costs for supporting these activities are funded with HUD grant dollars, program income and city general fund revenues.

In FY 2003 Rapid City received:

CDBG Funds	\$614,000.00
Program Income – Rehab loan repayments	\$ 30,798.19
Program Income – Rental income	\$ 6,141.22
<b>Total Program Funds FY 2003</b>	<b>\$650,939.41</b>

## **STRATEGIC OBJECTIVES AS APPROVED IN THE 2003 – 2007 FIVE YEAR CONSOLIDATED PLAN**

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

### **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 from becoming homeless.
- Reaching out to homeless.
- Addressing emergency shelter and transitional housing needs.
- Helping homeless make the transition to permanent housing.

### **Non-Housing Community Development Goals**

- Public facilities and improvements – maintain, improve, and expand where appropriate.
  - Water & sewer improvements
  - Street improvements
  - Removal of architectural barriers
- Neighborhood facilities
- Parks and recreation facilities
- Public services objectives – ensure a variety of services are available in support of low-income households and at-risk persons.
  - Public services (General)
  - Handicapped services
  - Legal services
  - Substance abuse services
- Senior Programs
  - Senior Centers
- Youth Programs
  - Youth Services
- Planning & Administration
  - Program planning and administration

## **SUMMARY OF FY 2003 PERFORMANCE**

All of the activities undertaken by the City of Rapid City in fiscal year 2003 met one of the three HUD national objectives. One hundred percent (100%) of the activity expenditures provided a benefit to low and moderate income persons and/or areas.

The City's process for programming the use of CDBG funds annually involves working closely with non-profit organizations, citizens, and city staff, in an effort to determine where the funds can best be utilized in our community to meet the strategic objectives in our Consolidated Plan.

The following summary of activities funded with Community Development Block Grant funds and program income are grouped according to the goals identified in the Rapid City 2003-2007 Consolidated Plan. Only activities where funds were actually drawn in 2003 are included below.

### **GOAL – HOUSING**

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#### **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 three (3) programs: 1) property acquisition for new construction of affordable homes; 2) purchase rehabilitation of existing homes; and 3) zero per cent interest (0%) construction loans for low-income home buyers. The RCCDC member banks work with low or moderate income persons to assist them in qualifying for first mortgage financing. 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 or moderate income homebuyers. RCCDC also uses CDBG funds to purchase existing housing stock, rehabilitate it using CDBG funds, and then sell it to low or moderate income homebuyers. Rapid City Community Development Corporation also provides a zero percent (0%) construction loan to low-income buyers who are building a new home. This saves the homebuyer the closing costs and interest payments on a traditional construction loan. In 2003 the RCCDC changed their program procedures from placing a ten (10) year forgivable mortgage on the property to a thirty (30) year, zero percent interest deferred mortgage for the value of the lot or rehabilitation costs. The Rapid City Community Development Corporation places a second mortgage against the property for the amount of CDBG funds used for the lot acquisition costs or the rehabilitation costs on the existing homes. If the home is sold, refinanced, turned into a rental or is no longer owner occupied, the mortgage becomes due and payable to the Community Development Corporation. This creates a revolving loan fund that will continue to provide funds for other low and moderate income persons.

Rapid City Community Development Corporation's FY 2002 funds that were not spent in 2002 due to the unavailability of affordable lots were carried forward to FY2003. Rapid City Community Development Corporation has struggled to find lots to purchase for their affordable housing program since lot prices now exceed \$30,000 per lot, inside the City limits. Several developers have indicated that they will start housing developments in the fall of 2004 in which they will have lots available for purchase in the \$20,000 to

\$30,000 range. RCCDC had a memorandum of understanding in 2003 to purchase lots in the Neff subdivision, Governor's homes would be permitted and lot prices were affordable, however, the lots have been tied up with developmental issues which will probably not be resolved until 2005.

RCCDC continued to pursue other purchase opportunities and was able to purchase seven (7) lots in July 2002 and five (5) lots in September of 2003. Development began on some of the lots in late fall 2002. Of the 12 lots purchased in 2002 and 2003, five homes were built, sold, and closed in 2003, five (5) more lots are under contract, construction was begun and they have closing dates of summer 2004. The remaining two lots are awaiting bank approvals for qualified buyers.

Rapid City Community Development Corporation is in the process of requesting a modification to their grant to also allow the funds to be used for down payment and closing costs assistance for low-income buyers. This will allow use of the funds to assist homebuyers with acquisition costs on existing homes when lots are not available for purchase due to development delays.

Funding Requested:	\$0
Funding Awarded:	\$0
Funds Carried Forward: (previous FY allocation)	\$245,000 (carried forward from their FY 2002 allocation)
Total Funds Available:	\$245,000
Funds Spent in FY2003:	\$180,882.05
Balance Remaining:	\$65,442.70
Eligibility:	Low/Mod Housing Activity 01 Acquisition of Real Property
Goal Category(s):	Increase home ownership; Provide safe and accessible housing; Preserve existing housing stock.
Accomplishments:	Purchased 5 lots with CDBG funds; Closed loans on 5 properties for low-income home buyers; Started construction on 5 of the remaining 7 lots; No rehabilitation projects were conducted; Funding remaining from FY 2002 is being carried over for 2004.

**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 requested CDBG funds to purchase three (3) lots in Rapid City to assist in providing affordable housing to housing participants. The Teton Coalition purchased lots on which to build homes. They provide a 10 year recapture grant for the purchase price of the lots. Participants were required to attend a credit counseling session and a homebuyer education course.

Funding Requested:	\$66,000
CDBG Funding Awarded:	\$35,000
Funds Carried Forward: (previous FY allocation)	\$ 0
Total Funds available:	\$35,000
Funds spent in FY2003:	\$35,000
Balance Remaining:	\$0
Eligibility:	Low/Mod Housing Activity 01 Acquisition of Real Property
Goal Category(s):	Increase home ownership for low-income persons; Provide safe and accessible housing.
Accomplishments:	Purchased four (4) lots in the Dakota Subdivision with CDBG funds. Three of the lots have been sold to low-income homebuyers, homes completed and the loans closed. The fourth lot has a prospective buyer, who is in the process of loan approval with a local lender, and hopes to close in July, 2004. Three Teton Coalition clients bought and closed on homes in Box Elder, SD and five more clients' have written purchase agreements on homes and are in the loan approval process. Three other clients of the Teton Coalition utilized the Rapid City Community Development Corporations loan program to obtain a home in FY 2003. The Teton Coalition has committed to purchasing 10 lots in the Murphy Ranch Estates in Rapid Valley in FY2004. The homes will be sold to persons with incomes below 60% of the median income.

**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. Black Hills Area Habitat for Humanity requested funds in the amount of \$90,000 for the purchase of lots, to acquire building permits, and install required infrastructure for six homes for low-income persons.

Habitat for Humanity has struggled to find affordable lots on which to build their homes. Lot costs now exceed \$30,000 within the city limits. There are some lots outside the city limits under \$20,000, however, CDBG funds can not be used outside the city limits and c

Funding Requested: \$90,000

CDBG Funding Awarded: \$35,000

Funds Carried Forward: \$10,000  
(previous FY allocation)

Total Funds Available: \$45,000

Funds spent in FY2003: \$20,000

Balance Remaining: \$25,000

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

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

Accomplishments: Black Hills Area Habitat for Humanity was unable to acquire any lots in FY 2003 with their CDBG funds, due to the shortage of affordable lots for purchase. They did close on 3 single family homes in FY2003 and had two homes under construction in February, 2004, one of which is scheduled to close in May, 2004. A third building site was returned to the seller because they were unable to obtain clear title on it. They entered into a purchase agreement for a property on Wood Avenue in Rapid City on March 10, 2003 and were gifted another property on Halley Avenue. They will construct homes on both of these lots in FY2004. They did close on a home at 632 Crazy Horse, but no CDBG funds were used.

**PRIORITY: To provide rehabilitation of existing owner occupied dwelling units**

**1. Rapid City Community Development Corporation (RCCDC)**

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 RCCDC 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. RCCDC continually monitors the housing market for homes that need rehabilitation within the cost parameters of the program. Since affordable housing for homeownership is a high priority in Rapid City's Consolidated Plan, the City is carrying forward approved funding from previous years for this activity. No rehabilitation projects were conducted in FY2003.

**(See RCCDC above - PRIORITY: Extend Home Ownership Opportunities to Low-income)**

**2. City of Rapid City Neighborhood Restoration Program**

The City of Rapid City provides the Neighborhood Restoration Program, through use of Community Development Block Grant (CDBG) funds. The program provides rehabilitation assistance to homeowners with incomes at or below eighty percent (80%) of median income through grants, loans or a combination of both, depending on the household income. Rehabilitation projects were not carried out in 2003 due to a staffing vacancy. Applications were accepted and placed on a waiting list in anticipation of the position being filled. The position was filled December 23, 2003. This program is very important for the low-income homeowners in Rapid City who have no other source of funds for needed repairs to their homes, so the funds from 2003 are to be carried over to 2004. Outreach for the City's rehabilitation program is done by ads in a senior citizen newspaper, and ads placed occasionally in the local newspaper with a circulation of approximately 35,000. The best advertising for the rehabilitation program has been from referrals from Social Service agencies, local Lenders and satisfied homeowners who have received a grant or low interest loan and then share the information with friends, relatives, and neighbors. The requests for rehabilitation assistance exceed the funds available.

