

**Introduction**

Rapid City is the second largest city in South Dakota and the primary market and trade area for the western part of the state, stretching over a 200 mile radius. Forbes Magazine named Rapid City as the seventh (7th) best small metropolitan city for starting a business or career in 2009.

Rapid City serves as the gateway to the Black Hills and Mt. Rushmore, making it an attractive vacation destination that requires a large service industry, retail, arts and entertainment, and accommodations workforce.

The City has become a regional medical center with Rapid City Regional Hospital, Sioux San Hospital, Black Hills Surgery Center, the Rapid City Community Health Center, a cancer center, eye institute, and 42 other specialty clinics and labs. The City government is one of the largest employers and Pennington County government offices are also located here. Ten institutions of higher learning conduct classes in the Rapid City area, so it is no surprise that these employment sectors top the list for number of jobs generated. The community unemployment rate, at 5.7%, is lower than the national average.

**Economic Development Market Analysis**

**Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	279	38	1	0	-1
Arts, Entertainment, Accommodations	3,712	4,592	12	12	0
Construction	2,901	2,083	9	5	-4
Education and Health Care Services	7,729	13,881	24	36	12
Finance, Insurance, and Real Estate	2,435	2,167	8	6	-2
Information	839	788	3	2	-1
Manufacturing	1,935	1,684	6	4	-2
Other Services	1,636	1,957	5	5	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	2,559	1,722	8	4	-4
Public Administration	1,374	2,519	4	7	3
Retail Trade	4,625	5,018	14	13	-1
Transportation and Warehousing	966	463	3	1	-2
Wholesale Trade	1,070	1,638	3	4	1
Total	32,060	38,550	--	--	--

**Table 42 - Business Activity**

2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Data

Source:

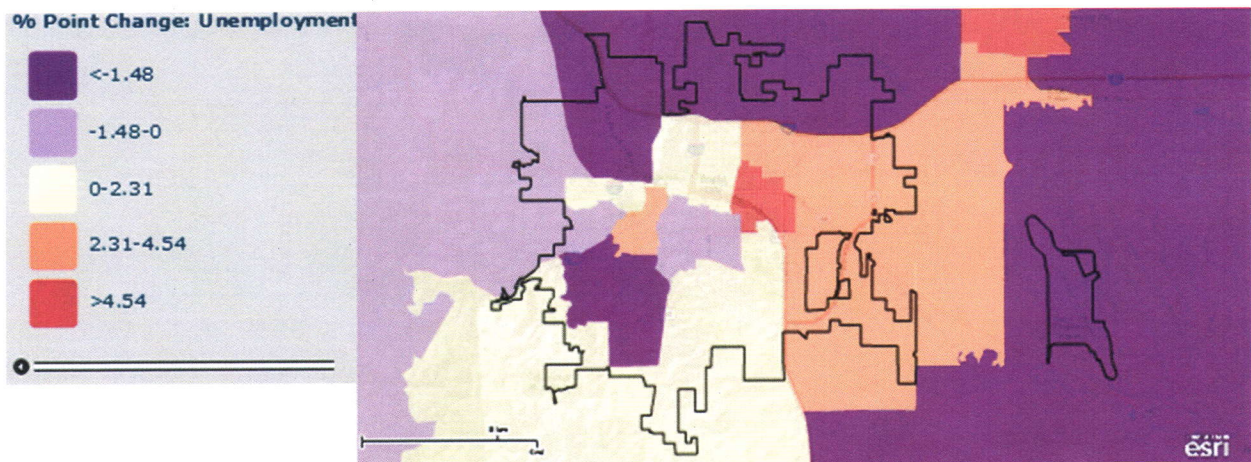
## Labor Force

Total Population in the Civilian Labor Force	33,985
Civilian Employed Population 16 years and over	32,060
Unemployment Rate	5.66
Unemployment Rate for Ages 16-24	26.28
Unemployment Rate for Ages 25-65	3.07

