

SECTION 1 – GENERAL QUESTIONS

GEOGRAPHIC AREAS OF JURISDICTION

The City of Rapid City is located in Pennington County, in western South Dakota, close to the Wyoming and Nebraska borders. Known for Mount Rushmore, the Black Hills National Forest and historic mining towns, Rapid City is the region's recreational, tourist, business, cultural and transportation center. It is also the second most populous community in the State, just behind Sioux Falls.

Rapid City covers an area of 52.45 square miles (33,567.31 acres). A ridgeline of hills runs north and south through the center of the city dividing it in half.

The City is geographically divided into nine main housing areas (*see Geographical Divisions Map A in Appendix B*):

North of I-90 (bordered on the north by the Meade/Pennington County line; west by Elk Vale Road; south by I-90; east by Bunker Road);

North Rapid (bordered on the north by I-90; east by Campbell Street; south by Omaha Street; west by Cowboy ("M") Hill);

Center City (bordered on the north by Omaha Street; east by East Blvd.; south by Saint Patrick Street; and west by West Blvd.);

Rapid Valley (bordered on the north by I-90; east by Radar Hill Road; south by South Highway 44; and west by Elk Vale Rd);

West Boulevard Area (bordered on the north by St. Joseph Street; east by Mount Rushmore Road; south by Fairmont Boulevard; and west by Skyline Drive);

South East Rapid (bordered on the north by St. Patrick Street; east by South Highway 79; south by Catron Boulevard; and west by Mount Rushmore Road, also known as South Highway 16);

Northwest Rapid (bordered on the north by I-90; east by I-190 and Skyline Drive; south by Canyon Lake Drive; west by North Berry Pine Road and 44th Street);

Old Canyon Lake (bordered on the north and west by Canyon Lake Drive; and east and south by Jackson Boulevard);

Southwest Rapid (bordered on the north by Jackson Boulevard; east by Skyline Drive; south by Catron Boulevard and Wildwood Drive; and west by Jackson Boulevard).

The east side of the city opens up to the plains and the west side backs up against the Black Hills. I-90 is in the north part of town. It once ran along the northern edge of the town, but over the past 7 years there has been, and continues to be, much new growth, both retail and residential, north of the interstate. The City has also experienced rapid growth to the east, south, southeast and southwest areas of town. The older sections of town have lost some residents due to the newer areas being developed outside of downtown. There are many low income persons that reside in the North Rapid area and southeast Rapid (*see City Location Map B in Appendix B*).

All activities funded with Community Development Block Grant (CDBG) funds must be located in, or service, low-to-moderate income residents residing within the corporate limits of the City. (*See Corporate Limits Map C in Appendix B*)

POPULATION TRENDS

Rapid City continues to see good growth, with a 5.2 percent increase in the past 6 years. The population of Rapid City has more than doubled over the past fifty-six (56) years, with the greatest growth occurring from 1950 to 1960, and 1980 to 1990. Since 1960 the population has increased by 41.3 percent. Some of the population growth resulted from economic development, migration from nearby Indian Reservations and rural farming communities, out-of-state college students, and retirees settling in South Dakota. Rapid City has also annexed lands which contributed to increases in the City's population.

TABLE 8
POPULATION TRENDS – 1950 TO 2007

Year	Population	Percent Change
1950	25,310	
1960	42,399	67.5%
1970	43,836	3.4%
1980	46,492	6.1%
1990	54,523	17.3%
2000	59,607	9.3%
1/1/2007	60,878	2.1%
Source: U.S. Census Bureau, 2006 Population Estimates, Census 2000, 1990 Census		108.8%

Population estimates for 2006 indicate a 14.5 percent increase since the 1990 Census, with a 5.2 percent increase since 2000.

POPULATION PROJECTIONS

Projections formulated for Rapid City in 2002 showed that the population would increase slightly at 0.8 percent by 2007 and the number of households would decrease slightly by 0.2 percent. The expected decrease in households was attributed to diversification of the population with more minorities, which usually have larger households than white households. However, population and household growth has exceeded previous projections. Rapid City's population in 2007 is 67,447, a 13.2 percent increase since 2000 and the number of households is at 25,289, a 6 percent increase. New retail and commercial development have attracted people seeking jobs to the area, including many Native Americans from the near-by reservations.

Table 9 highlights the Census' projected growth for Rapid City by population and households through 2012.

TABLE 9
Population and Households – 2000-2007-2012

GEOGRAPHIC LOCATION	POPULATION			HOUSEHOLDS		
	2000	2007	2012	2000	2007	2012
Rapid City	59,607	60,878	61,670	23,832	23,995	26,225
Percent Change	9.3 ¹	2.13 ¹	1.3 ¹		-0.2 ¹	3.7 ¹
Population, current est.		67,447			25,289	
		13.2%			6.11¹	
South Dakota	754,844	788,705	810,239	290,245	314,964	332,309
Percent Change		4.5 ¹	3.3 ¹		8.52 ¹	5.51 ¹

Source: U.S. Bureau of the Census, Easy Analytic, Inc.

¹2000 – percent change measured from 1990 to 2000; 2007 measured from 2000; 2012 measured from 2007

AGE OF POPULATIONS

According to the 2000 Census, the median age of the Rapid City population was 34.8 years. The population in Rapid City is slightly younger than the population State-wide, which has a median age of 35.6 years. The 2000 Census reports that the age group with the most persons in Rapid City was the 20 to 24 year olds, closely followed by the 40 to 44 year old population. The 40 to 44 year old population represents the end of the baby boom generation and the 20 to 24 year old population is their children (sometimes referred to as the "echo boom" generation).

From 1990 to 2000 population growth in Rapid City occurred in the age ranges of 10 to 24 years and ages 40 years and older. Decline occurred in the population of 9 years and younger and ages 25 to 39 years. The largest increase can be

attributed to the baby boom generation, who made up the 35 to 54 age group in 2000. The increase in 10 to 24 year olds likely reflects the children of the baby boomers. The increase of 15 to 24 year olds suggests that residents are remaining in the City while completing higher education. Rapid City's elderly population also increased during the 1990s. The increase in the elderly and the aging of the baby boom generation indicated that Rapid City is becoming older and that these residents are remaining in their homes while they age. The decrease of children in the City, and the loss of 25 to 39 year olds, can likely be attributed to residents moving out of state for education and employment opportunities. The 25 to 39 year olds are the prime group for household formation.

RACIAL DEMOGRAPHICS

The 2000 U.S. Census Report reflects a predominately white population at 83.9 percent, with a 16.1 percent minority population. The minority populations increased by 4.3 percent from 1990 to 2000. The largest single increase, 3.0 percent, occurred in the Native American population, which makes up the largest minority group at 10.1% of the population. Blacks, Asians, Native Hawaiian or Pacific Islanders and people of other races make up the balance of the minority population, totaling 3.2 %. Hispanics make up 2.8 percent of the population.

TABLE 10

Rapid City Population by Race

Total Population 2000 (all races) – 59,607

Race	1990		2000	
	Total	% of Total	Total	% of Total
White	48,082	88.2	50,266	84.3
American Indian/Alaskan Native	4,852	8.9	6,046	10.1
Black	691	1.3	579	1.0
Asian	541	1.0	594	1.0
Other Race/Two or more races	357	0.6	2,087	1.1
Native Hawaiian/Pacific Islander – (*1)		-	35	0.1
Total Population	54,523		59,607	
Total % Minority		11.8%		13.3%
Hispanic Origin, any race	1,215	2.2%	1,650	2.8%

(*1) Included in Asian Count
Source: U.S. Census Bureau 2000

Projections regarding changes in the population based on race show that while Whites will continue to make up the majority of the population in Rapid City, the increase of the White population from 2000 to 2007 is projected to be just two percent. Minority populations in Rapid City are, however, projected to increase at a high rate. From 2000 to 2007, the Hispanic population is projected to increase 11.9 percent, and the Native American population is projected to increase 55.5 percent. Table 10 describes the population increases by race in Rapid City through 2007. Actual numbers or projections for 2012 are not available at the time of this report's publication.

TABLE 11
Population by Race – 2000 and 2007

	Total	White		Black		Native American		Hispanic	
		Total	% Total	Total	% Total	Total	% Total	Total	% Total
2000	59,607	50,278	84.3	469	0.8	5,519	9.3	1,650	2.8
2007	60,108	51,329	85.4	963	1.6	8,583	14.3	1,846	3.1

Source: U.S. Bureau of the Census, Easy Analytic, Inc.

Minorities own homes in a disproportionate percentage to White households in Rapid City. In 2000 63.4 percent of White households owned their own homes. Only 24.5 percent of Black households, 46.7 percent of Hispanic households and 20.9 percent of Native American households owned their own homes. Native Americans are the largest minority population in Rapid City yet own homes at the lowest rate. The rate of home ownership in Rapid City has increased significantly since 2000 due to low mortgage interest rates offered by the state housing authority for first-time homebuyers and low home prices from 2000 – 2002. The home ownership rate recorded by the 2000 Census was 59.2 percent. It is estimated that the home ownership rate has increased significantly over the past seven year due to the low interest rates and the fast paced housing market. It is noted, however, that innovative financing alternatives that have enabled many low-wealth and low-income households to become homeowners in recent years are being eliminated due to the current foreclosure crisis, and will affect the number of low-income households qualifying for homes for the immediate future. Lenders are no longer making 100 percent mortgage financing available to low-income households, so it will delay their home buying by the time it takes to save up the required buyer investment amount. For low-income households, it can take years to save up the needed amounts and can be a major barrier to homeownership. It is expected that new homebuyer numbers will decrease with the tightening of the mortgage market.

Table 12 illustrates the areas of concentration of the largest minority group in Rapid City, the Native American population.

TABLE 12

TM-P004C.

Percent of Persons Who Are American Indian and Alaska Native Alone: 2000

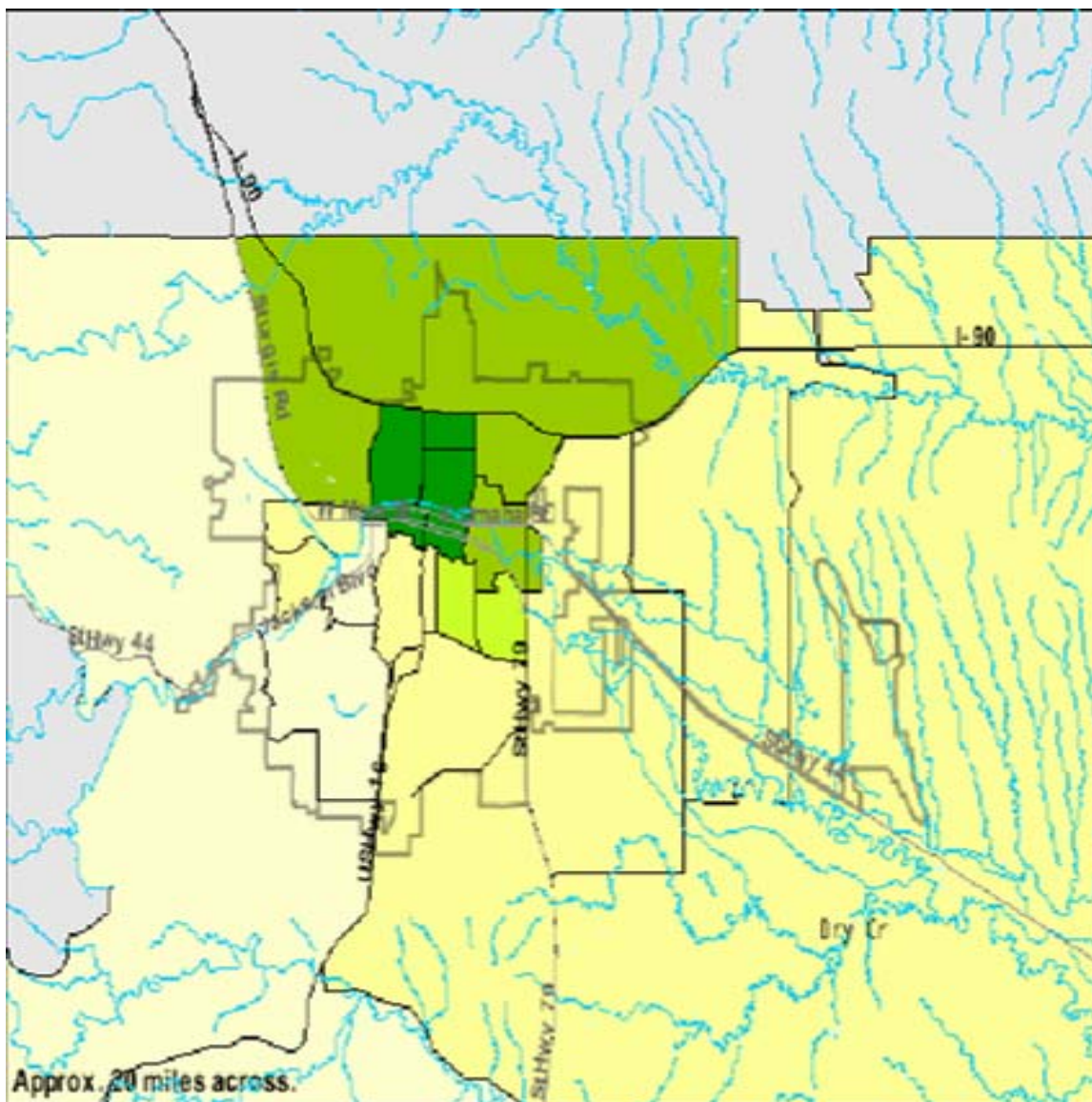
Universe: Total population

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Rapid City city, South Dakota by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, and P7.