Funding was requested for rehabilitation projects for low-income homeowners.

Funding Requested:	\$70,000
CDBG Funding Awarded:	\$70,000
Funds Carried Forward: (previous FY allocation)	\$72,210.68
Total Funds Available:	\$142,210.68
Funds spent in FY2003:	\$7,602.05
Balance Remaining:	\$134,608.63
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: Due to a staff vacancy only two emergency rehab projects were undertaken in 2003. Applications were accepted and placed on a waiting list and are being processed in 2004. Funds were carried forward to 2004. 3 Rehab loans were paid in full by Owners in FY2003.

**PRIORITIES: Public facilities and improvements –Water & Sewer Improvements & To Increase the Supply of Decent Affordable Housing**

**1. Gandolf Group LLC**

The Gandolf Group LLC is a private, for-profit company whose purpose is to develop affordable housing for both families and seniors. Gandolf Group proposed to develop a 72 unit affordable family housing project of cottage style rental units on 10 acres of land just off of Highway 79, north of Fairmont Boulevard called South Creek Village. South Creek Village is a project that will serve low-to-moderate income families. Fifteen of the units are targeted for families at 50% of the area median income and 57 units are targeted for families at 60% of the area median income. Their commitment for affordability is 40 years. Community Development Block Grant funds are to cover the cost of constructing a drainage improvement on the site of South Creek Village.

Funding was requested for infrastructure improvements to include installation of underground piping, rip rap, landscaping and limited curb and gutter to control surface water runoff within the development, and for installation of a grass lined channel to carry water away from the development.

Funding Requested: \$246,500

CDBG Funding Awarded: \$246,500

Funds Carried Forward: \$0

(previous FY allocation)

Total Funds Available: \$246,500

Funds spent in FY2003: \$0

Balance Remaining: \$246,500

Eligibility: Low/Mod Housing Area  
03 Public Facilities and Improvements (General)

Goal Category(s): 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.

Accomplishments: Construction was started on project and first draw request was received but funds were not disbursed until 4/20/04. Project 24% complete 3/31/04.

## GOALS – HOMELESSNESS

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### **PRIORITIES: Addressing emergency shelter and transitional housing needs & Removal of Architectural barriers**

#### **1. Corner Stone Rescue Mission**

The Corner Stone Rescue Mission is a faith-based non-profit charitable organization dedicated to the ministry of helping the poor and homeless with food, clothing, shelter, employment assistance and other supportive services to homeless individuals and families with children. Their goal is to help people recover from homelessness.

The Corner Stone Rescue Mission requested funding to assist with the costs of installing an elevator in the mission. Disabled persons were unable to access the dining room in the basement of the building and dormitories on the upper floor.

Funding Requested: \$12,600

CDBG Funding Awarded: \$12,600

Funds Carried Forward: \$100,000  
(previous FY allocation)

Total Funds Available: \$112,600

Funds spent in FY2003: \$112,600

Balance Remaining: \$0

Eligibility: Low/Mod Clientele  
03C Homeless Facilities (not operating costs)

Goal Category(s): Addressing emergency shelter and transitional housing needs; Removal of architectural barriers in public facilities.

Accomplishments: The elevator was installed in the building providing access to all clients utilizing the Mission's services. An estimated 30,000 people utilized services provided by the Mission in FY 2003 and approximately 10% of them were disabled. Persons without disabilities are also able to benefit from the use of the elevator.

#### **2. 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 and first month rents for establishing housing for displaced families or individuals, past due rent to avoid eviction and homelessness and pas due utility bills to avoid shut offs and to retain safe and adequate housing conditions.

Funding Requested:	\$65,000
CDBG Funding Awarded:	\$40,000
Funds Carried Forward: (previous FY allocation)	\$14,340.89
Total Funds Available:	\$44,340.89
Funds spent in FY2003:	\$44,340.89
Balance Remaining:	\$0
Eligibility:	Low/Mod Clientele 05 Public Services (General)
Goal Category(s):	Helping low-income households from becoming homeless; Addressing emergency shelter needs.
Accomplishments:	173 people received emergency assistance for housing or utility assistance. This was an average of \$232 per person.

### 3. Working Against Violence, Inc. (WAVI)

Working Against Violence, Inc.'s mission is to create a community free of domestic violence and sexual assault through advocacy, education, and support services, including emergency shelter, support groups, transportation and community education. WAVI's current facility is becoming inadequate for the current program needs and agency growth.

Funding was requested to assist in the construction of a new facility that would house an emergency shelter, the Domestic Violence and Sexual Assault Program's Program Services, Children's Services and Administrative operation.

Funding Requested:	\$0
CDBG Funding Awarded:	\$0
Funds Carried Forward: (previous FY allocation)	\$100,000
Total Funds Available:	\$100,000
Funds spent in FY2003:	\$100,000
Balance Remaining:	\$0
Eligibility:	Low/Mod Clientele 05G Battered and Abused Spouses
Goal Category(s):	Addressing emergency shelter needs; Public Facilities, expansion; Public Services for low-income and at-risk persons.
Accomplishments:	New shelter was built and 95% complete by March 31, 2004. Occupancy of the facility occurred on April 9, 2004. Facility is 12,000 square feet with 13 bedrooms, 50 beds, 7

bathrooms, 16 offices, 2 meeting rooms, a play area for children and a private space for families.

**4. Western South Dakota Community Action Agency & Corner Stone Rescue Mission**  
Western South Dakota Community Action Agency is a private, non-profit anti-poverty corporation founded in 1965. The agency strives to make a positive impact upon the causes and effects of poverty and reduce homelessness.

Funds were requested to coordinate activities of the Black Hills Homeless Coalition which include: resource development, information exchange and public awareness. The Funds would support a part-time person at the Corner Stone Rescue Mission to coordinate homeless activities in the area to include monthly meetings of local service providers, a semi-annual homeless count, participation in the state Continuum of Care Coalition, coordination of public awareness, and serve as a catalyst to identify needs and develop resources to meet the needs.

Funding Requested: \$26,000

CDBG Funding Awarded: \$12,000

Funds Carried Forward: \$0  
(previous FY allocation)

Total Funds Available: \$12,000

Funds spent in FY2003: \$12,000

Balance Remaining: \$0

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

Goal Category(s): Reaching out to homeless; Addressing emergency shelter and transitional housing needs.

Accomplishments: The Annual Point in Time Homeless Count was conducted. a public awareness contest was sponsored encouraging community members to approximate the homeless count number for 2003. The staff attended regional and state meetings on homelessness and participated with area legislators in addressing specific legislation for homeless persons. The staff coordinated effective referrals and sharing of limited resources among local agencies. Staff took a lead role in working with the Department of Corrections to facilitate better case management for parolees re-entering the community. This included participation in a federally funded life skills program designed to provide basic skill training in seven core areas. Quarterly updates were provided to all members of the regional homeless coalition. Communication and constructive dialogue was fostered between members of the South Dakota Homeless Coalition. 7,295 homeless people have benefited from the interaction of the agencies involved in the Homeless Coalition.

## GOAL - NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

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### PRIORITY: Youth Services

#### 1. Big Brothers Big Sisters of the Black Hills

Big Brothers Big Sisters of the Black Hills matches quality volunteer mentors with children, youth and teen/new mothers. The Mother Mentor Program is a service of Big Brothers Big Sisters that matches new and expectant mothers One-to-One with experienced adult mothers. Mother Mentors are carefully screened and trained volunteers who believe in the value of family and the importance of emotional and educational support for new and teen mothers.

Big Brothers Big Sisters requested funds to support the Mother Mentor Program enrollment of additional teen/new mothers and mentors into the program through active involvement in providing presentations to targeted agencies and organizations in the community. Specifically, the funds would be used for staff salaries and activities associated with the recruitment of teen mothers and mentors.

Funding Requested:	\$5,000
CDBG Funding Awarded:	\$2,400
Funds Carried Forward: (previous FY allocation)	\$ 500
Total Funds Available:	\$2,900
Funds spent in FY2003:	\$2,300
Balance Remaining:	\$ 600
Eligibility:	Low/Mod Clientele 05D Youth Services
Goal Category(s):	Public Services (General) & Youth Services.
Accomplishments:	67 teen/new mothers were matched with mentors.

#### 2. 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. YS 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 be used to support a counselor to provide intervention and counseling services for low-income residents. The counselor trains volunteers for the crisis hotline.

Funding Requested:	\$12,000
CDBG Funding Awarded:	\$ 8,000
Funds Carried Forward: (previous FY allocation)	\$ 2,500
Total Funds Available:	\$10,500
Funds spent in FY2003:	\$ 6,500
Balance Remaining:	\$ 4,000
Eligibility:	Low/Mod Clientele 05D Counseling
Goal Category(s):	Public Services (General) & Youth Services.
Accomplishments:	1,109 Rapid City families to receive needed therapy counseling services.

### 3. Rural America Initiatives (RAI)

Rural America Initiatives serves low-income Native American families in Rapid City. They operate Early Head Start, Head Start, Teen Pregnancy Care Project and Dropout Prevention Programs. RAI's goals are to help Native families to become more stable and self sufficient and to increase the health, economics and educational resources available to Native families in Rapid City.