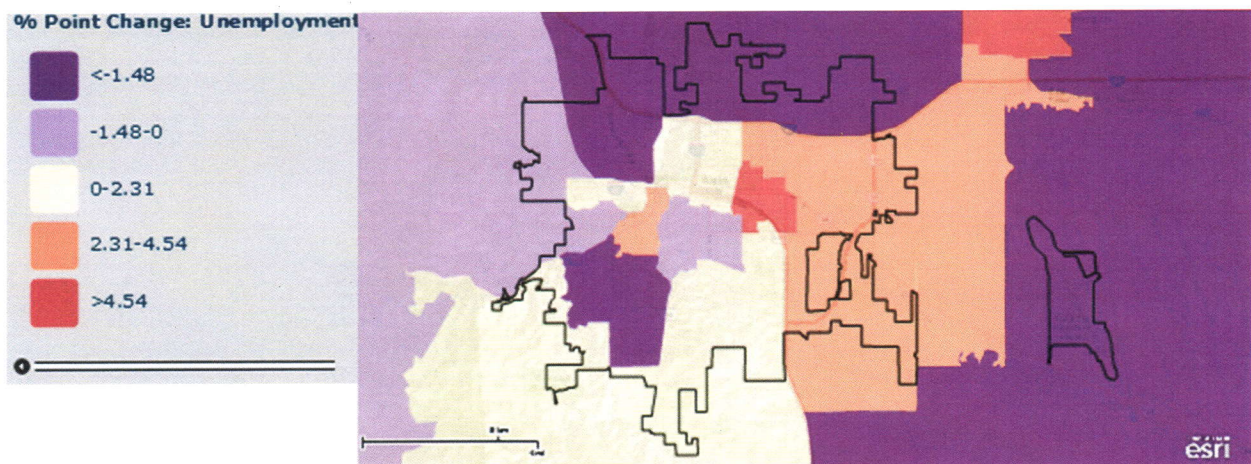
**Table 43 - Labor Force**

2005-2009 ACS Data

Data  
Source:



**MA45 Map Percent Unemployment - Rapid City**



**Percent Point Change Unemployment - Rapid City**

## Occupations by Sector

Management, business and financial	10,991
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Farming, fisheries and forestry occupations	28
Service	5,762
Sales and office	8,522
Construction, extraction, maintenance and repair	3,741
Production, transportation and material moving	3,016

**Table 44 - Occupations by Sector**

2005-2009 ACS Data

Data  
Source:

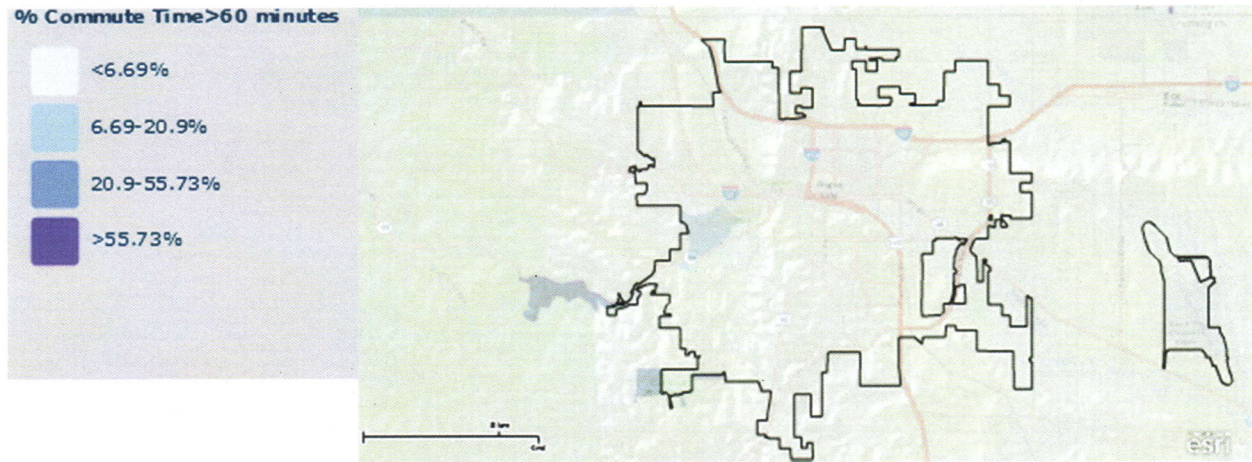
**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	27,419	89%
30-59 Minutes	2,538	8%
60 or More Minutes	906	3%
<b>Total</b>	<b>30,863</b>	<b>100%</b>