**TABLE 13
Population by Race and Low Income Population – 2000**

Census Tract	Block Group	Block Population	Total Population	% Low/Mod Income by Block Group	% Low/Mod Income for Tract	% Minority	% White	# White	# Black	# Native American or Alaska	# Asian	# Other Race or Multiple Races	Hispanic	% Hispanic
102	1	929	5414	65.6	54.1	31	69	3733	78	1244	86	78	267	4.9
102	2	1388		82.9										
102	3	957		82.2										
102	4	596		50.8										
102	5	802		28.8										
102	6	742		51.7										
103	3	214	3166	69.5	64.1	34.5	65.6	2073	74	800	40	34	141	4.4
103	1	949		86.7										
103	2	1690		52.7										
103	3	313		53.8										
104	1	1676	4015	61	61.2	24	76	3050	54	670	53	41	174	4.3
104	2	1422		57.1										
104	3	917		67.9										
105	1	705	3462	51	69.9	28.6	71.4	2471	63	679	101	30	143	4.1
105	2	1035		84.4										
105	3	773		66.9										
105	4	949		70.4										
106	1	641	3089	66.3	51.7	11.9	88.1	2722	31	223	18	16	73	2.3
106	2	565		46.8										
106	3	1002		38.2										
106	4	881		59.7										
107	1	1233	4167	59.5	42.3	14.8	85.2	3550	34	359	43	35	127	3
107	2	811		32										
107	3	804		40.7										
107	4	1319		33.6										
108	1	722	3845	62.5	41.5	10.2	89.8	3454	29	186	28	30	114	2.9
108	2	986		38.4										
108	3	1269		25.7										
108	4	868		50.7										
109.01	1	543	7778	6.1	19.3	9.6	90.4	7035	108	324	83	52	209	2.6
109.01	3	241		4.1										
109.01	1	2843		19.7										
109.01	2	2335		22.2										
109.01	3	1816		31										
109.02	1	479	1587	50.6	49.7	11.5	88.5	1404	14	89	22	11	15	0.9
109.02	2	153		11.9										
109.02	1	464		8.2										
109.02	2	491		66										
109.02	3	0		0										
109.03	2	7	7	0	0.0	12.5	87.5	7	1	0	0	0	0	0
110.01	1	1621	2667	26.2	19.8	5.1	94.9	2530	13	70	11	10	22	0.8

**TABLE 13
Population by Race and Low Income Population – 2000**

Census Tract	Block Group	Block Population	Total Population	% Low/Mod Income by Block Group	% Low/Mod Income for Tract	% Minority	% White	# White	# Black	# Native American or Alaska	# Asian	# Other Race or Multiple Races	Hispanic	% Hispanic
110.01	2	1046		25.7										
110.02	1	2213	5215	19.7	9.9	6.1	93.9	4899	13	148	63	196	66	1.2
110.02	2	1227		23.3										
110.02	3	842		13.1										
110.02	4	933		2										
110.03	1	39	2099	0	7.8	4.1	95.9	2012	9	28	11	4	22	1
110.03	1	2060		13.8										
111	1	782	2891	21.3	32.2	8.8	91.2	2636	17	127	19	24	55	1.9
111	2	830		31.9										
111	3	1279		43.9										
112	1	901	2917	40.7	27.4	8.4	91.6	2672	11	135	16	15	48	1.6
112	2	767		37.2										
112	3	582		41.6										
112	4	667		15.3										
113	1	378	4278	38.1	12.3	4.4	95.6	4089	20	88	11	11	56	1.3
113	3	6		0										
113	1	1510		39.5										
113	2	1885		17.6										
113	3	499		37.8										
114	1	0	2983	0	54.0	36	64	1909	10	875	24	24	118	3.9
114	2	416		60.0										
114	3	13		0										
114	2	480		25.6										
114	3	2074		59.7										
116	pt.	26	26	0		23.1	76.9	20	0	1	0	0	0	0
	Low/Mod Income													
	Minority Concentration													

Source: U.S. Census, US Department of Housing and Urban Development 2000

POVERTY LEVEL DEMOGRAPHICS

Low-Income and Racial Concentrations

Census tracts and block groups meeting the low-income ratio percentage of at least 51 percent, meaning at least 51 percent of the people residing in the census tract or block group have incomes below 80 percent of the HUD Median Household Income, are highlighted in Table 13 above, as well as tracts meeting the area of minority concentration percentages.

An area of minority concentration in Rapid City is defined as an area in which the percentage of minority persons exceeds the percentage for the community as a whole. Therefore, the census tracts with a proportion of minority population in excess of 16.1 percent are considered concentrated. Based on the 2000 Census, the census tracts with concentrations of minority persons are:

- 102 – 31.0 percent
- 103 – 34.5 percent
- 104 – 24.0 percent
- 105 – 28.6 percent
- 114 pt – 36.0 percent
- 116 pt – 23.1 percent

The poverty rate for Rapid City in 2000 was 12.7%.

RESIDENTIAL INTEGRATION AND NEIGHBORHOOD CHARACTERISTICS: Share of Population Living in High Poverty Neighborhoods

	2000
Metro Area	18.1%

Definition: The share of people living in neighborhoods in which 20% or more of the population is in poverty.

Notes: Poverty determined as of 1999. Neighborhoods defined as census tracts.

Source: U.S. Census Bureau, 2000 Census, Summary File 3 accessed through the Neighborhood Change Database.

ECONOMIC OPPORTUNITIES: Income Inequality – 20-80 Poverty Ratio

	1999
Metro Area	10.1

Definition: The 20/80 poverty ratio is a measure of income inequality. It is calculated by taking the percentage of total income received by the poorest 20% of the population and dividing it by the percentage received by the wealthiest 20% of the population, multiplied by 100. At perfect equality, the value is 100. As income inequality increases, the ratio approaches 0.

Source: Dr. Russ Lopez, Boston University School of Public Health, Dept of Environmental Health, Analysis of Census data

The income inequality poverty ratio illustrates the large gap between income equality in the City. Eighteen percent of the population lives in high poverty neighborhoods. The areas highlighted in the following map show the distribution of households living in poverty. There are great similarities in the maps showing poverty households, low income census tracts and the minority population of Native Americans.

It would appear from the maps that there is a very large geographical area concentration of low-income and minority households. However, a closer look at an aerial map of the area will show that the two largest areas of concentration for poverty, low-income households, and minority populations actually encompasses an area of wilderness hillsides and a large commercial district with only a very limited number of homes, so in actual numbers, is not as great as it would first appear.

TABLE 14

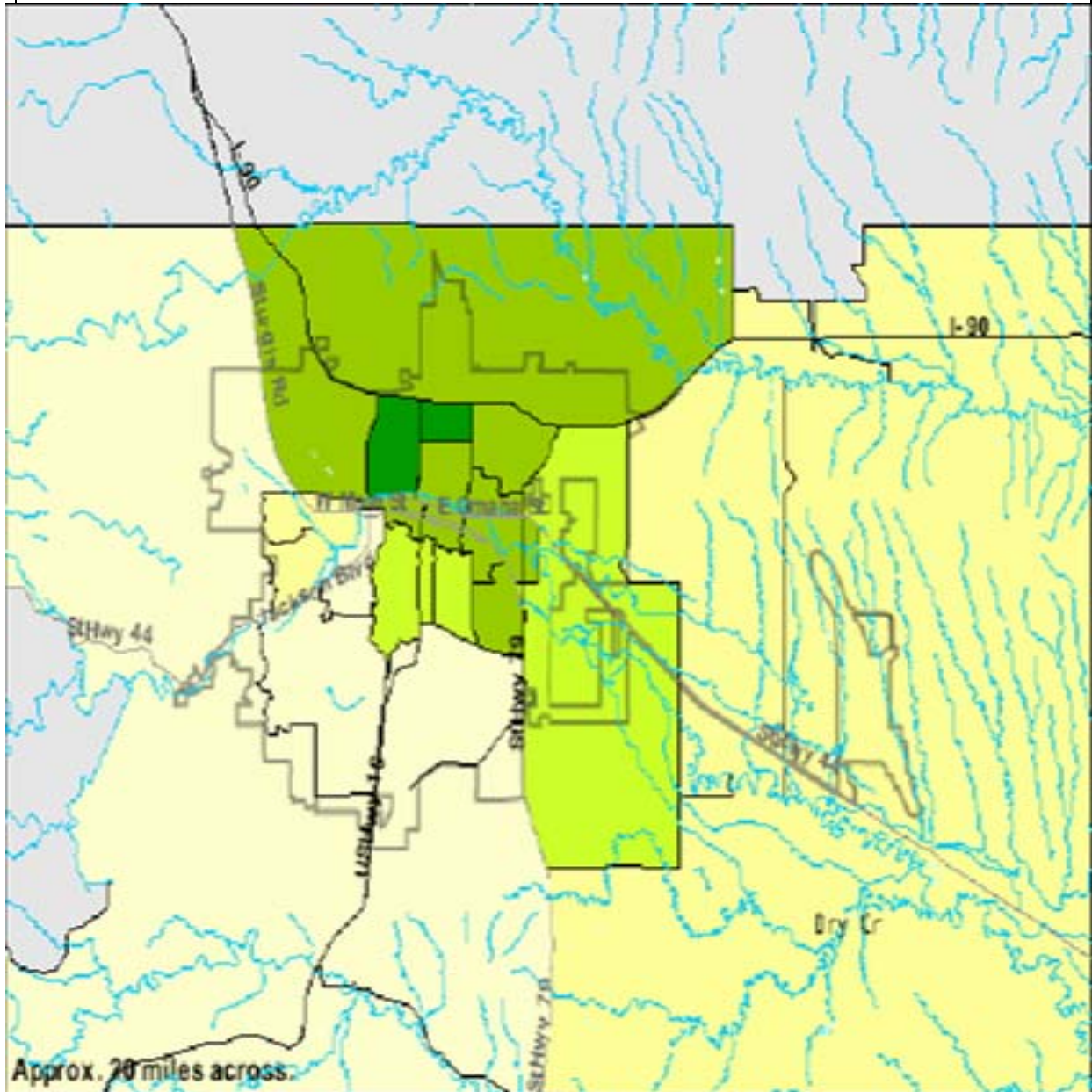
TM-P067. Percent of Persons Below the Poverty Level in 1999: 2000

Universe: Total population

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Rapid City city, South Dakota by Census Tract

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count



LOW-INCOME CENSUS TRACTS

Table 14 illustrates the concentrations of households living below the poverty level in 2000. The map shows that a large area of Rapid City has poverty level households, with the largest percentage areas being in the north Rapid City areas.

Low-income census tracts are located predominately in the areas identified as North of I-90, North Rapid, Center City and parts of South East Rapid and Rapid Valley. *(see Low-Income Census Tracts Map D in Appendix B)*

There are also some areas identified as low-income census tracts in the northwest Rapid area, however, that area is predominately a hillside with undeveloped parkland and a commercial business district from the west side of Cowboy Hill to Deadwood Avenue, with a small pocket of multi-family and single-family housing located in the northeast corner adjacent to the south side of I-90 and Cowboy Hill and west of I-190 to the hillside.

The 2000 Census lists census tracts within Rapid City by percent of persons within the census tracts with low incomes. 39.6 percent (22,692) of Rapid City's 2000 population of 57,246 fall within the low income guidelines. Areas with a concentration of low income persons in Rapid City are defined as those where more than 51 percent of the persons have incomes of less than 80 percent of the HUD area median income for household size. The Census tracts in Rapid City with a concentration of low income persons include the following 2000 Census tracts:

TABLE 15
Low Income Census Tracts – 2000

Census Tracts	% of Low Income Population in Tract
102	54.1
103	64.1
104	61.2
105	69.9
106	51.7
114	54.0

The same conclusion relative to concentrated minority populations can be made to identify the concentration of lower income households in Rapid City. The range of income levels is based on the median household income (MHI) for Rapid City in 2000, which was \$30,200 for a family of four. While HUD reports that MHI for a family of four in Rapid City increased to \$45,900 by 2008, incomes from 2000 are used for low and moderate income persons as HUD does not report the 2008 Median household income by census tract in Rapid City. No other estimates of MHI

by census tracts are available for Rapid City. Using the 2008 MHI of \$57,400, the following income levels were calculated:

TABLE 16
Median Household Income Levels – 2008

Median Income - \$57,400		
Income Ranges		Income
Extremely Low Income	<=30% MHI	\$0 - \$17,220
Very Low Income	31 – 50% MHI	\$17,221 - \$28,700
Low Income	51 – 80% MHI	\$28,701 - \$45,920
Moderate Income	81 – 95% MHI	\$45,921 - \$54,530
Middle Income	96% - 120% MHI	\$54,531 - \$68,880
High Income	> 120% of MHI	\$68,881 +

The economic disadvantage of the minority community creates parallels between areas that have minority concentration and low income concentration. Using the above information regarding concentrations of minority and low income persons in Rapid City, it is possible to identify those 2000 Census tracts containing concentrations of both minority and low income persons. Based upon 2000 Census information and 2000 HUD low income information, the 2000 Census tracts with both minority and low income concentrations include:

TABLE 17	
Census Tracts with Low-Income and Minority Concentrations	
Census Tracts	
	102
	103
	104
	105
	114 pt
Source: U.S. Bureau of the Census	

The low income and racial data is from 2000. Census tract boundaries in Rapid City changed between 1990 and 2000. The boundary changes included the following:

- Census tract 102 contains census tract 101, as well as block groups 4,5,6, and 7 of census tract 103;
- Census tract 105 now contains block groups 5 and 6 of census tract 104;
- Census tract 109.02 now contains block group 2 of census tract 109.03;
- A portion of tract 116 was incorporated into the city limits;
- Census tracts 113,114,115, 109.03 and 110.03 contain more land, although most was outside of Rapid City boundaries in 2000. Some areas of these Census tracts have been annexed into the city limits over the past seven years.