Funds were requested for Project Lakota, which targets juvenile delinquents and attempts to reduce their criminal behavior by providing cultural activities. The funds would be used for salaries, group materials and transportation for four mentors and 120 students.

Funding Requested:	\$0
CDBG Funding Awarded:	\$0
Funds Carried Forward: (previous FY allocation)	\$5,000
Total Funds Available:	\$5,000
Funds spent in FY2003:	\$3,750
Balance Remaining:	\$1,250
Eligibility:	Low/Mod Clientele 05D Counseling
Goal Category(s):	Public Services for persons at-risk & Youth Services.
Accomplishments:	275 children received services.

### 4. Court Appointed Special Advocates (CASA) (See Legal Services below)

**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 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 CASA 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 was requested for operating costs to help recruit, train and supervise volunteers to be advocates for the abused and neglected children.

Funding Requested:	\$34,000
CDBG Funding Awarded:	\$8,800
Funds Carried Forward: (previous FY allocation)	\$0
Funds spent in FY2003:	\$8,800
Eligibility:	Low/Mod Clientele 05D Youth Services
Goal Category(s):	Legal Services & Youth Services.
Accomplishments:	1,394 children have benefited from legal support services.

**2. Dakota Plains Legal Services, Inc.**

Dakota Plains Legal Services, Inc. is a private, non-profit community and legal service program that provides access to justice under the law for low-income, elderly and victims of domestic violence by providing high quality legal assistance in civil matters. The agency also provides community education and information to groups and individuals to enable them to make more informed decisions.

Funds were requested for a public service project to support direct civil legal assistance, including services for the homeless, domestic violence victims and the elderly who meet the low-income guidelines. Community education will also be provided to groups in the area. CDBG funds will be used to pay for staffing costs (attorneys, paralegals and support staff) and staff related expenses directly attributed to the provision of initial intake and subsequent legal assistance.

Funding Requested:	\$20,000
CDBG Funding Awarded:	\$16,000
Funds Carried Forward: (previous FY allocation)	\$ 5,000
Total Funds Available:	\$21,000
Funds spent in FY2003:	\$19,000
Balance Remaining:	\$ 2,000

Eligibility:	Low/Mod Clientele 05C Legal Services
Goal Category(s):	Legal Services
Accomplishments:	514 people received legal services

**PRIORITY: Senior Programs (General) & Public Services (General)**

**1. Senior Companions of South Dakota**

Senior Companions of South Dakota is a non-profit organization sponsored by the Good Samaritan Society. They provide stipends to volunteer Senior Companions who are 60+ years old and low-income to provide free supportive services to elderly individuals who need assistance in order to live independently. Their goal is to prevent premature institutionalization of elderly persons by having senior volunteers serve other seniors.

Funds were requested to provide program administrative costs for supportive in-home services for elderly individuals.

Funding Requested:	\$2,500
CDBG Funding Awarded:	\$2,500
Funds Carried Forward: (previous FY allocation)	\$0
Total Funds Available:	\$2,500
Funds spent in FY2003:	\$2,500
Balance Remaining:	\$0
Eligibility:	Low/Mod Clientele 05A Senior Services
Goal Category(s):	Senior Programs (General) & Public Services (General).
Accomplishments:	348 people received in-home services.

**PRIORITY: Public Services – Substance Abuse Services**

**1. Friendship House**

The Friendship House is a halfway house for people recovering from alcohol and drug addiction. The primary mission of the Friendship House is to increase the productivity of our residents in mainstream living through sobriety and improved health. The staff endeavors to provide thoughtful, personalized services to meet individual needs and a support system to help the person return to mainstream living. The Friendship House maintains a close working relationship with other agencies in the area providing alcohol and other drug services, as well as with agencies providing health, employment and social services. The Friendship House accepts people from the VA hospitals, state prison system, Court Services, Human Services Center and private treatment centers. The majority of those applying for services have limited or no financial resources and no employment at the time of admission. Average stay for a resident is 45 days.

Funds were requested to provide 25 residents with halfway house (transitional) services or room, board and therapy.

Funding Requested:	\$12,750
CDBG Funding Awarded:	\$5,400
Funds Carried Forward: (previous FY allocation)	\$0
Total Funds Available:	\$5,400
Funds spent in FY2003:	\$0
Balance Remaining:	\$5,400
Eligibility:	Low/Mod Clientele 05 Public Services (General)
Goal Category(s):	Substance abuse services
Accomplishments:	9 people received services, room and board.

**PRIORITY: Public Services for at-risk persons**

**1. Working Against Violence, Inc. - Counseling**

Working Against Violence, Inc.'s mission is to create a community free of domestic violence and sexual assault through advocacy, education, and support services, including emergency shelter, support groups, transportation and community education.

Funding was requested for partial coverage of the salary of a full-time case manager position to provide direct services to victims of violence. Services include intake, orientation, one-on-one advocacy, court advocacy, crisis counseling, transportation, assistance in housing and job search, and referrals to other helping agencies.

Funding Requested:	\$8,000
CDBG Funding Awarded:	\$7,000
Funds Carried Forward: (previous FY allocation)	\$1,750
Total Funds Available:	\$8,750
Funds spent in FY2003:	\$5,250
Balance Remaining:	\$3,500
Eligibility:	Low/Mod Clientele 05G Battered and Abused Spouses
Goal Category(s):	Addressing emergency shelter needs; Public Services for low-income and at-risk persons.
Accomplishments:	1,027 people received services and/or shelter.

**2. City of Rapid – Fair Housing**

The City of Rapid City supports providing information to the public on the Fair Housing Act and their rights.

Funds were requested to conduct an Impediments to Fair Housing survey and study and to provide additional educational opportunities to the Community. Funds were allocated in FY2001, the study was conducted in FY2002 and final payment on the study was made in 2003.

Funding Requested:	\$0
CDBG Funding Awarded:	\$0
Funds Carried Forward: (previous FY allocation)	\$20,000
Total Funds Available:	\$20,000
Funds spent in FY2003:	\$5,000
Balance Remaining:	\$15,000
Eligibility:	Low/Mod Clientele 20 Fair Housing Impediments Analysis
Goal Category(s):	Public Services for low-income and at-risk persons.
Accomplishments:	Due to staffing vacancies programs were not offered in 2003, however Fair Housing brochures and information was provided to the public at the Home Builder's Fair in March 2004 and was available at the information desk and Community Development Department in City Hall.

**PRIORITY: Program Planning and Administration**

**1. City of Rapid City, Community Development Department**

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

Funding was allocated to cover administrative and program delivery costs.

Total Budget:	\$122,800.00
Funds Carried Forward: (previous FY allocation)	\$ 31,869.29
Funds Spent in 2003:	\$ 51,680.29
Balance Remaining:	\$102,989.00
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. The staffing position for this department remained vacant for the majority of the year and duties were picked up by Director of the department. The position was filled temporarily to handle grant applications and reporting requirements until the permanent staff member could be hired and start work December 23, 2003. Remaining funds are being carried forward to FY 2004

### 3. Un-programmed Funds

Un-programmed funds are used as a contingency reserve for mid or end of year emergency projects, as the funds come from program income that is not usually received until late in the year. If funds are not used for an emergency eligible need before the end of the program year, they will be reallocated for an eligible program.

Total Budget - \$19,013

Funds Carried Forward: \$ 0  
(from previous FY allocation)

Eligibility: 22 Un-programmed Funds

## **Special Activity Notes**

### **Acquisition, Relocation or Displacement**

None of the projects funded by Rapid City Community Development Block Grant funds in FY 2003 required relocation assistance, nor was displacement an issue.

### **Economic Development Activities**

The City completed a number of economic development activities in FY 2003 but none of them had a designated benefit of "low/mod income jobs" or used CDBG funds. The formation of a small business incubator was helped by funds from the City.

### **Presumed Benefit Activities/Activity Monitoring**

All of the activities that list low-mod clientele as the appropriate benefit require the project applicant to maintain income verification information in their files. Agencies are to be monitored quarterly, but due to staffing vacancies in 2003, monitoring activities were not conducted. The position has been filled with a full time Community Development Specialist and audits will be conducted on files in the third quarter of 2004. A training session on file maintenance and reporting will be conducted for Grantees awarded funding for FY2004 in June, 2004 and monitoring visits will be conducted quarterly.

Grantees whose activities were presumed to benefit low-income clientele in FY 2003 were the Corner Stone Rescue Mission, Salvation Army, WAVI, Western South Dakota Community Action Agency, Big Brothers Big Sisters Mother Mentor Program, CASA, Senior Companions of South Dakota, the Friendship House.

### **Activities Generating Program Income**

The Neighborhood Restoration Program generates program income from loan repayments. Any CDBG program income earned by the Neighborhood Restoration Program is returned to the City's letter of credit and allocated to another eligible rehabilitation project.

The City also receives program income from rental/lease income on buildings that were partially funded with CDBG dollars. The income is paid monthly, quarterly or annually. The income is approximately \$6,100 per year and the funds are used as a contingency fund or reallocated to eligible CDBG programs.

## **Homeless/Continuum Of Care**

Homelessness occurs for a variety of reasons and the impact of it is far reaching and costly to communities and the citizens. Affordable housing, better wages, more jobs, medical services, counseling, emergency shelter and transitional housing are all issues that directly affect and impact the issue of homelessness. Rapid City has made all of them high priority activities in the consolidated plan. Funding has and will continue to be awarded to organizations addressing these issues.