**Table 45 - Travel Time**

2005-2009 ACS Data

Data  
Source:



**Percent Commute Time > 60 minutes**

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,218	159	746
High school graduate (includes equivalency)	6,690	282	1,850
Some college or Associate's degree	8,550	466	2,168
Bachelor's degree or higher	8,530	88	1,239

**Table 46 - Educational Attainment by Employment Status**  
2005-2009 ACS Data

Data  
Source:

**Educational Attainment by Age**

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	68	101	55	197	694
9th to 12th grade, no diploma	1,271	722	398	650	875
High school graduate, GED, or alternative	2,234	2,361	1,927	4,534	3,309
Some college, no degree	2,835	2,489	1,749	3,719	2,027
Associate's degree	355	1,033	957	1,397	241
Bachelor's degree	538	2,118	1,534	3,162	1,171
Graduate or professional degree	13	599	702	2,005	756

**Table 47 - Educational Attainment by Age**  
2005-2009 ACS Data

Data  
Source:

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,821
High school graduate (includes equivalency)	23,668
Some college or Associate's degree	26,145
Bachelor's degree	35,871
Graduate or professional degree	52,332

## Table 48 – Median Earnings in the Past 12 Months

2005-2009 ACS Data

Data  
Source:

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The primary employment sectors for Rapid City are:

36% of jobs – 13,881	Education & Health Care Services
13% of jobs – 5,018	Retail Trade
12% of jobs – 4,592	Arts, Entertainment and Accommodations
7% of jobs – 2,519	Public Administration
6% of jobs – 2,167	Finance, Insurance, and Real Estate
5% of jobs – 2,083	Construction

Retail and the Arts, Entertainment and Accommodations combined make up 25% of the jobs in Rapid City, and traditionally are some of the lowest paid jobs, often paying only minimum wage.

A shortage of livable wage jobs is the primary contributing factor to the high number of people living in poverty and suffering from the cost burden of maintaining housing.

### Describe the workforce and infrastructure needs of the business community:

#### WORKFORCE NEEDS:

The U.S. Census Bureau estimates the number of South Dakotans 65 and older will climb by a staggering 61.7 percent between 2010 and 2030 creating an ever growing need for more educators and health care workers for direct services as well as the supporting health cluster jobs.

Commercial building permit numbers show rapid growth that is creating a demand for skilled construction workers and general laborers, manufacturing, clerical and management positions.

Rapid City has seen rapid growth in the tourism, retail, accommodation and restaurant businesses generating a demand for sales and service industry workers.

The Sanford Underground Research Laboratory and other high-tech research for the defense industry are generating a demand for engineers, technologists, and other highly skilled workers and managers.

Banking and financial institutions have experienced rapid growth in the community typically require college degrees in business and economics for account management positions and retail sales experience for production staff. Entry level positions require customer service skills.

#### INFRASTRUCTURE NEEDS:

South Dakota provides cities like Rapid City with an excellent business climate for attracting new businesses with no state corporate or personal income tax, personal property tax, or business inventory tax. The state also offers affordable unemployment and workers compensation insurance.

In order to attract new industries and businesses that pay higher wages, a city needs to have a large pool of employees with varying degrees of education and skills.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create**

Uncertainty in the economy causes households to cut back on discretionary spending which affects retail sales and tourism, which has a direct effect on our local tourism economy. However, those same cuts that prevent people from traveling farther increase the number of people who vacation close to home, so the net loss could be less.

The Rapid City Economic Development Partnership will focus its efforts on recruiting specific industries in order to add jobs with higher wages to the area economy, focusing on six industry growth sectors:

- Business services - information technology, staffing services, engineering, corporate headquarters, and research and development.
- Energy/extractive jobs such as oil, gas and mining operations; electric power generation and support; and related manufacturing and support services.
- Finance and insurance - banking, insurance, investments and fund management.
- Food & Beverage Manufacturing - wineries, breweries, non-alcoholic beverage manufacturing; food manufacturing and packaging; testing, ingredients and wholesaling.
- Health care and life sciences - medical services, research, bio-tech, pharmaceuticals, medical-device manufacturing and specialized support services.
- Metalwork & Engineering - machining, motor vehicle, bicycle, motorcycle parts, ammunition, firearms, machinery and other precision metalwork.