Since census tracts 101, 102, 104, and 105 all reported high percentages of low income persons in 1990, it is reasonable to assume that if the boundary changes for 2000 were applied to 1990 data, all of the census tracts would continue to report a high percentage of low income persons.

INCOME DEMOGRAPHICS

The FY 2008 median household income for a family of four (4) in Rapid City is \$57,400. Table 18 provides the income statistics for Rapid City from the 2000 Census.

**TABLE 18
Rapid City Income Statistics**

Geographic Area	Median Income in 1999 (dollars)		Per Capita income in 1999 (dollars)	Median Earnings in 1999 of full-time, year-round workers (dollars)		Income in 1999 below poverty level			
	Households	Families		Male	Female	% of Population for whom poverty status is determined			% of Families
						All ages	Related Children <18 yrs	65 yrs & over	
Rapid City	35,978	44,818	19,445	30,985	21,913	12.7	17.6	6.9	9.4

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P53, P77, P82, P87, P90, PCT47, and PCT52.

Lack of good paying jobs was cited as the top community issue in The Black Hills Community Needs Assessment conducted in 2006 by the Institute for Educational Leadership & Evaluation. The lack of living wage jobs for people without post secondary education is the primary source of most of the issues faced by low-income households. Without adequate income to cover the costs of housing, transportation, food and medical expenses, a household is at risk of homelessness.

LABOR FORCE

The South Dakota Department of Labor reports that the labor force in Rapid City increased slightly from 35,080 in 2006 to 35,690 in 2007. Unemployment dropped slightly from 3.2 percent to 3.1 percent. Labor force statistics are available for the city only prior to 2006.

TABLE 19
Labor Force Statistics – Rapid City, city

	Labor Force	Employment	Unemployment	Rate of Unemployment
2006	35,080	33,950	1,130	3.2%
2007	35,690	34,575	1,115	3.1%

Pennington County is part of the Rapid City Market Statistical Area. Rapid City is the largest community and the retail and labor center for the county. The Pennington County Labor Force statistics show a steady increase in the labor force and employment numbers from 1990 to 2007. The unemployment rate has experienced only slight fluctuations over the years, remaining in the 2.5 to 3.8 percent range. Most recently the unemployment rate has decreased from 3.5 percent in 2004 to 2.8 percent in 2007.

The South Dakota Department of Labor reports that the non-farm wage and salaried worker levels for the Rapid City MSA (includes Pennington and Meade Counties) increased by 500 employees (or 0.9 percent) from February 2007 to February 2008. The Rapid City MSA has a higher percentage of workers in the retail trade and the leisure and hospitality industries due to the high level of tourism trade in this area. The leisure and hospitality industries have suffered the most from the current high energy prices and increasing food costs. The area is still expanding economically; but that expansion has slowed down.

Occupational skills of the largest number of applicants registered with the South Dakota Career Centers include construction, food preparation and serving related jobs, office and administrative support, sales and transportation and material moving occupations, which account for 53.8 percent of the people seeking jobs. Eighty-seven percent of the workforce ages 25 years and older have a high school degree or higher education. Table 21 shows the projected household growth and growth within employment categories.

TABLE 20
Labor Force Statistics

Years	Labor Force	Employment	Unemployment	Rate
1990	49,805	48,165	1,640	3.3%
1991	51,510	49,530	1,980	3.8%
1992	52,395	50,495	1,900	3.6%
1993	54,360	52,270	2,090	3.8%
1994	55,615	53,650	1,965	3.5%
1995	56,740	54,820	1,920	3.4%
1996	57,985	55,905	2,080	3.6%
1997	58,540	56,725	1,815	3.1%
1998	60,030	58,370	1,660	2.8%
1999	61,075	59,530	1,545	2.5%
2000	61,100	59,580	1,520	2.5%
2001	62,360	60,530	1,830	2.9%
2002	62,980	61,040	1,940	3.1%
2003	63,595	61,505	2,090	3.3%
2004	64,535	62,285	2,250	3.5%
2005	64,830	62,545	2,285	3.5%
2006	65,805	63,850	1,955	3.0%
2007	66,930	65,020	1,910	2.9%

Estimates for 2000 to 2007 have been recently updated.

Estimates for the latest year are subject to revision early the following calendar year.

Source Labor Market Information Center – South Dakota Department of Labor

Jobs available in the area center around the military, medical fields, education, government, ranching, mining, and retail and hospitality services. New fields in scientific research will be opened up with the construction of the underground laboratories in Lead, SD.

The primary occupations in the Rapid City area include:

Primary Occupations	
<i>Occupations</i>	<i>Number Employed</i>
Management , business & financial operations	3,581
Professional and Related	6,037
Sales and Office	8,655
Service	5,022
Farming, Fishing, and Forestry	123
Construction, Extraction, and Maintenance	2,600
Production, Transportation and Material Moving	3,379

Source: U.S. Bureau of the Census 2000; Easi Demographics April 2008

The largest employers in Rapid City include:

Largest Employers

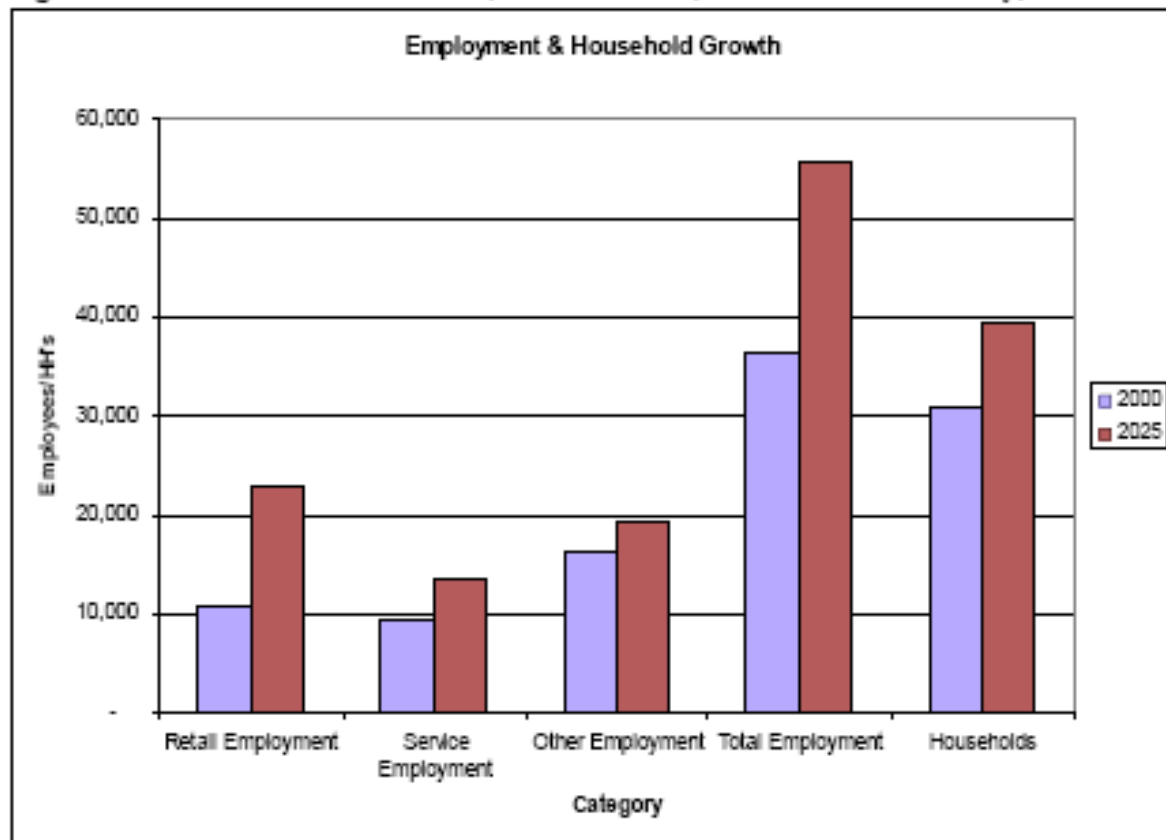
<i>Largest employers</i>	<i>Number of employees</i>
Ellsworth Air Force Base	3,943
Rapid City Regional Hospital	3,000
Rapid City School District	1,593
Federal Government	1,435
City of Rapid City (includes seasonal workers)	1,375
State of South Dakota	1,049
Walmart/Sams Club	965

Source: U.S. Bureau of the Census, 2000

TABLE 21
Socioeconomic Growth, 2000 – 2012

	2000	2025	2000 % of Total	2025 % of Total	Growth (%)
Retail Employment	10,716	22,880	29%	41%	114%
Service Employment	9,390	13,350	26%	24%	42%
Other Employment	16,317	19,326	45%	35%	18%
Total Employment	36,423	55,556			53%
Households	30,860	39,339			27%
Employees per Household	1.18	1.41			

Figure 12 - Socioeconomic Growth, 2000 to 2025 (within model area only)



Source: Rapid City Neighborhood Planning MPO 2025 Projections Report

The Black Hills Region Homeless Coalition conducted a housing needs assessment in September 2005 that identified barriers for low income or homeless persons to obtain work. The respondents stated that the top three major barriers are:

- disability (40.5%);
- lack of adequate, reliable or affordable transportation (27.5%); and
- lack of adequate, reliable or affordable childcare (19.2%).

GEOGRAPHIC ALLOCATION OF RESOURCES, PRIORITIES AND FUNDING SOURCES

Rapid City has allocated its limited resources to programs that are located within the corporate limits of the City of Rapid City and are considered to address a high priority need as identified in this five-year Consolidated Plan. The City encourages development and diversity of projects that benefit low-income people in all areas of town, in an effort to provide better access to affordable housing, jobs and services. Rapid growth continues to take place in the north, east, south-east and south-west areas of town and the downtown area is undergoing some infrastructure improvements, redevelopment, and beautification.

The City's oldest housing stock, over forty (40) years old, is located in four main areas of town: Old Robbinsdale, North Rapid, Old Canyon Lake and the Center City areas. *(See Aging Housing Stock Location Map E in Appendix B)* These areas contain many rental properties and lower income households. A high percentage of homes are in need of significant rehabilitation to major systems such as roofs, siding, foundation repairs, furnaces and windows. Neighborhoods in North Rapid, Old Robbinsdale the center City, and some limited areas of Rapid Valley also have the lowest median household incomes, the highest rates of family poverty, and the highest concentrations of Native American residents. Native Americans make up a disproportionate segment of the low-income households. Native Americans make up 12% of the Rapid City population but are 47% of the low-income households. Therefore a high priority for revitalization and services that benefit low-income residents applies to all of these areas. In addition, a number of activities listed above impact low-income residents living throughout the entire community and also have been assigned a high priority. Activities that affect individual neighborhoods or areas are evaluated to ensure that they meet the statutory objective of benefiting low- and moderate-income persons, and are appropriate in light of the varied needs that have been identified.

Priorities for activities were determined after receiving input from the public, stakeholders, non-profit and faith-based agencies, governmental offices and the populations receiving services. Priorities are listed in the Priorities and Goals Table.

Rapid City will utilize the Community Development Block Grant Entitlement funds allocated to the City for housing, public facilities and repairs, economic development, and public service activities that meet the CDBG program guidelines and a high priority need of the City.

In addition, the City continues to pursue other federal and private grant and loan funding opportunities as they become available. The City does not receive HOPE, HOME or Emergency Shelter Grants (ESG) funds. They are administered through the state. However the City assists local agencies interested in applying for them with technical assistance, if needed.