The City of Rapid City supported the Black Hills Region Homeless Coalition with CDBG dollars for implementing their activities in support of the continuum of care. The Coalition coordinated and conducted meetings of local service providers to discuss ways of reaching out to the homeless and addressing the needs for emergency shelter and transitional housing. They have furthered public awareness of the problems and needs of the homeless community.

The Rapid City Homeless Coalition has been an active participant in the Statewide Homeless Coalition. The Rapid City Homeless Coalition has worked to complete their continuum care elements and encourage all agencies providing services to homeless persons to come to the monthly meetings. The statewide homeless effort has given new energy to the local homeless organization and they have pursued new ways of coordinating services and developing additional programs that would put homeless individuals to work and assisting them in ending the cycle of homelessness. The Black Hills Region Homeless Coalition has worked together to develop a grant application for Homeless Consortium funds to provide housing plus case management services to homeless individuals with substance abuse problems that will utilize scattered site housing. Pennington County Housing and Redevelopment will provide oversight of the housing units. The local homeless coalition has defined goals, strategies, and action steps working toward coordinated services and a coordinated intake process. They will continue their joint efforts to do outreach to the homeless and provide the needed services through the social services network created. By working together on solutions for the challenges facing outreach, counseling, case management and affordable housing for substance abusers and homeless persons, funds will be used in a more efficient way and with less duplication of services.

The Rapid City Homeless Coalition conducts a semi-annual homeless count using the local police officers to count the individuals residing on the street. This has been very effective in locating persons while at the same time offering services that are available in the community. There are a number of motels in our community that rent their units on a weekly and monthly basis during the off-season. These units are included in the count as 'potential' homeless since

they are asked to leave before March 15 of each year. People living in the motel units are not technically considered homeless according to the federal definition, but are classified as those in threat of becoming homeless. The issues regarding persons who temporarily reside in motel units with limited cooking facilities are: 1) the families struggle with day to day survival and don't have the vision to see long term benefits of permanent housing; 2) the majority of temporarily housed families have been evicted out of permanent dwelling units in our community because of destruction to the unit, or non payment of rent; so, they don't have a reference available to go into public housing units or into a permanent unit in our community; 3) and, they migrate back and forth between the Rapid City Community and the two Indian Reservations located within 170 miles of the Rapid City Area.

A coordinated service and case management program has been established where all agencies that serve homeless families and individuals attend the monthly meetings to design individual services plans for each client. This team discusses the clients' needs and determines the lead agency for the client. This coordinated case management team has been meeting for the past four years and has been successful in serving the homeless while at the same time distributing the funds available to more homeless persons.

The City of Rapid City funds the Salvation Army Social Services Office on an annual basis to provide assistance to persons going into permanent housing. This division of the Salvation Army provides case management services, but also works with the homeless population in an effort to permanently house homeless if they document adequate income to pay the rent once placed in a permanent housing unit. During FY2003, the Salvation Army was able to provide services to residents at an average cost of \$295 per person. The Salvation Army utilizes the Community Development Block Grant funds to provide first months rent, utility deposits if needed, and may work with landlords on security deposits. This is a one time only benefit for homeless or near homeless clients seeking assistance. The staff at the Salvation Army works diligently with homeless clients on permanent housing issues.

The Corner Stone Rescue Mission operates the emergency shelter. This facility houses single male and females, but they also have separate rooms for families. They can house sixty-eight (68) males, twenty-eight (28) females, and five (5) families on a nightly basis. The Corner Stone Rescue Mission has been seeking a building or building site appropriate for housing homeless women and children. There is a desire to provide housing for the women and children in a separate facility from the men. A site has been found and the purchase should be finalized in 2004. CDBG FY2004 funds have been allocated to assist in that purchase. Persons staying at the shelter for extended periods must participate in daily duties; make some choices

regarding employment, drug or alcohol treatment, or move on. The Cornerstone Rescue Mission has instituted community service work; established treatment programs and support groups; and opened a Thrift Store to provide opportunities for employment of homeless persons. The Cornerstone Rescue Mission has implemented several work training programs, as small business operations are able to pay wages to these individuals for employment. The small business operations are able to pay wages to these individuals who participate in the job training programs. These programs train homeless individuals in work ethic, money management, increasing their social skills, and building their self-esteem. The Continuum of Care has identified priority needs for the homeless:

- 1) continue support of the homeless mission
- 2) develop a seamless system of services
- 3) emergency shelter for women and children
- 4) a day drop-in center for homeless
- 5) transitional housing for families and individuals

The Cornerstone Rescue Mission was allocated \$100,000 from CDBG from the Fiscal Year 2002 allocation to construct an elevator accessing the basement and the second floor. The building was not fully accessible for disabled clients and they had to eat their meals and sleep in the mission lobby and hallways. The kitchen and dining room is located in the basement of the building and the sleeping quarters are on the second floor. The elevator was completed in FY 2003 and has provided the much needed access for the disabled and has made access easier for the elderly and other clients who had trouble navigating the stairs.

### **Preventing Homelessness**

Many low-income people have problems accessing credit and bank loans for unexpected car repairs, medical bills, and other emergency situations. Often they must put off paying existing bills to cover the immediate problem, thereby putting themselves in financial peril. Corner Stone Rescue Mission has partnered with Consumer Credit Counseling Service of the Black Hills, Credit Union National Association, Western South Dakota Community Action Agency and the Black Hills Federal Credit Union to provide a pilot emergency loan program to people at risk of becoming homeless. The Corner Stone Rescue Mission provides low interest loans to low-income persons who are unable to access traditional lending sources. The program, Family Financial Independence Loan Program, recognizes that many low-income people are able to get by each month, usually with no money left for savings, as long as nothing unexpected happens. However, if the car breaks down, or one of the wage earners is not able

to work, a financial crisis occurs and a tough decision about what bills will get paid must be made. Traditionally, banks will not make loans under \$3,000, and the borrower must have good credit. Those with low income or credit issues may be denied loans or offered much higher interest rates and fees through a risk-based lender, title loan company or pawn shop. Unfortunately, many people will choose not make the house or rent payment because it is the largest amount of money going out. They could cover five other bills with the same dollar amount instead of just one. Delinquency on the rent or house payment often leads to being evicted from their apartment or a foreclosure on their home. Late payments on utility bills results in disconnection of utility services and reconnection fees. A missed car payment result in the loss of their car, making it difficult to get to work. The loan program is to help them through the crisis period and pay for the car repair, utility bill, or unexpected emergency. The maximum loan amount is \$500 and it is paid back over a 12 – 18 month period of time, depending on the person's financial situation and ability to repay. The loan is offered at the market rate for a good credit rating. The applicant's credit history and credit score are not considered in the underwriting decision. The applicant must complete and pass a financial education course, *Credit When Credit is Due*, and a budget counseling session with a credit counselor with Consumer Credit Counseling Service of the Black Hills. Loans are approved based on the budgeting analysis of the person's ability to repay the loan within their current budget. The loan provides the person with the opportunity to get the money they need, establish a relationship with a traditional lender, receive counseling and assistance with their financial situation, education on finances and a way to avoid predatory lending situations.

### **Fostering and Maintaining Affordable Housing**

Rapid City will continue to fund its Community Development Neighborhood Restoration Program, providing financial assistance for housing rehabilitation to home owners residing within the city limits. The program is the City's major housing activity in support of upgrading and maintaining the current housing stock.

The City continues to support three non-profit housing organizations that do outreach and housing development for low-income households.

- Habitat for Humanity builds homes for very low-income people with the help of CDBG dollars, donations from the community, volunteer labor and sweat equity from the prospective homebuyers.
- The Teton Coalition develops housing, provides housing counseling, homebuyers education, landscaping and home maintenance classes to low-income homebuyers.

They also provide supportive services to people whose income is below 60% of the HUD median income for the area through their Homebuyers Club. The Homebuyers Club provides support, assistance and encouragement to the members as they address cash to closed, credit, or debt issues in preparation for buying a home. The Teton Coalition does outreach into the Native American Community to provide them with assistance and information on the home buying process. In FY 2003 the Teton Coalition held community meetings in the Dakota Subdivision to inform families of programs offered to assist them in achieving homeownership and maintaining their homes once they become home owners. They provided information on what a Homeowners Association is and how it could benefit their area. The Teton Coalition implemented a revitalization program for the Dakota Subdivision that will help beautify the area with landscaping and a welcome wall at the entrance to the subdivision. The Teton Coalition is encouraging owner participation in the design and construction of the welcome wall which will reflect the owners' pride in their neighborhood.

- The Rapid City Community Development Corporation develops, builds and rehabilitates homes for low-income homebuyers. They partner with Consumer Credit Counseling Service of the Black Hills to provide credit counseling, budgeting counseling, financial literacy education and homebuyers education to their clients. The RCCDC works with the local lenders, builders, developers and city officials to find ways to keep housing affordable for the low income buyer.

Infrastructure costs can limit the production of affordable housing. The City is providing funds to a developer for the infrastructure that will support the development of seventy-two (72) units of affordable rental housing in Rapid City. The City is also trying to develop other sources of funding for infrastructure costs.