New commercial development for housing and additional retail stores is underway and the Rapid City downtown revitalization is a destination for entertainment and family activities.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Rapid City schools ranked slightly above the national average on the 2010 ACT scores at 22. Twenty-six percent (26.6%) of the Rapid City workforce has a Bachelor's degree or higher. Rapid City has 5 institutions of higher learning, but needs higher paying jobs in order to keep graduates here and college tuition assistance to increase the pool of educated workers.

The available labor force is projected to be 82,381 workers, with 95% having at least a high school education, 24% possessing a Bachelors' degree, and just less than 9% holding advanced degrees. Applicants registered with the South Dakota Career Center, representing the 5 counties surrounding Rapid City, indicated they possess skills in construction & extraction, management, office and administrative support, production, sales, transportation and material moving, and business and financial operations.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan**

The following job training programs provide opportunities for people in the community to learn new skills, or improve current skills, so they can access employment and/or increase earnings. Some of the programs are targeted to low-income persons. It is a goal of the Consolidated Plan to help residents move out of poverty and to advance economic development.

Experience Works - Is an employment and training program designed to assist persons age 55 and older, Eligibility is determined by income. Specific program requirements are available at through the South Dakota Department of Labor and Regulation office.

Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP) Employment & Training - TANF and SNAP E & T are employment and training programs designed to assist applicants or recipients to prepare for and secure full-time employment, leading toward economic self-sufficiency. Participants may be placed in community service or employment that provides basic work skills, improving the chances of being successful in the workforce and leaving public assistance behind. Specific program requirements are available at the South Dakota Department of Labor and Regulation office.

Workforce Investment Act (WIA) - The Workforce Investment Act is a federally funded employment training program designed to prepare youth and adults for entry into the labor force. Participation and eligibility are based on and determined by an assessment process. (This is not an entitlement program.) WIA offers education and job training programs that can help in overcoming barriers to employment.

S. D. Workforce Development Program utilizes matching grants to fund industry education partnerships that support three types of training: new employee training, current employee retraining and current employee upgrade training. Training of hard skills, those skills that deal with the technical aspects of the job, is the main goal of this program. The state does, however, recognize that soft skills and basic academic skills are also an important part of a successful training project. The program is designed as a 50/50 match-funding source. Every Workforce Development dollar must be matched with private sector contributions — either financial or in-kind.

Vocational Rehabilitation is a program through the Division of Rehabilitation Services (DRS) that provides individualized vocational rehabilitation and supportive services to assist eligible individuals with disabilities



to get and keep jobs compatible with their skills and abilities. To be eligible to receive vocational rehabilitation services from the Division of Rehabilitation Services (DRS), a person must:

- Be an individual with a disability, i.e. an individual who has a physical or mental impairment which constitutes or results in a substantial impediment to employment,
- Be able to benefit from vocational rehabilitation services in achieving an employment outcome; and
- Require vocational rehabilitation services to prepare for, enter, engage in, or retain gainful employment.

### **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

### **If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City works closely with several groups who focus on furthering economic development in the Rapid City area: Black Hills Vision, the Rapid City Downtown Association, The Black Hills Council of Local Governments, Mount Rushmore Road Group, and the Rapid City Economic Development Partnership.

The participation may be monetary support or providing City leadership participation on boards or committees.

Black Hills Vision (BHV) is a regional economic development organization committed to advancing the region's quality of life and creating an economic development "opportunity environment." BHV was conceived by three local and regional community groups: Black Hills Community Economic Development Inc., the Rapid City Area Chamber of Commerce and the Rapid City Area Economic Development Partnership. It was incorporated as a non-profit organization in 2004. Members of the BHV Board of Directors includes seven mayors, four county commissioners, and business leaders from banking, utilities, publishing, healthcare, retail, manufacturers, chamber and economic development organizations.

The Rapid City Downtown Association represents its members through collaborative promotion, support and advocacy. The Rapid City Downtown Association strives to bring new events to the downtown, to promote the businesses of downtown to the members of the community and our visitors, and to advocate for its members.