OBSTACLES TO MEETING UNDERSERVED NEEDS

Obstacles the City faces in meeting underserved needs in Rapid City are:

- diminishing federal funds and funding sources;
- funding sources that do not allow funds to be applied to operations costs;
- escalating land, development, and construction costs;
- lack of funding to subsidize rent payments for the extremely and very low income households;
- lack of accessible housing for handicapped people;
- shortage of non-degree livable wage jobs;
- generational issues within the workforce;
- lack of vocational training in high schools;
- non-profit agencies that lack the money, expertise or staff to add or increase programs to address these types of issues;
- lack of medical, dental and pharmaceutical insurance for unemployed or low-income people;
- lack of transitional housing for the homeless, mentally ill, substance abusers, parolees, or victims of domestic violence;
- transportation costs, lack of transportation, and lack of public transportation services for evening work times, weekends, or some areas of town;
- subtle housing discrimination;
- low income and wage levels, lack of good paying jobs, lack of job opportunities;
- alcoholism, drug addictions, and mental health issues that impair the ability of people to be successful employees, tenants or money managers;
- Neighborhood Objections (NIMBY'ism) and
- racial prejudice.

MANAGING THE PROCESS

LEAD AGENCY

The Rapid City Community Development Division, under the supervision of the Community Resources Department and direction of the City Council is responsible for preparing the Consolidated Plan and administering the Community Development Block Grant program. The Finance Department administers account maintenance, disbursements, accounting reports and financial audits of the CDBG program.

The Consolidated Plan serves as an application for Community Development Block Grant funds for the City of Rapid City. The City of Rapid City has developed a five year plan that will provide guidance for fiscal year activities from 2008 through 2012.

The Consolidated Plan was developed by *gathering information, evaluating the information, identifying high priority needs and setting goals* for meeting the high priority needs.

GATHERING INFORMATION

Rapid City developed the five year plan with information gathered and evaluated from many sources. The City, in partnership with the United Way and local non-profit service agencies conducted extensive outreach to the homeless and residents in order to gather detailed information on housing and service needs of the community. The information gathered from the following assessments and organizations was incorporated into the Consolidated Plan:

- an Affordable Housing Needs Assessment conducted by the Black Hills Region Homeless Coalition (September 2005),
- three Homeless Counts and Needs Assessments conducted by the Black Hills Region Homeless Coalition (August 2006, January 2007, September 2007),
- a five-year Community Needs Assessment conducted by the Institute for Educational Leadership & Evaluation (December 2006),
- Census data,
- HUD adjusted data,
- consultations with local non-profit agencies,
- consultations with State agencies,
- use of the South Dakota Continuum of Care (COC) completed by the South Dakota Homeless Consortium (SDHC), and
- citizens' input obtained through public hearings, listening sessions and civic organization meetings held throughout 2007.

The needs assessments provided baseline information from the homeless, low-income residents and the general population regarding their needs, gaps in services, and community issues that need to be addressed.

EVALUATION OF THE INFORMATION GATHERED

Information and comments gathered from community assessments on housing, homelessness and service needs as well as public listening sessions, hearings, town hall and neighborhood meetings, and neighborhood watch groups were evaluated by City staff and members of the Mayor's Affordable Housing Task Force and Task Force on Strengthening Families for Better Outcomes for Children and Youth, as well as the Black Hills Region Homeless Coalition. High priority items were identified and compiled for recommendation to the Mayor and City Council for review and adoption into this Consolidated Plan.

IDENTIFYING HIGH PRIORITY NEEDS

Key factors for the identification of priorities for the five-year Consolidated Plan included:

- eligible activities under the Community Development Block Grant program;
- activities that target very low-, low- and moderated income households with the greatest need for assistance;
- activities that will best address the target income household's needs;
- the limited amount of funding available to meet those needs;
- activities that will support the City's ten-year plan to end chronic homelessness;
- activities that will enable families to move to self-sufficiency;
- activities that will provide affordable housing, both rental, lease-to-own, and ownership.

Priorities for the use of public funding in the Consolidated Plan were assigned based on the information that was obtained from the analysis of the assessments and comments received.

Estimated Funding Sources for Projects

Estimations of funds that will be available for use to meet the goals below include:

CDBG Entitlement – FY 2008	\$444,000.00
CDBG Entitlement – FY 2009	432,000.00
CDBG Entitlement – FY 2010	420,000.00
CDBG Entitlement – FY 2011	410,000.00
CDBG Entitlement – FY 2012	400,000.00
Program Income – FY 2008	4,000.00
Program Income – FY 2009	4,000.00
Program Income – FY 2010	4,000.00
Program Income – FY 2011	4,000.00
Program Income – FY 2012	4,000.00
CIP Funds – FY 2008	100,000.00
CIP Funds – FY 2009	100,000.00
Total Funds Available	\$2,326,000.00
<i>Less 20% Cap for Administration</i>	- 465,200.00
<i>Less 15% Cap for Public Services</i>	- 348,900.00
Balance remaining	\$1,511,900.00

Public services are capped at 15% of entitlement plus program income; other categories may be allocated by any ratio deemed necessary. Equal division is used for this illustration of goals and estimated funds available.

Estimated CDBG and CIP funds available for 2008-2012 for:

Public Services	\$348,900.00
Housing	377,975.00
Non-Housing Public Facilities & Improvements	377,975.00
Economic Development and Job Creation	377,975.00
Homeless & Special Needs Populations	377,975.00

In addition to the funds listed above, agencies will pursue other funding sources for projects identified as goals. Those funding sources will include, but not be limited to:

SETTING GOALS

Goals were set for priorities and activities using information and numbers gathered from the assessments and input from agencies providing services. Dollars projected for use are based on need and estimated projections of funds that could be accessed for use (assuming a 3% annual reduction in Entitlement Allocations).

TABLE 22

FIVE YEAR CONSOLIDATED PRIORITIES AND GOALS - 2008 - 2012

					EST. \$ AVAILABLE
PROGRAM ADMINISTRATION					\$465,200
HOUSING					\$26,850,000
					\$500,000
DESCRIPTION	NEED	DOLLARS NEEDED	PRIORITY	5 YEAR GOAL	DOLLARS NEEDED
Owner Occupied Housing - Rehab				30 Homes	
Extremely low income (<30% Med Income)	233 Households		HIGH	30 units	
Very low income (<50% Med Income)	162 Households	\$4,200,000			
Low income home owners and mobile home owners (<80% Med. Income)	100 Households				
Home Ownership - Acquisition				10 Homes	
Extremely low income (<30% Med Income)	25 Households		HIGH	10 units	
Very low income (<50% Med Income)	25 Households	\$3,000,000			
Low income (<80% Med. Income)	50 Households				
Home Ownership - Acquisition Cost Assistance				40 units	
Low income (<80% Med. Income)	50 Households	\$1,000,000	HIGH	40	

Home Ownership - Land Purchase for Scattered Site Land Trust				50 units	
Low income (<80% Med. Income)	400	\$12,000,000	HIGH	50 units	
Home Ownership - Acquisition Rehab				3 units	
Extremely low income (<30% Med Income)	10	\$1,250,000	HIGH	3 units	
Very low income (<50% Med Income)	20				
Low income (<80% Med. Income)	20				
Special Populations - Handicap Accessibility Modifications				40 units	
Handicap accessibility modifications - Owner occupied homes	35 units	\$375,000	HIGH	20 units	
Handicap accessibility modifications - Rental Units	40 units			20 units	
Rental Units - Subsidized Apartments				46 Units	
Low Income Rentals for Single Persons - Efficiency Apartments	20 units	\$3,150,000	HIGH	20 units	
Low Income Rentals for Single Persons - One Bedroom Apartments	30 units				
Grants for Construction, Acquisition or Rehab costs	300 units				
Small Related -					
Extremely low income (<30% Med Income)	12 units	\$918,000	HIGH	10 units	
Very low income (<60% Med Income)	22 units				
Large Related -					
Extremely low income (<30% Med Income)	8 units	\$432,000	HIGH	8 units	
Very low income (<60% Med Income)	8 units				
Elderly -					
Extremely low income (<30% Med Income)			HIGH		
Very low income (<60% Med Income)					
Other/Special -					
Extremely low income (<30% Med Income)	35 units	\$525,000	HIGH	8 units	
Very low income (<60% Med Income)					
Low Income (<80% Med Income)					
Housing - Rehab Affordable Rental Units					
Small Related -					
Extremely low income (<30% Med Income)			LOW		
Very low income (<60% Med Income)					
Large Related -					
Extremely low income (<30% Med Income)			LOW		
Very low income (<60% Med Income)					
Elderly -					
Extremely low income (<30% Med Income)			LOW		

Very low income (<60% Med Income)					
Other/Special -					
Extremely low income (<30% Med Income)				LOW	
Very low income (<60% Med Income)					
Low Income (<80% Med Income)					
HOMELESSNESS & SPECIAL NEEDS POPULATION				\$4,610,000	\$477,975
Homelessness - Individuals					
Emergency Shelter - Beds or Units	50 Beds	\$1,070,000		HIGH	12 beds
Transitional Housing - Beds or Units	100 people	\$50,000			100 people
Case Management - Supportive Service					
Life Skills Training - Supportive Service					
Homelessness - Families					24 beds/ 150 people
Emergency Shelter - Beds or Units	50 beds	\$50,000		HIGH	12 beds
Transitional Housing - Beds or Units	100 people	\$50,000			100 people
Case Management - Supportive Service	50 people	\$90,000			50 people
Life Skills Training - Supportive Service					
Permanent Housing					61 units
Beds or Units					
Chronic Substance Abusers	25 beds			HIGH	25 beds
Dually Diagnosed					
Victims of Domestic Violence	36 beds	\$3,200,000			36 beds
Homelessness and Special Needs Population - Families with Children					123 units/200 people
Emergency Shelter - Beds or Units	75 beds				10 beds
Transitional Housing - Beds or Units	24 units				12 units
Case Management - Supportive Service	200 people	\$100,000		HIGH	200 people
Life Skills Training - Supportive Service					
Permanent Housing - Assisted Living	24 units				24 units
Chronically Mentally Ill					
Homelessness - Support Services for Outreach & Referrals				HIGH	
NON-HOUSING COMMUNITY DEVELOPMENT				\$620,000	\$433,925
Economic Development					
Micro-enterprise loans	10 loans	\$35,000		HIGH	
Infrastructure					
Lot purchase for drainage basin				HIGH	
Water/Sewer Improvements					
Street Improvements					
Removal of Architectural Barriers					
	20 homes/bldgs	\$100,000		HIGH	
Public Facilities & Improvements - General					

		\$500,000	HIGH		
Public Facilities & Improvements - Seniors Centers					
		\$100,000	HIGH		
Neighborhood Facilities					
		\$100,000	HIGH		
Parks & Recreational Facilities					
North Rapid - safe trails & a over the interstate ped/bike skywalk		\$300,000	HIGH		
PUBLIC SERVICES				\$348,900 est amt available	
General				\$1,535,050 Total	
Counseling services low income people	1669	\$236,000	HIGH		\$90,000
Deposits, utility hook-ups, car repairs	1,705 people	\$173,700			
People at risk	769 people	\$88,350			
Medication program	520 people	\$30,000			
Recreational Programs		\$10,000			
IDA Program	205 people	\$500,000			
Advocates- 4 positions	200 people	\$36,000			
Mental Health Services	2,776 people	\$461,000			
Education				\$53,100	
Financial Education (budget, credit, bankruptcy)	485	\$29,100	HIGH		\$10,000
Homebuyers education	600	\$24,000			
Handicap Services					
			HIGH		
Legal Services					
Legal services for low income, elderly, victims domestic violence and housing issues	2,000 people	\$100,000	HIGH		\$30,000
Transportation Services				\$488,100 Total	
Passes	12,100 passes	\$12,100	HIGH		\$100,000
Buses - 3	3 buses	\$135,000			
Transportation costs	10,000 youth	\$275,000			
Advocate Pick up truck	1 truck	\$28,000			
Advocate Van	1 van	\$24,000			
Transportation Expenses Maintenance - Insurance - Gas	2,400 youth	\$14,000			
Substance Abuse Services				\$50,000	
Adult outpatient Treatment Group	613	\$78,000	HIGH		\$50,000
Senior Programs				\$420,000	
Senior Programs - Services			HIGH		\$18,900
Senior Programs - Senior Centers					
Youth Programs				\$475,000 Total	
Youth Centers	300 children	\$150,000	HIGH		\$75,000

Child Care Centers Abused/Neglected Children	300 children	\$3,500,000			
Emotional/Behavioral problems	24 youth	\$145,000			
Medicaid match	56 youth	\$140,000			
Youth Services				\$125,000	
Suicide Prevention		\$160,900			
Youth Services	2,258 youth	\$530,000			
Juvenile delinquency	80 youth	\$90,000			
Counseling services	1,150 youth	\$262,000	HIGH		\$75,000
Counseling for incarcerated youth	60 youth	\$30,000			
Health Ed/Advocacy	200 youth	\$300,000			
Mentoring programs	120 youth	\$90,000			
ECONOMIC DEVELOPMENT & JOB CREATION				\$100,000	
<i>Micro Enterprise Loans for low income people</i>	50 people	\$350,000	HIGH	20 loans	
<i>Job Training Programs for low income people</i>	200 people	\$150,000	HIGH	50 people	

STAKEHOLDER INPUT

Rapid City solicited input for the development of the Consolidated Plan from housing and service providers, City departments, and others. The City conducted group and individual sessions to solicit information from non-profit and governmental agencies providing housing assistance and public services to the people of Rapid City. Additional input was received from City Task Forces addressing affordable housing issues and family issues affecting children. The United Way conducted listening sessions with non-profit and governmental service agencies to gather input regarding gaps in services and new issues affecting the community. Consultations were held with the following agencies:

AARP	Pennington County Commissioner
Behavior Management Systems	Pennington County Housing & Redevelopment Commission
Big Brothers Big Sisters	Positive Impact Committee
Black Hills Area Habitat for Humanity	Rapid City Area Schools
Black Hills Special Services	Rapid City School Board
Canyon Lake Seniors Center	Rapid City Club for Boys
Career Learning Center of the BH	Rapid City Community Development Corp.
CASA	Rapid City Community Health Center
Catholic Social Services	Rural America Initiatives
8th Circuit Court Judge	Salvation Army
Chiesman Foundation	SANI-T
City/County Alcohol & Drug Programs	SD Voices for Children
Community Food Banks of SD	States Attorney - Juvenile Services
Cornerstone Rescue Mission	Teton Coalition, Inc.
Court Services Office	

Dakota Plains Legal Services
 Development for the Disabled
 Girls, Inc.
 Head Start
 Lifeways, Inc.
 Lutheran Social Services (LSS)
 LSS - Stepping Stones Program
 Minneluzahan Senior Center
 Ohitika Domestic Violence Shelter

United Way
 Volunteers of America, Dakotas
 WAVI
 Wellspring
 Western Resources for Disabled Independence
 Western SD Community Action Program
 West River Foundation
 YMCA
 Youth & Family Services

In addition, the Community Development Specialist attended community meetings to accept questions and comments about the Community Development Block Grant program and the needs of the group or neighborhood. A comprehensive listing of the meetings attended is listed under the Citizen Participation section.