Affordable housing has become more difficult to achieve due to rising infrastructure costs, increasing land costs, high property taxes and the rising cost of homeowners insurance. The average lot cost now exceeds thirty thousand dollars (\$30,000) within the City limits of Rapid City. The construction cost on an affordable starter home is approximately eighty-five (\$85,000) to ninety thousand dollars (\$90,000). A starter home now costs approximately one hundred twenty thousand dollars (\$120,000). Most of the new construction and development in Rapid City has been for upper end homes and placement of starter homes in those developments has not been feasible due to restrictive covenants on the size and amenities required. The affordability of a starter home has been affected by the high property taxes and

large increases in homeowners insurance. Every ten dollar (\$10) increase in the monthly payment costs the buyer approximately three thousand dollars (\$3,000) in purchase price for a home. There are very few assistance programs available in the Rapid City area and most of them have a low-interest monthly payment. Therefore the assistance actually reduces the qualifying purchase price. The lack of affordable lots within the city limits has been the main obstacle to low-income housing development. The Teton Coalition, Rapid City Community Development Corporation (RCCDC) and Habitat for Humanity struggle to find properties on which they can build homes.

The Rapid City Community Development Corporation (RCCDC) has also pursued purchase rehabilitation projects that could be sold to low-income buyers, but the price of existing housing stock has increased dramatically in the past five years and there are very few homes for sale under one hundred thousand dollars (\$100,000). Of those homes, the lower priced ones have major structural damage that is too costly to repair with the funds currently available. The City of Rapid City has recently co-hosted a conference for builders, developers, lenders, and local housing agencies with Fannie Mae to discuss possible solutions to the affordable housing issues discussed here. The City is examining possible funding sources to assist with the infrastructure costs and acquisition costs. They are also examining planning requirements regarding building density that would allow for more affordable new construction costs. Another important consideration is the development of funding to help with the costs of refurbishing older homes with major repair requirements for restoration. The City will support local housing agencies in their attempts to access other funding sources for acquisition assistance for low-income home buyers.

### **Removing Barriers to Affordable Housing**

Consumer Credit Counseling Service of the Black Hills (CCCS/BH) received grant funds to provide free homebuyer and financial literacy education to eligible homebuyers in western South Dakota. The classes benefit future homebuyers by providing them with the information needed to understand the home buying process and to help them qualify for the best mortgage loans available to them. The home buyers' education program they use is *Make Your Move, A Guide to Home Ownership*. This program is a nine to twelve hour national, standardized education program with testing. Students are given a pre-education test to assess their knowledge of the home buying process before taking the course and a post test to test their knowledge after the class. *Make Your Move...* has been reviewed and approved by the National Endowment for Financial Education, Neighborhood Reinvestment Corporation, South Dakota

Housing Authority/HERO and Washington State Housing Authority. CCCS/BH also provides financial literacy education classes which are designed to provide an individual with the basic understanding of how credit is evaluated by lenders, how it can be used and abused, how their handling of money affects their ability to access credit at low interest rates, how to evaluate credit offers and how to repair their credit. The program used is *Credit When Credit Is Due*, a national, standardized financial literacy program with testing and financial incentives for the graduates. The program has been reviewed and approved by JumpStart, the National Endowment for Financial Education and Neighborhood Reinvestment Corporation and has over forty thousand (40,000) graduates nationwide.

The Teton Coalition also provides homebuyer education classes. They utilize Fannie Mae's homebuyer education course, *Building Native Communities*, which incorporates the Native American culture into the teaching materials, to better represent the financial needs and considerations of the Native American population.

The City of Rapid City encourages the local housing agencies to work with lenders to implement loan programs that are targeted to low-income or first time homebuyers. First Western Bank now offers a purchase rehabilitation loan program in the Rapid City area that helps to address the need for revitalizing the existing housing stock.

### **Lead-based Paint Hazards – Evaluation and Reduction**

Over half of the housing stock in Rapid City was built before 1979 and as such can be expected to have some level of lead based paint hazard. The cost of lead inspections, lead interim controls and abatement costs significantly impact the rehabilitation costs of existing homes. Lead based paint regulations have been cumbersome to implement in Rapid City. The Community Development Department conducted extensive outreach to contractors in an effort to have a number of contractors complete the certification training in Lead Safe Work Practices. The turn out of independent contractors attending the training was dismal at best. Two more classes that were scheduled to be held in late 2003 and early 2004 in the South Dakota area were cancelled due to low pre-registration response. No further classes have been scheduled close to Rapid City, so attendance by the few contractors interested in attending and receiving certification has not been possible. The City has found that contractors are not interested in working on units where lead test show high levels of lead paint due to the extra work involved. The issue seems to be 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. The construction activity has allowed the contractors to be choosy about the work they want to be involved with. The effect on the Rehabilitation Program is that the number of units completed annually will be less than anticipated. It seems the majority of applicants for the program reside in homes built pre-1978, and our available list of certified lead contractors only numbers three (3). The City now 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/reviewed projects requiring them. However, our programs have limited funds for rehabilitation costs which in many cases will not cover the cost of the abatement, should it be required. The City will submit a grant request for funding to address lead based paint hazards to HUD during the FY2005 round of grant applications in an effort to make more projects possible.

### **Reducing the Number of Poverty Level Families**

Rapid City continually seeks to attract new industry and businesses to our area. We recognize that there is a need to develop a more diversified business and industry environment in order to create a broader range of higher paying jobs. Low wage jobs and the high cost of education are two of the main factors that, in effect, contribute to the number of poverty level families in the Rapid City area. Over the past several years, Rapid City, working cooperatively with the Economic Development Partnership has been successful in increasing the number of manufacturing jobs in the community by more than 1,100, which has provided an additional employment base for our residents. Manufacturing jobs historically pay more than service sector jobs. Rapid City has also been successful in recruiting more financial institutions to the area that provide a large employment base at a very competitive wage base. Several new retail businesses and franchises have opened new stores and facilities in the area, too.

One Stop Job Services, Western Dakota Technical Institute, the One Stop Career Learning Center and the continuing Adult Basic Education programs work closely with the economic development effort to provide training programs that will meet the needs of the new businesses. These organizations encourage unemployed and under employed individuals to participate in the various training programs to obtain the training and technical knowledge necessary to compete for new jobs that are created in the community. The One Stop Job Services and One Stop Career Learning Center have been extremely successful in working with Temporary Assistance to Needy Families (TANF) clients and adults that have never completed high school, or have never been employed by instituting programs that will increase their job skills and education. The public housing authority is working with families in their housing units

through the Family Self Sufficiency Program whereby residents sign an agreement setting forth certain actions they will take to become self sufficient.

Rapid City also works cooperatively with numerous social service organizations that provide direct services to low-income residents. The organizations provide services that assist residents in providing for basic life necessities. The organizations work to provide for the independence of the residents while they are access programs that will provide training or education that increases their earning capacity. The Welfare Reform Initiative called Temporary Assistance to Needy Families (TANF) provides participants with payments to assist with essential needs such as food stamps; Medicaid coverage; and rental payments for a period of time while the participants, or their parent or guardian, are able to obtain the necessary training or education to obtain a job. Because seventy-five (75) percent of the participants are children, the goal of the program is to stabilize the adults in the work force so they may sustain their families through their own efforts.

The Economic Development Partnership's strategy of bringing new jobs to the community that pay higher wages than existing jobs encourages local employers to upgrade their starting wage positions. This process will contribute to the elimination of the poverty level incomes in our community.

### **Developing Institutional Structures**

The Rapid City Growth Management 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 Growth Management 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. A recent re-organization of departments within the City will further facilitate the sharing of development information as the Community Development Division is now aligned with the Planning, Zoning, Engineering and Inspections Divisions.

The Rapid City Growth Management 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. We continue to reach out to the community through the Chamber of Commerce, neighborhood organizations and service clubs, 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.

### **Enhancing Coordination Between Public and Private Housing and Social Services Agencies**

The Community Development Specialist for the City of Rapid City works closely with numerous social service agencies, non-profit developers, for-profit developers, public housing authorities, and the local banking community in an effort to attain the strategic goals and objectives the City has identified in the Consolidated Plan. The Community Development Specialist encourages partnerships among the various organizations and businesses to reduce duplication of services and maximize the utilization of funds. She also participates in a number of advisory committee meetings and works to disseminate information to organizations regarding funding availability, or needs, identified in our community for which services are sought. Developers considering the development of affordable housing units in the Rapid City area contact the Rapid City Growth Management Department for information on housing needs and seek support for their proposed developments. For projects meeting the City goals in the consolidated plan, a certificate of consistency is issued when required. The City supports such projects with letters to financial institutions and other private and public funding sources, identifying our housing needs and how their support would be beneficial in accomplishing those goals.

The City encourages public participation in the planning and decision making processes conducted for the Community Development Block Grant Program and the City Consolidated Plan. Each year, the City of Rapid City conducts a public meeting to receive input from social service organizations, neighborhood organizations, non-profit and for-profit developers, the public housing authority, and interested citizens regarding the needs in the Rapid City community. The information is also used as a catalyst for projects needed in our community. The public meetings and the information gathered is an important resource for people seeking to participate in or develop additional services for the community. The City utilizes this information when considering what types of projects to fund with their annual allocation of Community Development Block grant funds.