Destination Rapid City was founded in July 2008 as a result of two important task force efforts in Rapid City, both aiming to strengthen downtown as a critical element in the greater community fabric. Managed by a volunteer board of directors and paid staff, Destination Rapid City works to attract people downtown through events, creating visual improvements such as flower urns and signage, providing a voice for downtown and building a sense of community in the heart of our city.

The Black Hills Council of Local Governments is one of six Planning and Development Districts in South Dakota, with a region that covers a nine-county area in western South Dakota. The district includes local

government entities in Bennett County, Butte County, Custer County, Fall River County, Harding County, Lawrence County, Meade County, Pennington County, and Perkins County.

The Mount Rushmore Road Group was formed in September 2005 to be a local source of information for Mt Rushmore Road improvements. Their mission is to improve safety and aesthetics of Mount Rushmore Road for the community and visitors and to keep Mount Rushmore Road a viable corridor and gateway to Mount Rushmore as well as a business and historical destination for residents and visitors that encourages a clean, safe and secure neighborhood.

Rapid City Economic Development Partnership is a 501 (c) (6) non-profit corporation dedicated to the economic growth and development of the Rapid City area. Governed by a board of directors comprised of the highest levels of local leadership in business, government, and education they seek better ways to serve the needs of the community, and to implement policies and drive actions which will lead to sustainable economic growth within the region.

We believe in the public-private model of economic development, where each sector can leverage its resources, skills and strengths with those of the other to achieve common goals and produce better outcomes.

## **Discussion**

Initiatives that are being worked on include:

Black Hills Vision II is a second round of fundraising that was initiated in 2011. The goal is to raise \$2,000,000 over a five-year period and will become a regional partnership of government, universities and private sector investors. Opportunities and challenges may include, but are not limited to:

- Sanford Underground Research Facility (SURF) and the Black Hills Technology Corridor Roadmap
- Ellsworth - Future Activity
- Transportation Opportunities - Black Hills Air Service Partnership
- Regional Infrastructure - Port-to-Plains Alliance
- Center for Theoretical Underground Physics (CETUP) and Black Hills Knowledge Network
- Leveraging regional assets such as South Dakota School of Mines & Technology, Black Hills State University, Natural Resources, Energy Development, etc.

The Rapid City Downtown Association works hard to plan and promote events downtown, attracting thousands to our city center each year. Events such as the Independence Day Celebration, the Great Downtown Pumpkin Festival and the Cruiser Car Show put our downtown on display while improving the quality of life for our citizens.

Destination Rapid City was the lead organization to initiate the implementation of a Downtown Business Improvement District and the construction of Main Street Square, downtown's events plaza and community living room. Destination Rapid City works hard to plan and promote events downtown, attracting thousands to our city center each year. They also lead efforts at City Hall to promote downtown and its priorities, act as the liaison between its membership and other community organizations and work to recruit and retain downtown businesses. They have improved the aesthetic appeal of the downtown streetscape.

The Black Hills Council of Local Governments provides professional planning services to member communities. Planning services include community and economic development and project development such as drinking and wastewater projects, solid waste, community facilities, transportation grants and conducting environmental reviews.

Mount Rushmore Road Group works to improve safety and aesthetics of Mount Rushmore Road for the community and visitors and keep it a viable corridor and gateway to Mount Rushmore, and enhance cooperation between businesses, citizens, schools, city and state. Current standing committees include the events: Nutcracker, Parade of Lights, Flower Power; Cruiser Night - Black Hills Overdrive; Mt. Rushmore road Corridor Study, Flags, Banners, Million Dollar Match; and the Wilson Park Lights Project.

The Rapid City Economic Development Partnership will focus its efforts on recruiting specific industries in order to add jobs with higher wages to the area economy.