In agreement with 24 CFR 91.100(4), Rapid City has notified the adjacent units of government that it is completing this Consolidated Plan. Copies of the letters are contained in [Appendix C](#) of this document. Rapid City also has sent a copy of the completed Consolidated Plan to the State Agency. A copy of the letter transmitting the document to the State is also in [Appendix C](#).

Through this process, Rapid City was able to gather data on the needs of the community, funding resources and strategies for addressing needs. The input from the groups, agencies, individuals, and organizations are cited throughout the Rapid City Consolidated Plan.

CITIZEN PARTICIPATION

CITIZEN PARTICIPATION PROCESS

The City adopted a citizen's participation plan in 2003, in accordance with federal regulation 24 CFR 91.200, to insure public input and participation in City decisions regarding the use of federal funds. The citizen participation plan encourages community involvement in the Consolidated Plan process.

The City provides full public access to information pertaining to the CDBG program to citizens, public agencies and other interested parties, including those most affected by proposed activities. The City provides for and encourages the submission of citizen's views and proposals regarding the Community Development Program, the Consolidated Plan, Annual Action Plan and the Community Annual Performance and Evaluation Report through:

- assessments and surveys;
- public notices;
- public information meetings;
- public hearings; and
- listening sessions.

A minimum of two public hearings are held during each consolidated plan program year to obtain the views of citizens and organizations prior to the start of the program year. Public meetings are held with local citizens and local agencies to review housing and community development needs. All public hearings and meetings are publicized in the local newspapers, the Rapid City Journal and the Lakota Journal, at least 14 days prior to any hearing or meeting. Notices are also sent by email or letter to social service agencies and other public or semi-public groups which may have a particular interest in or be affected by the proposed program.

The City also works with groups and agencies to involve persons who reside in low, very low, or extremely low-income neighborhoods. The City will place any organization or group representing affected residents on its mailing list who request to be included.

The City endeavors to take such measures as are appropriate to accommodate the needs of non-English speaking and hearing impaired residents. All meetings are held in locations accessible to persons with disabilities.

Technical assistance from the City or third party contractors to the City or its agencies will be provided to citizen participants, low, very low and extremely low-income groups or persons in order to enable them to:

- understand the federal requirements associated with the CDBG program;
- develop proposals; and
- explain technical program requirements.

The Community Development Division provides a training program each August on the Community Development Block Grant program for persons wishing to submit an application for funding and a training session each year for those receiving funds to review contracts, program requirements and guidelines, disbursement procedures, file maintenance, and reporting obligations.

CITIZEN PARTICIPATION FOR THE 2008-2012 CONSOLIDATED PLAN

Public hearings and listening sessions to gather information regarding community needs were held for the public.

Outreach for Citizen Participation

Public participation in public meetings and response to requests for comments on the Community Development Block Grant Program has been minimal over the years, consisting mostly of non-profit service organizations. In order to solicit more community input from residents of the community for the plan, the Community Development Specialist attended Neighborhood Watch, Neighborhood Association, and Town Hall meetings to inform the public about the CDBG program, how it can be used in the community, and solicit comments from the attendees in addition to holding public meetings and listening sessions.

Public participation and input was solicited using the following methods:

Assessments/Surveys

- Rapid City Housing Needs Assessment, September 2005
Black Hills Regional Homeless Coalition
Targeted survey of the homeless
752 respondents
- SD Homeless Point-in-Time Count, August 2006
Black Hills Regional Homeless Coalition
Targeted survey of the homeless
173 respondents
- Black Hills Community Needs Assessment
Conducted September 2006 and published in January 2007
Institute for Educational Leadership & Evaluation for the
United Way/City of Rapid City/Local Non-Profit Agencies
344 respondents

Public Meetings

- Attendance at neighborhood association, neighborhood watch, town hall meetings and business group meetings:
 - West Boulevard Association (September 24, 2007)
 - North Rapid Neighborhood Association (September 27, 2007)
 - Beautification Committee (September 19, 2007)
 - Black Hills Home Builders (September 28, 2007)
- Public hearing meetings were held on August 30, 2007 and September 13, 2007 and advertised in the Rapid City Journal and Lakota Journal.

Public Meetings with Non-profit service providers

- August 14, 2007 - Homeless & Domestic Violence Emergency Shelter Providers
 - Cornerstone Rescue Mission
 - WAVI
 - Ohitika
- August 23, 2007 – Youth Organizations and Service Providers
 - YMCA
 - Youth and Family Services
 - Rapid City Club for Boys
 - Girls, Inc.
 - Head Start
 - Rural America Initiatives
 - Big Brothers, Big Sisters
- August 23, 2007 – Elderly Services
 - Canyon Lake Senior Center
 - Minneluzahan Senior Center
 - AARP
- August 23, 2007 – Day-to-Day and Emergency Needs Providers
 - Community Food Banks of SD

- Western SD Community Action Program
- Salvation Army
- August 23, 2007 – Physical Health and Disability Issues
 - Western Resources for disabled Independence
 - Development for the Disabled
 - Rapid City Community Health Center
- *Public comment requests*
- Newspaper ads for public input were published in the Rapid City Journal and Lakota Journal;

Email Notifications

Broadcast email requests for comments were sent to all persons providing contact information to the Community Development Division.

Publications

A summary of the Consolidated Plan will be published on May 20, 2008 in the *Rapid City Journal* and May 21, 2008 in *The Lakota Journal* alerting interested persons as to the availability of the Consolidated Plan for review. The Consolidated Plan will be placed on display at the following locations in Rapid City for public review:

Rapid City Community Development Division
300 Sixth Street
Rapid City, SD 57701

Rapid City Public Library
610 Quincy Street
Rapid City, SD 57701

Pennington County Housing and Redevelopment Corporation
1805 West Fulton Street
Rapid City, SD 57702

City Web Site at www.rcgov.org
Community Development Division page

The public review period will run from **May 20, 2008 to June 19, 2008**. The City Council final approval of the Consolidated Plan was not complete at time of submittal of this plan to the Department of Housing and Urban Development (HUD). It is expected that final approval will be accomplished on July 7, 2008. The Consolidated Plan will be submitted to HUD prior to the end of the public comment period. All comments will be submitted to City Council for consideration and approval and then submitted to HUD for inclusion in the plan. Documentation containing information pertaining to the public hearings and the Citizen Participation process are included in **Appendix C** of this Consolidated Plan.

Citizen Comments on the Plan

The public comment period is underway at the time of submission of this plan. No comments have been received up to the time of this submission. The final report

on citizen comments will be submitted upon completion of the public comment period and final approval of the Plan by City Council on or around **July 7, 2008**.

All comments received have been considered and included in the plan. Priorities were assigned to activities after discussion and a consensus vote among Task Force members from the Housing Task Force and Task Force on Strengthening Families. Those recommendations were presented to City Council for review and approval.

Institutional Structure (91.215 (i))

The City of Rapid City will utilize government agencies, the public sector, non-profit agencies, and private industry to assist in addressing the high priority needs and meeting the goals and objectives of this plan.

PUBLIC SECTOR

Rapid City is a clearinghouse and facilitator for many of the activities described in this five-year Consolidated Plan. As the local unit of government, Rapid City is empowered to apply for and administer certain types of grants. Support from Rapid City, expressed as a certification of consistency with the Consolidated Plan may be all that is required for some activities. Other activities will involve the more direct participation of Rapid City for funding, acquisition of land or buildings, or in convening meetings of various agencies to iron out differences or strategies on how to seize opportunities. Rapid City will use its Community Development Division, under the direction of the Community Resources Director to administer the Community Development Block Grant program, seek additional funding sources and grants, provide technical assistance to those seeking to develop or implement new programs for needed services, assist in building new partnerships, and to provide education to the community on issues and needs affecting low-to-moderate income residents.

Public sector agencies play a major role in providing various types of housing and direct financial assistance for housing initiatives. Additionally, many of the emergency and supportive services are funded with federal and state monies. Private developers and contractors often work in tandem with the public sector as providers of actual housing units (new development and rehabilitation). Lending institutions play a critical role in providing and leveraging resources for housing. Greater participation in public/private partnerships is required to facilitate increased affordable housing development. Private non-profit agencies will continue to play a critical role in filling some of the gaps in the provision of emergency shelter, transitional housing, and supportive services.

NON-PROFIT ORGANIZATIONS

Non-profit housing developers play a role in the implementation of the Consolidated Plan. Through the purchase of property for a land trust, construction of new housing, and the rehabilitation of existing units, the non-profit developers access

financing sources such as the Low-income Housing Tax Credits, HOME funds, funds from the South Dakota Housing Development Authority, and charitable contributions that increase the supply of affordable housing. Some groups will focus on rehabilitation of existing homes or development of single family units for sale to first time homebuyers, and it is expected that others will attempt to create subsidized rental units for transitional and permanent supportive housing. The union of such groups with social service agencies that serve specific special needs populations will address the five-year Consolidated Plan strategy for creation of supportive housing and affordable housing options.

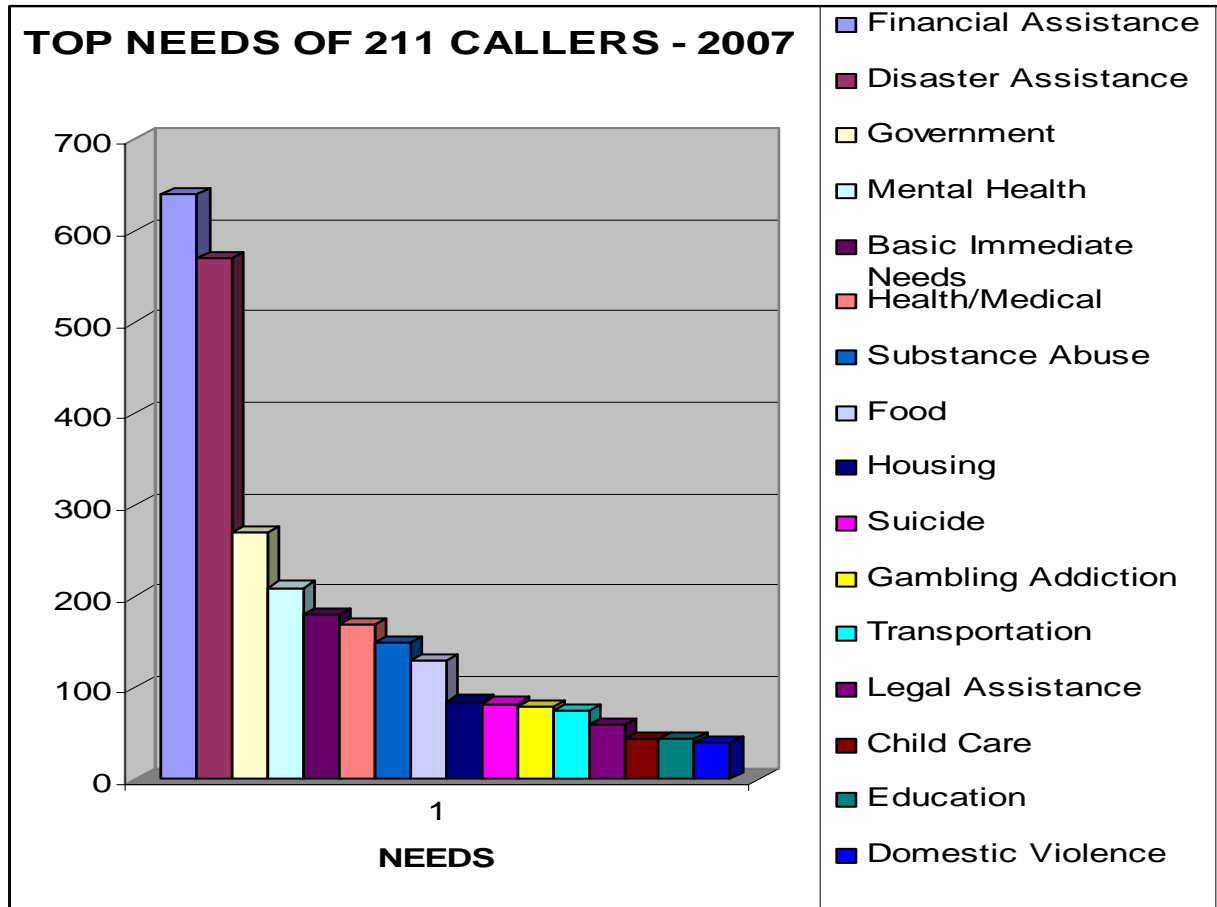
PRIVATE INDUSTRY

Lending institutions can play an important role in providing financing for special programs that would not otherwise be available to the public or to cover costs of operations. Employers can provide assistance for down payments and closing costs for homebuyers, and public donations can provide matching funds for the creation of a housing loan pool or funds to purchase land for placement in a land trust.