In FY2003, the City did not deviate from the stated goals and objectives. The need for direct services to low-income families and children keeps growing. Although the City doesn't want non-profits to become dependent on federal resources, reductions in funding sources have adversely affected the non-profits' abilities to provide services to low-income residents and balance their budgets. The numbers of people needing assistance continues to grow, but funding sources have decreased each year, making the delivery of much needed services more difficult.

### **Fostering Public Housing Improvements and Resident Initiatives**

Rapid City does not fund Public Housing improvements or resident initiatives. Pennington County Housing and Redevelopment Corporation continues to receive Capital Program funds to maintain its properties in safe and sanitary conditions for the residents and continues to seek funds to maintain its properties in safe and sanitary conditions for the residents. Rapid City has a joint cooperation agreement with PCHRC that provides for collaboration on the development of affordable housing units. The Director of PCHRC works closely with the Rapid City Community Development Specialist in reviewing needs for housing development, public housing tenant needs within the community, and jointly working to further additional affordable housing locally. The City has also supported PCHRC by conducting Environmental Reviews, when needed, for funding requirements.

### **Leveraging of Resources**

The City of Rapid City successfully utilized the CDBG funds to leverage numerous other public and private funding sources. The non-profits that provide direct services all accomplish local fund raising drives to help supplement their existing operational budgets. The Rapid City Community Development Corporation provides zero (0%) percent interest construction loans by utilizing the two hundred twenty-seven thousand dollars (\$227,000) that local banks and a credit union provided as donations to the RCCDC for the purposes of furthering affordable housing. Habitat for Humanity utilizes CDBG dollars for lot acquisition in addition to the donations from private individuals, member churches, local businesses and sweat equity from the homebuyers to complete construction on their homes. The Teton Coalition utilizes private donations from individuals, local churches, lenders and the other federal funding sources to support their development of affordable housing. Rapid City's Community Development Block Grant funds are used by the agencies as leverage to receive other grant funds from private foundations, local businesses and individuals who are supportive of the programs provided to the residents of our city. Affordable multi-family housing developments have used HOME funds, Low Income

Housing Tax Credits (LIHTC), Community Development Block Grant (CDBG) funds, developer equity, Tax Increment Financing (TIF), and Federal Home Loan Bank (FHLB) grants to complete their projects. The Corner Stone Rescue Mission leveraged funds from the Credit Union National Association, Western South Dakota Community Action and Consumer Credit Counseling Service of the Black Hills to provide the Family Financial Independence Loan Program to low-income people.

### **Citizen Participation**

The City provides a notice in the Rapid City Journal and the Lakota Journal stating that our annual performance report is available for review and interested persons are encouraged to provide comments on the performance of the CDBG program during our program year. This is a large notice, outlined to draw attention to those who may be interested. Our community residents, historically, do not attend public hearings or meetings, or are not interested in commenting on issues that do not directly affect them. The City mails notices of the public meetings to non-profit organizations, neighborhood watch organizations, and individuals interested in the CDBG program to encourage their input and attendance at these meetings. Public meetings are typically held in the early evening to allow people who work during the day to attend. Although this has increased participation there still is a small number who attend the hearings. The City of Rapid City posts the reports on our web page. Department employees are able to update the site so that the most current Consolidated Plan, Annual Action Plan performance reports, final statements and community needs are available on the Growth Management Department, Community Development web page. All documents are also available at the Growth Management Department's Community Development office located in the C/SAC Building at 300 Sixth Street, Rapid City, SD.

**(Please see Appendices for copies of the Public Ads submitted to the Rapid City Journal for publication on May 31, 2004, and the Lakota Journal on June 2, 2004)**

### **Fair Housing**

The City of Rapid City contracted for an Analysis of Fair Housing Impediments study which was completed in August 2002. The analysis revealed a number of impediments including development costs and fees, the NIMBY(Not In My Back Yard) syndrome, a lack of emergency and transitional housing units, a lack of affordable housing units, low-income and

wage levels, and housing discrimination. The City conducted public meetings to discuss the report, the conclusions and recommendations and receive input and recommendations from interested parties. The report was submitted to the City Council for their acceptance of the report at the first Council meeting of August, 2002.

Dakota Plains Legal Services represents low-income residents in matters with their landlords, eviction proceedings and foreclosure actions. Dakota Plains Legal Services received CDBG funding to support the operation of their office.

Due to a staffing vacancy in FY2003, Fair Housing activities aimed at providing information to the public were not conducted. However, the City 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. Booklets on Fair Housing and Lead Based Paint Hazards are given out to all applicants of the City Neighborhood Restoration Program. In March 2004, the City participated in the Black Hills Area Builders Home Show. The City had a booth at the Home Show and provided Fair Housing and Lead Based Paint Information booklets to the public, in addition to information on the Neighborhood Restoration Program. In FY 2004 third quarter, the City will begin providing quarterly Fair Housing Seminars to the public addressing predatory lending and Fair Housing issues for tenants, homebuyers, and landlords. The seminars will be conducted in partnership with Consumer Credit Counseling Service of the Black Hills and Dakota Plains Legal Services. Homebuyer education courses offered by the Teton Coalition and Consumer Credit Counseling Service of the Black Hills provide training to prospective homebuyers on a wide range of homeownership issues. The Growth Management Department continues to work in conjunction with other organizations interested in fair housing activities and will actively work towards the achievement of the goals and actions outlined in the City's Analysis of Impediments.

### **Amendments**

No amendments to the Annual Action Plan or Consolidated Plan were made in FY 2003.

### **Obstacles to Meeting Underserved Needs**

Most of the new construction and development in Rapid City has been for upper end homes and placement of starter homes in those developments has not been feasible due to restrictive covenants on the size and amenities required. High property taxes and the rising

cost of homeowners insurance have also affected the affordability of homes for low-income buyers. Every ten dollar (\$10) increase in the monthly payment costs the buyer approximately three thousand dollars (\$3,000) in purchase price for a home. There are very few assistance programs available in the Rapid City area and most of them have a low-interest monthly payment, therefore utilizing the assistance program actually reduces the qualifying purchase price because the payment must be included in the debt ratio. That type of assistance works well for borrowers who have no real problem qualifying for the loan amount but are just short on the cash needed for closing costs. It does not help the buyer who has a low-income and cannot qualify high enough for the starter home. In many cases, the low-income homebuyer is already paying the same amount for their rent as the house payment would be, but their debt ratio is higher than allowed for the loan programs.

Over the past several years, a number of multi-family projects have been constructed in our community; both open market rentals and HOME funded or Low-income Housing Tax Credit projects (LIHTC). Although these units provide greater inventory and choices for the renters in our community, the issue of cost for these units for low-income residents still remains. One of the main obstacles in meeting the underserved needs is the ability of developers to access financial resources that allow the construction, renovation, or acquisition of dwelling units where rents can remain affordable. The only funding available from federal resources has requirements of rent caps or for length of affordability of the project. Most developers do not have the time or staff to gather the information, complete the applications and do the follow-up required to compete for Low-income Housing Tax Credits or HOME dollars that are available in the State of South Dakota. Developers also struggle with costs of development for sites in our community. There have been additional open market rentals constructed in the community, which provides a greater choice in where the people choose to live. The last quarterly vacancy rate survey the Rapid City Community Development Department received showed vacancy rate of two to three percent (2-3%) at multi-family housing complexes that have two thousand one hundred sixty-six (2,166) total units among those participating in the survey. The various multi-family projects are open market rentals, are spread throughout the community and offer different amenities.

In FY2003 the residents on waiting lists for public housing units or Section 8 certificates and vouchers have seen the wait list time lengthen. The average wait time on the list for a public housing unit can be from six (6) weeks to twelve (12) months. The longest waiting list for public housing is for two (2) bedroom units, which can be from nine (9) to twelve (12) months. Two (2) bedroom units are the smallest inventory of the public housing authority, which

accounts for the longer waiting list time. The three (3) bedroom waiting list is the shortest at two (2) to four (4) months. Three (3) bedroom units are a large part of the public housing authority inventory. Apartments for elderly tenants normally have a six (6) to nine (9) month waiting period before a unit becomes available. This is a three (3) month increase over the previous year. The “baby boomer” population is likely to have a greater impact in the coming years.

The Section 8 certificate and voucher programs have a waiting list that averages a six (6) to nine (9) month wait before a voucher or certificate is available. The list is made up of numerous individuals that are non-elderly, non-disabled, and single who are offered units after all families, elderly or disabled have been placed in a unit. Once a persons name is to the top of the list for a voucher or certificate, it can take up to sixty (60) days before the family finds a unit to rent under the program. This length of time can be attributed to the low vacancy rate the Rapid City community is experiencing.

An increase in the allocation for certificates and vouchers by Congress would be beneficial to all communities in overcoming the underserved needs. Encouraging developers to access HOME funds and Low-income Housing Tax Credits to construct additional units is a way to increase additional affordable units in our community. Consideration of using CDBG funds to assist developers with HOME or tax credit projects should be considered to encourage development of additional affordable units in our community. CDBG funds could be used to help with site improvements not directly related to the construction of the dwelling units.