THE DELIVERY SYSTEM

Gaps in the delivery system generally are due to a lack of knowledge on the part of the public and service agencies in the community of available services, resources, and service providers of programs for low-income people and people with special needs. Non-profit agencies often lack funding for advertising or outreach to the community and are overwhelmed with requests for assistance, leaving little or no time for self-promotion.

The new 211 Help!Line call center provides the community with a convenient, easy to remember number to call for information about all resources available within the community. Its services are available in Rapid City through the collaborative efforts of the United Way of the Black Hills, local service providers, the City of Rapid City, and private donations. The highest number of requests received by 211 Help!Line in 2007 included requests for assistance for financial, disaster, mental health, basic immediate needs, health and medical, substance abuse, food and housing issues.



One of the key strengths of the delivery system is the willingness of local agencies to work together for the good of their clients and the new partnerships being created in order to accomplish mutual goals. The Community Development Division interacts with public and private organizations interested in addressing the prioritized goals of the plans to help them formulate plans and activities, apply for funding, identify other funding sources available, and encourage the creation of partnerships with other compatible agencies to avoid duplication of services.

Non-profit organizations interested in developing housing, bankers interested in working with developers, and direct service providing agencies dealing with clients needing affordable housing typically contact the Community Development Division. Communications with the State’s housing authority, South Dakota Housing Development Authority, and the County’s housing authority, Pennington County Housing and Redevelopment Commission, assists the City in knowing the number of housing units projected or approved for construction. It also alerts the City to any development issues that might be occurring in certain neighborhoods, such as over concentration of multi-family housing units.

Table 23 below provides a description of strengths and weaknesses associated with agencies involved with the administration of the program process.

TABLE 23		
ASSESSMENT OF INSTITUTIONAL STRUCTURE		
Section/Agency	Strength	Weakness
Public		
CDBG/HUD Programs	<ul style="list-style-type: none"> ■ Coordination of programs and resources. ■ Production/preservation of units. ■ Timeliness. ■ L/M direct benefit. 	<ul style="list-style-type: none"> ■ Annual funding uncertainty. ■ Reporting/paperwork.
Rapid City Economic Development Partnership	<ul style="list-style-type: none"> ■ Capitalization Loans/Funding ■ Job creation/retention ■ New business start-up ■ Business expansion 	<ul style="list-style-type: none"> ■ Lack of micro-enterprise funding for low income
Section 8 Rental Assistance Subsidized Housing	<ul style="list-style-type: none"> ■ Rental Assistance 	<ul style="list-style-type: none"> ■ High rental costs in Rapid City. ■ Uncertain funding ■ Shortage of funding for the need ■ Shortage of housing units for the need
Welfare Office	<ul style="list-style-type: none"> ■ Emergency Assistance. ■ Commodities distribution. 	<ul style="list-style-type: none"> ■ Staffing. ■ Funding.
South Dakota Housing Development Authority	<ul style="list-style-type: none"> ■ Resources ■ Affordable Housing Programs ■ Developer Programs ■ Governor’s House Program 	<ul style="list-style-type: none"> ■ Regulatory limits. ■ Availability of funds. ■ Various controls required. ■ Timeliness.
Black Hills Region Homeless Coalition	<ul style="list-style-type: none"> ■ Emergency assistance. ■ Coordinated approach. ■ Interagency increased communication and partnerships. 	<ul style="list-style-type: none"> ■ Voluntary association.
Social Service Agencies	<ul style="list-style-type: none"> ■ Emergency services. ■ Supportive services. 	<ul style="list-style-type: none"> ■ Transportation. ■ Funding. ■ Staffing (shortage for needs.)

Private		
Lenders	<ul style="list-style-type: none"> ■ Underwriting, funding, servicing. ■ Financing/Loans ■ CRA participation 	<ul style="list-style-type: none"> ■ Adverse to risk. ■ Restrictive program underwriting ■ Timeliness. ■ Rate variation. ■ Financing capabilities.
Developers/Contractors	<ul style="list-style-type: none"> ■ Construction. ■ Rehabilitation. 	<ul style="list-style-type: none"> ■ Knowledge of government program regulations. ■ Limited interest in low income projects
Non-Profit		
Non-profit Organizations	<ul style="list-style-type: none"> ■ Rehabilitation. ■ Support services. 	<ul style="list-style-type: none"> ■ Long-term financial stability ■ Technical expertise.
Churches	<ul style="list-style-type: none"> ■ Emergency services. ■ Volunteer work force. 	<ul style="list-style-type: none"> ■ Funding.

PUBLIC AND ASSISTED HOUSING

The following provides a review of public and assisted housing in Rapid City. Public and assisted housing includes public housing developments operated by a public housing authority, Section 8 housing programs and Other Assisted units.

Public Housing

The City of Rapid City does not typically fund public housing improvements or resident initiatives. However, Rapid City has a joint cooperation agreement with Pennington County Housing and Redevelopment Commission (PCHRC) that provides for collaboration on the development of affordable housing units. The Executive Director of PCHRC works closely with Rapid City's 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. Pennington County Housing and Redevelopment Commission's Agency Plan is on file with Rapid City. Rapid City considers and processes requests by PCHRC for Certifications of Consistency with the Consolidated Plan.

Pennington County Housing and Redevelopment Commission (PCHRC) receives Public Housing Capital Program funds, Section 8 Tenant Based Assistance Funds, and Shelter Plus Care funds to maintain its properties in safe and sanitary conditions for the residents and fund assistance programs for low-income tenants.

The Pennington County Housing and Redevelopment Commission (PCHRC) owns and manages public housing in Pennington County, including Rapid City. PCHRC owns and manages 604 housing units, of which 552 are in Rapid City with 53 units

located outside of the City in the communities of Wall and Hill City, SD. Ten rental units on Lacrosse Street in Rapid City were demolished over a year ago due to major structural issues and HUD has not yet released funds for their reconstruction. When those units are rebuilt, PCHRC will have 561 units in Rapid City. The 551 units located in Rapid City consist of 462 public housing units, 39 HOME funds units and 60 Low Income Housing Tax Credit (LIHTC) units.

Pennington County Housing and Redevelopment Commission plays an important role in developing and managing housing for low-income households in Rapid City. Their mission is directed primarily to extremely low and very low income renter households consisting of those with incomes between 0 and 50 percent of median income. PCHRC's housing program serves as the primary provider for extremely low-income households in Rapid City. The PCHRC Board of Directors is appointed by the Pennington County Commissioners.

TABLE 24
Public Housing Developments

Development	Total Units		Accessible Units	Developmentally Disabled	Bedrooms			
	Family	Elderly			1	2	3	4 or more
Edwards Manor Black Fox Dr.	37	0	0	37	34	3	0	0
Jackson Heights 1805 W. Fulton	0	105	5	0	103	2	0	0
Valley View 636 Cathedral Dr.	0	97	5	0	94	3	0	0
River Ridge 330 Philadelphia	0	56	7	0	55	1	0	0
Single Family Homes Scattered sites	167	0	0	0	0	35	114	18
Total	204	258	17	37	286	44	114	18

Source: Pennington County Housing and Redevelopment Commission – August 2007

Pennington County Housing and Redevelopment Commission's mission is to assure the availability of adequate, affordable housing to the low-income citizens of our community through the responsible administration of assistance programs, and the promotion of personal responsibility and economic self-sufficiency of their clients.

Pennington County Housing and Redevelopment Commission provides 243 public housing units for families and 318 units for the elderly.

TABLE 25
Pennington County Housing & Redevelopment Commission
HOME Funds & Low Income Housing Tax Credit Projects

Development	Total Units		Accessible Units	Developmentally Disabled	Bedrooms			
	Family	Elderly			1	2	3	4 or more
<i>HOME Funds Projects</i>								
Black Fox Manor 3509 Black Fox Dr.	24	0	2	0	0	16	8	0
Harney View 701 Mallow St.	15	0	1	0	7	8	0	0
<i>LIHTC Projects</i>								
Memorial Park	0	60	0	0	60	0	0	0
Total	39	60	3	0	67	24	8	0

Source: Pennington County Housing and Redevelopment Commission – August 2007

The PCJRC reports that as of August 2007 there are 181 households on the waiting list for a public housing unit. The wait for a unit varies depending on the size of unit and whether an applicant desires a specific location, where the wait times could be much longer, especially for two bedroom units on the West side of town. Wait times for two, three or four bedroom units of 1-8 months are based on the Working Family preference. Applicants without this preference may or may not reach the top of the waiting list for family public housing. Wait times for Section 8 ranges from:

TABLE 26
Wait List Time (days) for Section 8

	0 Bedrooms	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Section 8	407	764	591	1,178	1,076
Average combined # days = 798					

Source: Pennington County Housing and Redevelopment Commission, August 2007

Preferences are given to veterans, as required by the State. Applications for public housing units are taken on a continuous basis. The most requested unit is a two-bedroom family unit, which requires a wait of approximately 4 to 6 months.

The average gross income for elderly on the waiting list is \$9,273.26. Family average gross income is \$8,862.07 and it is \$8,922.18 for people requesting Section 8.

TABLE 27
Public Housing & Section 8 Vouchers Waiting Lists

	# Qualifying	% Qualifying
Elderly		
Extremely Low Income (<30% MHI)	18	78%
Very Low Income (>30% <50% MHI)	5	22%
Low Income (>50% <80% MHI)	0	0%
Total	23	
Family		
Extremely Low Income (<30% MHI)	108	71%
Very Low Income (>30% <50% MHI)	35	23%
Low Income (>50% <80% MHI)	9	6%
Total	152	
Section 8 Vouchers		
Extremely Low Income (<30% MHI)	149	68%
Very Low Income (>30% <50% MHI)	69	32%
Low Income (>50% <80% MHI)	0	0%
Total	218	
Source: Pennington County Housing and Redevelopment Commission August 2007		

About 78 percent of the elderly and 71 percent of the families on the waiting lists are extremely low-income, with 22 percent of the elderly and 23 percent of the families being very low-income. Of those households waiting for Section 8 Vouchers, 68 percent of them are extremely low-income and 32 percent are very low-income. The waiting lists are also kept by unit bedroom size needed. There are a total of 393 people on the waiting list at this time.

There are 152 families on the waiting lists, and 23 on the elderly list.

TABLE 28
Public Housing Waiting Lists – Handicapped or Disabled

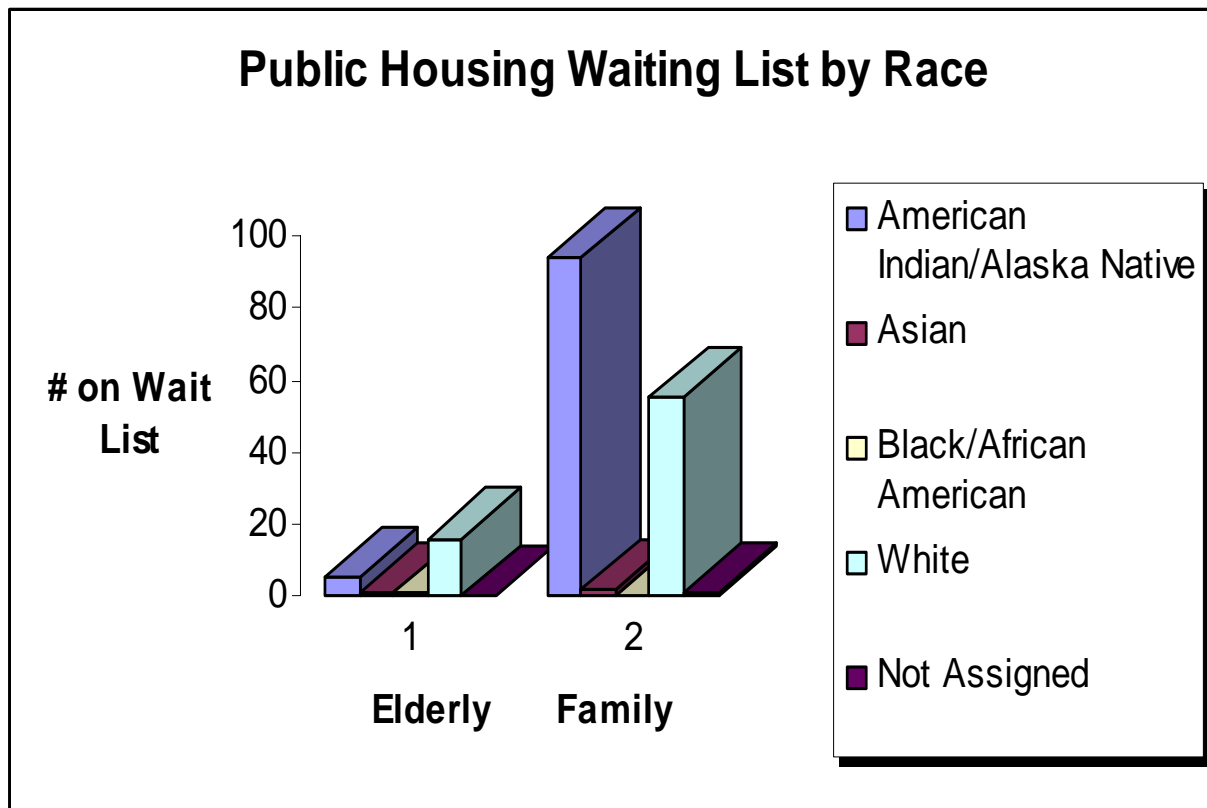
Public Housing Waiting Lists	Total Number of Applicants	# Handicapped or Disabled	% Handicapped or Disabled
Elderly	23	13	57%
Families	152	3	2%
Section 8 Vouchers	218	26	12%
Source: Pennington County Housing and Redevelopment Commission August 2007			

The wait list time for units by bedroom size is shown below on Table 29.

TABLE 29
Length of Time on Waiting List

Bedrooms	Households on Waiting List			Estimated Wait Time*
Elderly	Disabled	Elderly	Single	
1	13	9	1	1 to 2 months
2	0	0	0	No wait
Total	13	9	1	
<i>Total Elderly</i>	23			
Family	Disabled	Elderly	Single	
2	2	108	2	4-6 months
3	0	29	0	1-3 months
4	1	10	0	6-8 months
Total	3	147	2	
<i>Total Families</i>	152			
Source: Pennington County Housing and Redevelopment Commission				
*Wait times fluctuate with funding and seasonal cycles.				

The family composition of the households on the waiting list shows that 94 percent are elderly and that 9 percent have a member who is disabled. Single people only make up 1.7 percent of the applicants, at this time. See Table 29 above.



All of the public housing units in Rapid City were completed after 1972. The units are generally in good condition, however they need continuous maintenance and upkeep to ensure they remain decent housing.

PCHRC will continue to acquire land for future development of affordable housing and will seek to acquire or develop additional housing units based on needs or opportunities that may arise, as affordable building sites are difficult to find and prices continue to rise.

PCHRC receives Shelter Plus Care funds for scattered site permanent supportive housing units for dually diagnosed homeless people. This project is a collaborative effort of PCHRC and Behavior Management Systems and members of the Black Hills Region Homeless Coalition who provide In-Kind supportive services to the tenants.

Strategy for Improving the Management, Operation and Living Environment of Public Housing

In addition to performing routine maintenance, the PCHRC continues to make capital improvements to its buildings and grounds using Capital Fund Program funds provided by HUD. The PCHRC implements and coordinates various programs and services to benefit families, including the elderly. The programs and services include family self-sufficiency and drug elimination. To encourage public housing residents to become more involved in management the PCHRC has established an authority-wide Resident Advisory Board. The Resident Advisory Board assists and makes recommendations to the PCHRC in both long range strategic planning and implementation of many policies and procedures specified in the Agency Plan. Additionally, a public housing resident is a member of the public housing authority governing, which further provides resident input into management. The PCHRC works closely with local law enforcement agencies to provide crime prevention activities at the public housing developments in Rapid City.

Pennington County Housing and Redevelopment Commission supports and encourages homeownership through a Section 8 homeownership program. PCHRC clients who have received assistance from PCHRC for at least one year prior to application to the program are eligible. Currently, participation is limited to 25 households.

Section 504 Strategy

The PCHRC has completed and implemented a Section 504 Strategy addressing accessibility. The PCHRC reports that about 30 percent of its elderly public housing units are occupied by the non-elderly disabled persons. The PCHRC indicates that combining the elderly with non-elderly disabled is not a good tenant mix, and has identified that there is a need to create housing for persons with disabilities.

OTHER ASSISTED HOUSING

The *Assisted Housing Inventory and Resource Guide*, prepared by the South Dakota Housing Development Authority (SDHDA) in November 2002 identifies 1,849 other assisted housing units in Rapid City. The listing includes units funded under Section

8 (see Table 30), Section 202, Section 221(d)3, Section 236 Rental Assistance, Low Income Housing Tax Credits, and/or Loan Management Set Asides. Table 31 provides a description of the Other Assisted Housing in Rapid City.

TABLE 30										
Section 8 Contracts Expiring 2008-2013										
Name	Address	Expiration Date	Assisted Apts	Total Apts	# Effic.	# 1 BR	# 2 BR	# 3 BR	# 4 BR	# 5 BR
Boulevard Manor	906 Explorer Street	07/31/2009	48	48	24	24	0	0	0	0
Cedar Ridge Townhouses	4302 Cedar Ridge Pl	07/31/2009	55	68	0	10	33	12	0	0
Centennial Apts.	4051 Parkview Drive	03/27/2011	24	26	0	24	0	0	0	0
Churchill Apts.	304 Kinney Ave.	04/30/2009	35	50	0	9	20	6	0	0
Denver Terrace Apts.	110 Denver Street	07/31/2009	34	34	10	24	0	0	0	0
I-90 Pleasant Hill Village	1714 N 7 th Street	05/31/2009	15	48	0	0	12	3	0	0
I-90 Pleasant Hill Village	1714 N 7 th Street	07/31/2009	19	48	0	0	10	9	0	0
Knollwood Townhouses	1721 N Maple Ave.	04/30/2008	69	69	0	12	43	14	0	0
Northern Heights Apts.	1607 Space Ave.	07/31/2009	48	48	24	24	0	0	0	0
St Cloud	1212 E St. Cloud Street	12/31/2012	15	15	0	6	9	0	0	0
Upper Knollwood Townhouses	25 Knollwood	04/30/2008	18	50	0	10	8	0	0	0
Upper Knollwood Townhouses	25 Knollwood	07/31/2008	20	50	0	0	12	8	0	0
West Park	1018 11 th Street	05/31/2013	80	80	0	80	0	0	0	0
TOTAL APARTMENTS			480	634	58	223	147	52	0	0

TABLE 31
Other Assisted Rental Units – 2008

Development	Section																# Units / # Assisted by Bedrooms				
	Rental Subsidy	Rent Limited	8	202/811	221 (d) 3	236	504	LIHTC	HOME	SDH 80/20	LMSA	Family	Elderly	Disabled	Handicap	Total # Apts.	0	1	2	3	4+
Accent Apts.		X							X			X			X-2	9	0	0	0	9	0
Black Fox Manor		X							X			X			X-2	24	0	0	16	8	0
Brentwood Estates	X	X				X						X				30	0	0	18	12	0
Cedar Ridge Townhouses	X	X	X			X					X	X				68	0	12/10	40/33	16/12	0
Centennial Apts.	X	X	X	X									X			26	0	26/24	0	0	0
Choice Apts.		X							X			X		X	X	11	0	5	6	0	0
Churchill Apts. & Townhouses	X	X	X			X		X			X	X			X	50	0	11/9	30/20	9/6	0
Denver Terrace	X	X	X		X						X		X			34	10	24	0	0	0
Driftwood Estates	X	X	X			X		X			X	X				60	0	0	40	20	0
Eagle Ridge Apts. I	X	X	X					X				X				96	0	0	48	48	0
Edgewood Estates	X	X	X									X			X	48	0	0	28	20	0
Estes Park Apts.	X	X						X	X	X		X			X-7	90	0	24/9	66/30	0	0

TABLE 31
Other Assisted Rental Units – 2008

Development	Section																# Units / # Assisted by Bedrooms				
	Rental Subsidy	Rent Limited	8	202/811	221 (d) ₃	236	504	LIHTC	HOME	SDH 80/20	LMSA	Family	Elderly	Disabled	Handicap	Total # Apts.	0	1	2	3	4+
Fountain Springs Apts.		X						X					X			50	0	26	24	0	0
Harney View Apts.		X							X			X			X	15	0	7	8	0	0
Indiana Home	X	X	X	X									X			12	0	12	0	0	0
Knollwood Heights	X	X	X			X					X		X			84	0	12	72	0	0
Knollwood Townhouses	X	X	X		X						X	X				69	0	12	43	14	0
LaCrosse Estates		X								X		X				265	0	50	167	48	0
Lakota Community Homes	X	X	X		X						X	X			X-40	198	0	0	65	74	59
Maplewood Elderly	X		X										X		X-1	50	0	50	0	0	0
Maplewood Family	X		X									X			X-2	50	0	2	32	12	4
Meadow Ridge Apts.				X								X			2	24	0	2	22	0	0
Memorial Park Apts.		X						X					X			60	0	60	0	0	0
Minnesota Estates I		X						X				X			X	48	0	0	24	24	0

TABLE 31
Other Assisted Rental Units – 2008

Development	Section																# Units / # Assisted by Bedrooms				
	Rental Subsidy	Rent Limited	8	202/811	221 (d) 3	236	504	LIHTC	HOME	SDH 80/20	LMSA	Family	Elderly	Disabled	Handicap	Total # Apts.	0	1	2	3	4+
Minnesota Estates II		X						X				X			X	48	0	0	24	24	0
Northern Heights*	X	X	X		X			X			X		X			48	0	0	24	24	0
Pinecrest Village Townhomes	X	X	X					X				X			X	48	0	0	48	0	0
Pleasant Hill Village	X	X	X			X					X	X				48	0	0	32/12	16/3	0
Pleasant Hill Village II	X	X	X								X	X				48	0	0	32/10	16/9	0
Prairie Tree II		X								X		X			X	48	0	16	32	0	0
Prairie's Edge	X	X	X	X									X			24	0	24/22	0	0	0
Quincy Apartments		X							X			X		X-7	X-1	7	0	0	7	0	0
Rapid Creek Apts.		X						X				X				54	0	0	0	46	8
Ridgestone Apts.		X							X			X			X	8	0	0	8	0	0
South Creek Village		X						X				X				80	0	0	48	32	0
South Ridge Homes	X	X	X	X									X			20	0	18	2	0	0

TABLE 31
Other Assisted Rental Units – 2008

Development	Section																# Units / # Assisted by Bedrooms				
	Rental Subsidy	Rent Limited	8	202/811	221 (d) 3	236	504	LIHTC	HOME	SDH 80/20	LMSA	Family	Elderly	Disabled	Handicap	Total # Apts.	0	1	2	3	4+
St. Cloud Apts.	X		X									X		X	X	15	0	6	9	0	0
Stonecrest Apartments		X							X			X		X	X-1	12	0	0	12	0	0
Sundial Square I		X						X				X				21	0	1	6	14	0
Sundial Square II		X						X				X				42	0	2	12	28	0
Upper Knollwood Townhouses	X	X	X			X					X	X				50	0	10	30/20	10/8	0
West Park Apts.	X		X										X		X-8	80	0	80	0	0	0
Windsor Apts.		X							X			X			X-1	8	0	0	8	0	0
Total Number of units																2,180	10	492/492	1083/1002	524/495	71
Total Number Assisted Units																2070	10	492	1002	495	71

Monitoring (91.230)

MONITORING PROGRAMS AND ACTIVITIES

HUD regulations state that the Consolidated Plan “must describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.” This section describes the monitoring standards and procedures that Rapid City will follow during the implementation of the Consolidated Plan and the 2008 Action Plan.

Internal controls have been designed to ensure adequate segregation of duties. The City’s Finance Department establishes accounts and issues checks for draw requests after review processes are completed, in cooperation with the Community Development Division. The Community Development Division monitors invoices for compliance with the contractual agreement, approved spending plan and federal regulations. The Finance Department does a secondary review of the draw based on purpose of draw, amount requested, and supporting documentation. The Community Development Division is responsible for setting up and administering project activities on the Integrated Disbursement and Information System (IDIS).

All recipients of CDBG funding are required to enter into a contractual agreement with the City of Rapid City. The contract spells out the requirements for reporting, required documentation, access for site reviews of records, and sub-grantee obligations to meet all HUD, local, state, and federal regulations applicable to the funding source and project.

➤ *CDBG Program*

The Community Development Division will monitor activities carried out to further the Consolidated and Annual Action Plan to ensure long-term compliance with program requirements.