## **PUBLIC HOUSING**

The public housing authority works very closely with the City and the Community Development Department in developing their Comprehensive Improvement Program. Annually, the public housing authority seeks input when they develop and update their Comprehensive Improvement Project for public housing units in the Rapid City community. The public housing stock in Rapid City is very well maintained and blends in with the neighborhood where the units are located. Annual improvements complete projects that up grade the aesthetic as well as the functionality of the units. Improvements such as maintenance free-siding, replacement fixtures, new appliances, painting of the common areas and replacement carpet all help in containing costs for both the housing authority and the tenants.

The public housing authority has determined they have no interest in selling off public housing stock for home ownership, but would be willing to work with other funding sources available to establish a home ownership program for public housing residents. The Pennington County Housing and Redevelopment Commission has formed a non-profit foundation and has

developed some affordable housing units using Low-Income Housing Tax Credits and HOME funds. They continue to look at all options to assist public housing tenants obtain homeownership. Pennington County Housing and Redevelopment also has partnered with Consumer Credit Counseling Service of the Black Hills to provide budget counseling and financial literacy education to their tenants who become delinquent on rent payments. The Housing Authority will provide a delinquent tenant with information regarding the budget and credit programs that CCCS/BH provides to assist the tenant with their financial problems. The counseling session and financial education program are provided for free to Pennington County Housing and Redevelopment tenants. The program is designed to be an early intervention in the hopes that the tenant's financial issues can be addressed before they are at risk of being evicted and losing access to other needed assistance.

### **ECONOMIC DEVELOPMENT**

The City of Rapid City utilizes a one-half percent (1/2%) sales tax fund to provide financial resources to the Economic Development Partnership, who in turn provides loans to existing businesses for expansion, or to new businesses who locate in the Rapid City community. Economic development is a very important tool in the effort to reduce the number of persons living below the poverty level in our community. The Economic Development Partnership works to bring wages to a higher level, by bringing new jobs to the area that require both entry level and higher skilled workers. Most of the jobs that have come into our community have been entry level salary jobs that persons with a high school education are able to fill. Training is provided for persons hired to fill these positions. These jobs provide benefits, which may include higher education subsidies for employees, health care benefits, and retirement plans. The Welfare Reform Act has been instrumental in putting people to work and businesses in the community have been able to provide the kinds of jobs that welfare recipients can obtain. The Economic Development partnership works closely with the Welfare to Work legislation, the JTPA funding sources, and the Career Learning Center in an effort to provide continual education and training to maintain an employable work force for businesses moving into the Rapid City Community.

### **SELF EVALUATION**

The Rapid City community works diligently with non-profit agencies, developers of affordable housing, and city departments in an effort to identify and plan improvements that support the overall Consolidated Plan goals. Some of the projects and programs that were funded and have been completed that addressed the identified priorities were:

- 1) providing land acquisition funds to non-profits for construction of affordable housing for homeownership by low-income persons;**
- 2) provide funding to non-profit agencies to assist with direct services to low-income residents consisting of counseling, legal services, mentoring programs;**
- 3) homeless housing assistance for permanent housing;**
- 4) infrastructure improvements to a vacant tract which provides development of affordable housing units;**
- 5) construction of an elevator in the homeless shelter to make the building accessible; and**
- 6) construction of a new shelter for victims of domestic violence.**

The City utilizes local resources to fund economic development in the community. This economic development activity has created thousands of jobs over the past several years, which have increased the starting wage within the Rapid City community to a level greater than the federal minimum wage. The Rapid City community works in partnership with agencies in an effort to make our federal resources and our local resources stretch further, so more people can benefit from the activities within our community. Unemployment has been extremely low, two percent (2%) for the past several years and local service jobs are going unfilled. Many motels and hotels in our community are not able to hire employees for cleaning and maid service. These businesses are reaching out to other countries in an effort to find employees for these positions.

The community's decision makers have continued to demonstrate both a commitment to, and an understanding of, community development activities and goals throughout the past year. The City Council continues to support neighborhood revitalization with both staff time and local funding. The Housing Authority Board continues to be proactive in its efforts to increase the supply of affordable, decent housing in our community. The Community Development Subsidy Committee evaluates projects with the priorities of the Consolidated Plan in mind, helping to create a community development plan that meets the needs of the people.

While progress on the City's Neighborhood Restoration Program was severely limited due to staffing shortages, and the Rapid City Community Development Corporation's and Habitat for Humanity's lot purchases were not as expected due to lot unavailability and development delays, the City was able to accomplish the majority of the annual plan goals and reached more people than estimated with the services provided. The Community Development

Specialist position has now been filled and the support staff position is expected to be filled shortly, which will allow the City to proceed with the Restoration Program and allow for it's growth over the next year as we focus on revitalization of current housing stock. We are also examining new programs that will provide more opportunities for housing development and affordability for low-income homebuyers.

### **Progress on Action Plan**

Rapid City made good progress on the Annual Action Plan for FY2003. Eighteen (18) projects (excluding Administrative Funding and Un-programmed Funds) were in progress in FY2003, with seven (7) of the projects completed prior to end of the fiscal year. Of the remaining 11 projects, six (6) of them were completed but the final draw was paid out after the close of the fiscal year. The remaining projects are in progress. One hundred percent of the funded projects met high priority needs of the community and served low income people.

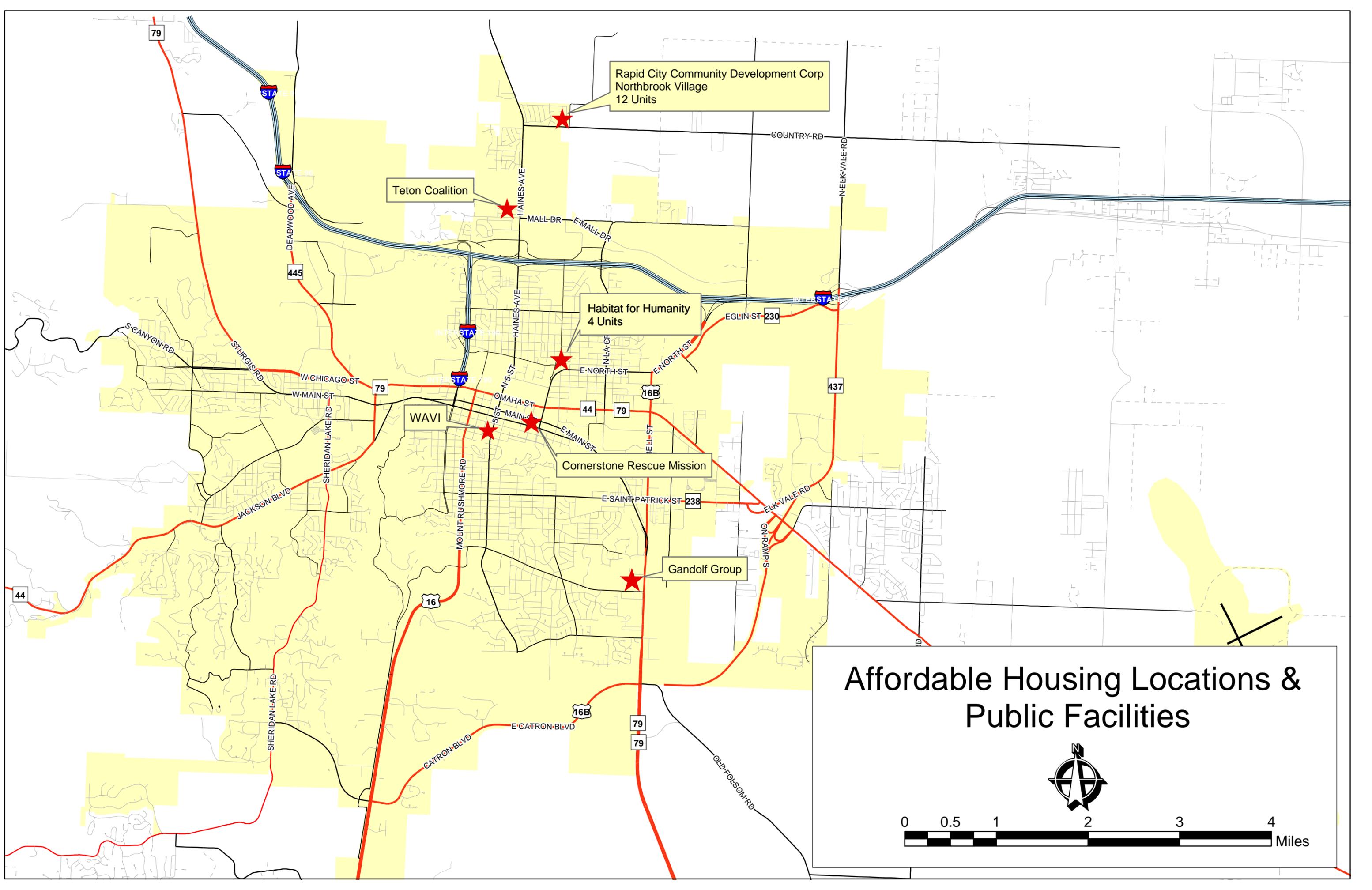
**(Please see Appendices – FY 2003 Action Plan Activities)**

### **Progress In Implementing Goals and Objectives**

Rapid City addressed high priority needs identified in the 5 Year Consolidated Plan and were able to make a good start on meeting the objectives and goals set out in the plan. The City has accomplished it's initial goal of providing water/sewer improvements and the removal of architectural barriers. The water/sewer project is for 72 low-income rental units and an elevator was installed in the Corner Stone Rescue Mission, which serves the homeless. The City funded services that benefited twelve thousand two hundred sixty-one (12,261) people, allowed eight (8) people to purchase their own home and the start of construction on seventy-two (72) rental units that will benefit low-income tenants.