The objectives of this monitoring are to make sure that funded activities:

- 1) comply with all regulations governing their administrative, financial, and programmatic operations;
- 2) achieve their performance objectives within schedule and budget; and
- 3) comply with the Consolidated Plan and Annual Action Plan.

Monitoring occurs through site visits to agencies receiving funding and written quarterly reports turned in by the agencies, outlining their progress and accomplishments. In addition, the City requires full documentation supporting activities being billed for draw down of funds, which is reviewed prior to approval of the draws. Projects that trigger Davis Bacon guidelines have additional oversight requirements that include a contractor training session to review payroll and draw documentation, work site requirements and minimum pay rates for workers.

➤ *Rapid City Neighborhood Restoration Program*

The City of Rapid City has written procedures in place for the Rapid City Neighborhood Restoration Program, which provides assistance to low-income homeowners for housing rehabilitation activities. The rehabilitation staff works with homeowners to:

- collect cost estimates and specification packages;
- review the estimates for best value;
- draw up construction contracts between the homeowner and contractor that provide for corrections of any violations of local codes;
- perform on-site inspections; and
- ensure satisfactory completion before payment is made.

Escrow accounts are set up for each rehabilitation project by the Finance Department at the request of the Community Development Division. Purchase orders for payments from the escrow accounts are reviewed and prepared by the Community Development Division, then presented to the Finance Department for payment. Lien waivers are secured prior to presentation of the check to contractors.

➤ *Minority Business Outreach*

Rapid City shall encourage participation by minority-owned businesses in CDBG assisted activities. Rapid City shall maintain records concerning the participation of minority-owned businesses to assess the results of its efforts and to complete the semi-annual "Minority Business Enterprise Report" to HUD. Any contractor interested in bidding on jobs available under the Housing Rehabilitation Program will receive an application package and, if qualified, will be included on a list of contractors to receive announcements about the availability of bid packages.

➤ *Comprehensive Planning Requirements*

To ensure compliance with the comprehensive planning requirements of the Consolidated Plan process, the Community Development Division will review the process on an ongoing basis. The review will assess compliance with federal requirements concerning citizen participation, and consistency of actions taken with those specified in Rapid City's "Citizen Participation Plan." Records documenting actions taken will be maintained for each program year.

Priority Needs Analysis and Strategies (91.215 (a))

ASSIGNING PRIORITIES

The City used information gathered from general public and targeted group assessments and surveys, discussions with service providers, and analysis of Census data to determine unmet needs and gaps in services. Discussions with

service providers regarding their obstacles to meeting the needs identified were also taken into consideration.

The Mayor's Task Forces on Affordable Housing and Strengthening Families, made up of representatives of most of the key service providers and stakeholders in the community, reviewed information regarding services currently provided, needs identified in the assessments and surveys, and gaps in services to meet the identified needs. They also reviewed information regarding waiting lists for homeownership and rentals, subsidized and market rate and the 2000 Census.

The top ten issues from each of the following categories were evaluated:

- Community issues;
- Provider issues;
- Household issues; and
- School issues

Using the information gathered, they made recommendations for priorities and specific goals to address the most pressing needs affecting all of the categories.

Their recommendations were reviewed and approved by City Council for this plan.

This plan uses the following definitions for assigning priority designations used in this plan:

H= High Priority

Activities addressing high priority needs will be funded by Rapid City during the five-year period.

M= Medium Priority

If funds are available, activities to address the needs may be funded by Rapid City during the five-year period.

L= Low Priority

Rapid City will not fund activities to address the need during the five-year period. Rapid City will consider certifications of consistency for other entities' applications for Federal assistance.

N= No Priority

Rapid City finds that there is no need or that the need is already substantially addressed.

The following chart is a listing of the priority designations for activities to be addressed by this Consolidated Plan:

TABLE 32
CITY HIGH PRIORITY ITEMS

Housing

- Owner/Occupied Housing Rehab (including mobile homes)
(Extremely Low, Very Low and Low Income)
- Homeownership – (Extremely Low, Very Low and Low Income)
 - Acquisition
 - Acquisition cost Assistance
 - Land purchase for land trust
 - Acquisition Rehab
- Special Populations – Handicap accessibility modifications
 - Owner occupied homes (<80% MHI)
 - Rental units (<80% MHI)
- Rental Units – Subsidized units
 - Small Related (Extremely Low, Very Low)
 - Large Related (Extremely Low, Very Low)
 - Single Persons efficiencies (Low Income)
 - Single Persons one bedroom (Low Income)
 - Elderly (Extremely Low, Very Low)
 - Other Special (Extremely Low)

Homeless and Special Needs Population

- Homeless Individuals
 - Emergency Shelters
 - Transitional Housing
 - Case Management – Supportive Services
 - Life Skills Training – Supportive Services
- Homeless Families
 - Emergency Shelters
 - Transitional Housing
 - Case Managements – Supportive Services
 - Life Skills Training – Supportive Services
- Permanent Housing
 - Beds or Units
 - Chronic Substance Abusers
 - Dually Diagnosed
 - Victims of Domestic Violence
- Families with Children
 - Emergency Shelters
 - Transitional Housing
 - Case Management – Supportive Services
 - Life Skills Training – Supportive Services
 - Permanent Housing – Assisted Living Chronically
 - Chronically Ill Homeless – Support Services for Outreach & Referrals

Non-Housing Community Development

- Economic Development
 - Micro enterprise loans
- Infrastructure

- Lot Purchase for drainage basin
- Water/Sewer Improvements
- Street Improvements
- Removal of Architectural Barriers
- Public Facilities & Improvements – General
- Public Facilities & Improvements – Seniors Center
- Neighborhood Facilities
- Parks & Recreational Facilities
 - North Rapid – safe trails & an over the interstate pedestrian/bike Skywalk

Public Services

General

- Counseling services low income people
- Deposits, utility hook ups, car repairs
- People at risk
- Medication program
- Recreational Programs
- IDA Program
- Advocates – 4 positions
- Mental Health Services

Education

- Financial Education (budget, credit, bankruptcy)
- Homebuyer's Education

Handicap Services

Legal Services

- Legal services for low income, elderly, victims domestic violence and housing issues

Transportation Services

- Passes
- Buses – 3
- Transportation costs
- Advocate Pick up truck
- Advocate Van
- Transportation Expenses Maintenance – Insurance – Gas
- Substance Abuse Services
- Adult Outpatient Treatment Group

Senior Programs

- Senior Programs – Services
- Senior Programs – Senior Centers

Youth Programs

- Suicide Prevention
- Child Care Centers
- Abused/Neglected Children
- Emotional/Behavioral problems
- Medicaid Match

Economic Development & Job Creation

- Micro Enterprise Loan for low income people
- Job Training Program for low income people

OBSTACLES TO MEETING UNDERSERVED NEEDS

The primary obstacle to meeting the underserved needs in the community will be funding. Significant reductions in CDBG funds over the past five years affect the number of projects and people who may be helped. The City has limited funding sources available to draw on for public services and facilities. The City currently allocates Subsidy funds to local agencies for services and activities for the community in addition to the Community Development Block Grant funds received as an Entitlement from HUD. The City has also allocated \$200,000 from the Capital Improvement Program to be used for affordable housing projects in 2008 and 2009.

Another obstacle is the lack of funding sources available to non-profit agencies for operations and maintenance. Agencies struggle to cover operations costs and salaries for the employees needed to provide the services for homeless and low income residents. Few services can generate adequate fee income from the clientele due to their extremely low fixed incomes or total lack of income.

High turn over of staff within agencies is also an obstacle for program continuity, reliability and ability to service the clients, and expansion of programs.

Lead-based Paint (91.215 (g))

Lead is a powerful toxin that attacks the central nervous system and is particularly damaging to the developing nervous systems of young children under 7 years of age. High lead levels in the blood can result in convulsions, mental retardation, and even death. Additional effects include reductions in intelligence and short-term memory, slower reaction times and poor hand-eye coordination.¹ A report on the National Survey of Lead-Based Paint in Housing, published by the Environmental Protection Agency in April, 1995 classifies a home as having lead-based paint if the measured lead concentration on any painted surface of 1.0 mg/cm², or greater, which lead to revised estimates of homes containing lead paint. The report revised the national estimated percentage and number of homes containing lead up from 6% to 9% of privately owned housing units built before 1980. The revised national estimate of prevalence of lead-based paint in privately-owned housing is 83%, a 9% increase from 74%.

The report also states that while a majority of pre-1980 homes have lead-based paint, pre-1940 units have, on average, approximately three times as much lead-based paint as units built between 1960 and 1979.

Rapid City's housing stock can be classified as middle aged with the 2000 Census reporting that 72% of the existing housing stock in Rapid City was built prior to 1979 and is now over thirty years old or approaching it, and now requires repair and updating, which presents the high potential for disturbance of lead based paint.

¹ Executive Summary, Report on the National Survey of Lead-Based Pain in Housing, Base Report, April, 1995 (EPA 747-R-95-003).

Thirty-four point eight (34.8) percent of the structures were built prior to 1960 and another 37.2 percent were built between 1950 and 1979.

The number of Renter and Owner housing units affordable to low-income households in Rapid City that are suspected of containing lead-based paint can be estimated using information from the CHAS Data book and are shown in Tables 33 and 34.

TABLE 33
Renter Housing Units
Affordable to Low Income Households at Risk for Lead Based Paint Hazards.

Year Built	Units Affordable to Very Low and Other Low Income Households	Percent with Lead Based Paint	Estimated Units with Lead-Based Paint
Pre 1940	882	X 0.90 =	794
1940 to 1959	2,239	X 0.80 =	1,791
1960 to 1979	3,416	X 0.62 =	2,118
	6,537		4,703

Source: CHAS Database, US Census Bureau, September 1993

The 2000 Census provides information regarding housing tenure by year structure was built and does give a sense of the extent of lead-based paint hazard to renters and owners in Rapid City, as reported in Tables 33 and 34. However the 2000 Census does not report the gross rent or value of the units at-risk of containing lead-based paint hazards making it difficult to determine if affordable low-income household units are affected.

TABLE 34
Owner Housing Units
Affordable to Low Income Households at Risk for Lead Based Paint Hazards.

Year Built	Units Affordable to Very Low and Other Low Income Households	Percent with Lead Based Paint	Estimated Units with Lead-Based Paint
Pre 1940	764	X 0.90 =	688
1940 to 1959	3,250	X 0.80 =	2,600
1960 to 1979	2,514	X 0.62 =	1,559
	6,528		4,847

Source: CHAS Database, US Census Bureau, September 1993

Table 35 provides information on the estimated number of total units in Rapid City's housing stock that may have lead-based paint and be a potential hazard.

TABLE 35
Estimated Incidence Of Lead-Based Paint In Rapid City's Housing Stock – 2000

Year of Construction	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
After 1980	0%	0
1960 – 1979	52% - 72%	4,865 – 6,736
1940 – 1959	70% - 90%	4,726 – 6,076
Before 1940	80% - 100%	1,586 – 1,982
Total		11,177 – 14,794

Source: *Comprehensive and Workable Plan for Abatement of Lead-Based Paint in Privately Owned Structures*

The South Dakota Department of Health reports that blood lead poisoning is not a reportable illness in the State. Therefore statistics regarding children in Rapid City with blood lead levels above 20ug/dl is not available. There is no lead poisoning screening program in Rapid City or the immediate area.

PROPOSED ACTIONS TO EVALUATE AND REDUCE LEAD-BASED PAINT HAZARDS

The City of Rapid City recognizes the need to have more contractors certified in safe work practices for dealing with potential lead paint hazards for the benefit and safety of the citizens, as well as the contractors themselves.

The City will continue to encourage and support Lead Safety Training classes in an effort to get more contractors certified in safe work practices. Lead Safety classes were scheduled in 2006 and 2007, but were cancelled due to lack of interest and enrollment on the part of contractors, in spite of offering continuing education credits for the classes.

The City's Neighborhood Restoration Loan Program is unable to provide lead abatement assistance due to limited availability of funds and the high cost of abatement. The City contracts with Western South Dakota Community Action Program for the performance of Lead-based paint assessments on rehabilitation projects to be conducted under this program. The City provides lead-based paint disclosure information to the public at the information desk in the lobby of the City Administration Building and as hand-outs at community housing fairs.

Table 36 calculates the estimated number of homes in Rapid City at risk for lead based paint hazards both by probability by year built and by percentage of homes. It is expected that there are between 4,870 and 7,504 homes at risk of lead based paint hazards.

TABLE 36
Total Housing Units at Risk for Lead Based Paint Hazards

Year Built	Total Units	Percent with Lead Based Paint	Estimated Units with Lead-Based Paint	Total Units	Percent with Lead Based Paint	Estimated Units with Lead-Based Paint
Pre 1940	833	X 0.90 =	750	973	X 0.90 =	876
1940 to 1959	2,008	X 0.80 =	1,606	4,396	X 0.80 =	3,517
1960 to 1979	4,055	X 0.62 =	2,514	5,017	X 0.62 =	3,111
	6,896		4,870	10,386		7,504

Source: CHAS Database, US Census Bureau, September 1993

FOOTNOTES

1 Fowler, Bruce et al, "Measuring Lead Exposure in Infants, Children, and Other Sensitive Populations," National Academy Press, Washington, D.C.