**(Please see Appendices – 5 Year Consolidated Plan Goals and Achievements)**

# APPENDICES



Rapid City Community Development Corp  
Northbrook Village  
12 Units

Teton Coalition

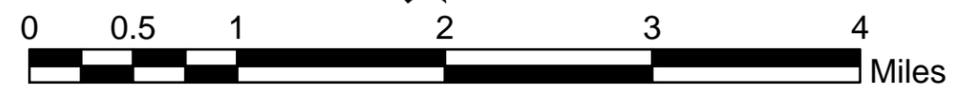
Habitat for Humanity  
4 Units

WAVI

Cornerstone Rescue Mission

Gandolf Group

# Affordable Housing Locations & Public Facilities



**5 Year Consolidated Plan Goals and Achievements  
(2003 - 2007)**

<b>PRIORITIES</b>	<b>5 YR GOALS</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>		
<b>Program Administration &amp; Planning</b>	<b>\$608,000</b>							
Program Administration & Planning	\$600,000	\$46,928						
Fair Housing Activities	\$8,000	\$5,000						
<b>Other</b>	<b>\$125,000</b>							
CDBG Assistance to Institutes of Higher Education	\$75,000							
Unprogrammed Funds	\$50,000							
<b>HOUSING</b>								
<b>Preserve Owner-Occupied Housing Stock (Rehabilitation)</b>	<b>60 Homes</b>							
Extremely low income	10 units							
Very low income	25 units	2						
Low income	25 units							
<b>Support Home Ownership (for extremely low, very low &amp; low income renters)</b>	<b>20 Households</b>							
Extremely low income	2							
Very low income	8							
Low income	10	6						
<b>Rentals - Create New Affordable Rental Housing</b>	<b>100 Rental Units</b>							
<i>Small Related:</i> Extremely low income	30	Project started - Gandolf - 15 units Very Low & 57						
Very low income	10							
<i>Large Related:</i> Extremely low income	15							
Very low income	5							
<i>Elderly:</i> Extremely low income	25							
Very low income	2							
<i>Other/Special:</i> Extremely low income	8							
Very low income	5							
<b>HOMELESSNESS</b>								
<b>Individuals</b>								
Permanent Housing - Beds or Units								
Case Management - Supportive Service								
Life Skills Training - Supportive Service								
Chronic Substance Abusers								
Dually-Diagnosed								
Victims of Domestic Violence								

**5 Year Consolidated Plan Goals and Achievements  
(2003 - 2007)**

<b>PRIORITIES</b>	<b>5 YR GOALS</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	
<b>HOMELESSNESS (Continued)</b>							
<b>Families with Children</b>							
Emergency Shelter - Beds or Units		50 Beds - \$100,000					
Transitional Housing - Beds or Units							
Case Management - Supportive Service							
Life Skills Training - Supportive Service							
Chronic Substance Abusers							
Dually-Diagnosed							
Victims of Domestic Violence							
<b>Support services for outreach and referrals.</b>		7,295 People -\$12,000					
<b>NON-HOUSING COMMUNITY DEVELOPMENT NEEDS</b>							
<b>Economic Development</b>	<b>\$20,000</b>						
	\$20,000						
<b>Infrastructure</b>	<b>\$600,000</b>						
Water/Sewer Improvements	\$250,000	\$246,500					
Street Improvements	\$250,000						
Removal of Architectural Barriers	\$100,000	\$112,600					
<b>Public Facilities</b>	<b>\$1,275,000</b>						
Public Facilities and Improvements - General	\$675,000						
Neighborhood Facilities - support improved living environment	\$500,000						
Parks & Recreation Facilities	\$100,000						
<b>Public Services</b>	<b>\$450,000</b>						
Public Services - General	\$334,000	1,200 People - \$35,250					
Handicapped Services	\$10,000						
Legal Services	\$50,000	1,908 People - \$27,800					
Transportation Services (Low Priority)	\$6,000						
Substance Abuse Services	\$50,000	9 people					

**5 Year Consolidated Plan Goals and Achievements  
(2003 - 2007)**

<b>PRIORITIES</b>	<b>5 YR GOALS</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	
<b>NON-HOUSING COMMUNITY DEVELOPMENT NEEDS (Continued)</b>							
<b>Senior Programs</b>	<b>\$420,000</b>						
Senior Services (Low Priority)	\$20,000	348 People - \$2,500					
Senior Centers	\$400,000						
<b>Youth Programs</b>	<b>\$475,000</b>						
Youth Centers	\$200,000						
Child Care Centers (Low Priority)	\$50,000						
Abused and Neglected Children Facilities (Medium Priority)	\$100,000						
Youth Services	\$125,000	1,451 Youths - \$12,550					

### FY 2003 Action Plan Activities

Activities	CDBG Budgeted	Funding Carried Forward (Previous Years)	Total Funds Available in FY 2003	Funds Spent in FY 2003	Balance Remaining	Status	% Completed
Rapid City Community Development Corporation	\$0.00	\$245,000.00	\$245,000.00	\$129,157.30	\$115,842.70	In progress	53%
Teton Coalition	\$35,000.00	None	\$35,000.00	\$35,000.00	\$0.00	Completed	100%
Black Hills Area Habitat for Humanity	\$35,000.00	\$10,000.00	\$45,000.00	\$20,000.00	\$25,000.00	In progress	44%
City of Rapid City Neighborhood Restoration Program	\$70,000.00	\$27,210.68	\$97,210.68	\$7,602.05	\$89,608.63	In progress***	8%
Gandolf Group LLC	\$246,500.00	None	\$246,500.00	\$0.00	\$246,500.00	In progress**	0%
Corner Stone Rescue Mission	\$12,600.00	\$100,000.00	\$112,600.00	\$112,600.00	\$0.00	Completed	100%
Salvation Army	\$30,000.00	\$14,340.89	\$44,340.89	\$44,340.89	\$0.00	Completed	100%
Working Against Violence, Inc. (WAVI) - Building	\$0.00	\$100,000.00	\$100,000.00	\$100,000.00	\$0.00	Completed	100%
Western South Dakota Community Action Agency	\$12,000.00	\$0.00	\$12,000.00	\$12,000.00	\$0.00	Completed	100%
Big Brothers Big Sisters	\$2,400.00	\$500.00	\$2,900.00	\$2,300.00	\$600.00	In progress*	79%
Youth and Family Services	\$8,000.00	\$2,500.00	\$10,500.00	\$6,500.00	\$4,000.00	In progress*	62%
Rural America Initiatives (RAI)	\$0.00	\$5,000.00	\$5,000.00	\$3,750.00	\$1,250.00	In progress*	75%
Court Appointed Special Advocates (CASA)	\$8,800.00	\$0.00	\$8,800.00	\$8,800.00	\$0.00	Completed	100%
Dakota Plains Legal Services, Inc.	\$16,000.00	\$5,000.00	\$21,000.00	\$19,000.00	\$2,000.00	In progress*	90%
Senior Companions of South Dakota	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00	Completed	100%
Friendship House	\$5,400.00	\$0.00	\$5,400.00	\$0.00	\$5,400.00	In progress*	0%
Working Against Violence, Inc. (WAVI) - Counseling	\$7,000.00	\$1,750.00	\$8,750.00	\$5,250.00	\$3,500.00	In progress*	60%
City of Rapid City - Fair Housing	\$0.00	\$20,000.00	\$20,000.00	\$5,000.00	\$15,000.00	In progress***	25%
City of Rapid City - Community Development Administration	\$122,800.00	\$31,869.29	\$154,669.25	\$51,680.29	\$102,988.96	In progress***	33%
Un-programmed Funds (Program Income)	\$19,013.00	\$20,422.30	\$39,435.30	\$0.00	\$39,435.30	In progress****	
<b>TOTAL AMOUNT OF FUNDS</b>	<b>\$633,013.00</b>	<b>\$583,593.16</b>	<b>\$1,216,606.12</b>	<b>\$565,480.53</b>	<b>\$651,125.59</b>		

\*Organization submitted final draw-down, but payment was processed after close of FY 2003  
 \*\* Construction began before end of FY 2003 but draw-downs were received after close of FY 2003  
 \*\*\* Funds were not expended during FY 2003 due to Staff position vacancy. Position is now staffed and programs are proceeding.  
 \*\*\*\* Applications will be accepted mid-year 2004 for reallocation of unspent funds from previous years and program income received.

## PUBLIC NOTICE

The City of Rapid City has completed the Grantee Performance Report for the Community Development Block Grant Year April 1, 2003 to March 31, 2004. This performance report is available for public review and comments through June 17, 2004, at which time the report will be submitted to the Department of Housing and Urban Development. Copies of the report can be obtained at the Growth Management Department, 300 Sixth Street, Rapid City, SD 57701, by calling (605) 394-4181, or by visiting [www.rcgov.org](http://www.rcgov.org).

This ad was published in the Rapid City Journal on Monday, May 31, 2004 and the Lakota Journal on Wednesday, June 2, 2004.

The public comment period will end on June 17, 2004.