### **Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?**

Extremely-low income households making less than 30% of the Area Median Income (AMI) are disproportionately affected by multiple housing problems with more than 71.43% of the Census Tract having extremely low-income (ELI) populations with any of the 4 housing problems in the following areas:

- CT 107 - Old Robbinsdale, North of Fairmont Blvd. areas,
- CT 111 - Sioux Park/Old Canyon Lake
- CT 112 - West Main area South of W. Chicago St.
- CT 109.06 - East of Cambell St. and North of Hwy. 44

And in the following areas between 50-71.43% of the Census Tract is ELI with any of the 4 housing problems:

- CT 105 - North East Rapid between East Blvd and Creek Dr. and
- CT 112 - West Main area

American Indian/Alaska Natives who make less than 30% of the AMI are disproportionately affected by severe cost burden (paying more than 50% of their gross income) in the following areas:

- CT 103 - North Rapid between Cowboy Hill and I-190; Anamosa to I-90 east to Maple St)
- CT 104 - Knollwood area
- CT 107 - Old Robbinsdale North of Fairmont
- CT 111 - Sioux Park/Old Canyon Lake

### **Are there areas in the Jurisdiction where these populations are concentrated?**

Extremely Low-Income households make up more than 21% of Census Tracts 103 and 105, both located in North Rapid. ELI households make up between 13% and 21% of Census Tracts 102, 104, 112, 114 and 107 North of Fairmont Blvd. These tracts are all in North Rapid City except for 107 which extends south from the downtown area.

American Indians/Alaska Natives have a presence in all areas of town except the south west area between Hwy 44 and Hwy 16. The largest concentration is in CT 103 and CT 104, making up more than 14% of the population in those tracts. Native Americans make up between 8 and 14% of the populations in CT 112, 105, 107 North of Fairmont, and 114. Less than 8% occupy CT 106 and CT 111.

### **What are the characteristics of the market in these areas/neighborhoods?**

Census Tracts 102, 103, 104 and 105 are Low Income Census Tracts. Census Tracts 102, 103, 104 and 105 are Qualified Census Tracts, meeting criteria for use of Low Income Housing Tax Credits. Census Tracts 102 (61.04%), 103 (64.68%), 104 (61.12%), 105 (67.02%), 106 (50.965), and 114 (51.97%) are Low-Mod Income Census Tracts.

CT 102 includes the downtown retail area, single & mixed density residential housing and elderly high rise apartments. Poverty rate = 33.05% Housing Cost Burden = 42.7% Unemployment = 11.15%

CT 103 is bordered to the west by Cowboy Hill, a steep mostly undeveloped area that is a park area for hiking and mountain biking. A narrow strip of housing lies between the hill and I-190, the Silver St area. The tract extends north to I-90 and includes very-low to upper end housing areas. The tract extends east to North Maple St., bordered on the north by I-90 and the south by Anamosa St. These are residential includes single family, apartment complexes and mobile homes. Retail stores, fast food restaurants and businesses line N. Haines between Anamosa and I-90. Poverty rate = 43.09% Housing Cost Burden = 41.5% Unemployment = 10.85%

CT 104 is located east of N. Maple Ave, extending to East North Street and north to I-90. The southern boundary is irregular jogging over to N. Lacrosse and down to E. Philadelphia. Area has high density apartment buildings, single family homes, retail & commercial developments, churches, restaurants and motels. Poverty rate = 23.51% Housing Cost Burden = 28.43% Unemployment = 11.25%

CT 105 lies east of East Blvd., south of East North St, west of Creek Dr. and north of E. St. Patrick St. The area includes nightly and monthly motels, apartments, mobile home parks, single family housing, and public housing apartments and homes. Numerous commercial businesses, fast food restaurants, car dealers and K-Mart located are in this area. Poverty rate = 33.18% Housing Cost Burden = 42.17% Unemployment = 12.44%

CT 106 lies south of E. St. Patrick Street, west of Cambell St., north of Fairmont Blvd. and east of Elm Ave. This area is predominately single family housing with some retail and small businesses along E. St. Patrick St. Poverty rate = 14.23% Housing Cost Burden = 27.95% Unemployment = 5.78%

CT 107 extends south from E. Signal Dr., bordered on east by Elm Ave., on south by Fairmont Blvd. and west by 5th St. Area is predominately residential single family and 1-4 apartment buildings. Poverty rate = 22.38% Housing Cost Burden = 35.96% Unemployment = 5.62%

CT 111 is bordered on the east by Bakken Park, the north by W. Chicago and W. St. Louis, the west by the National Guard Range and the south by Jackson Blvd. Tract has a high percentage of persons with severe cost burden, extremely low incomes and experiencing more than 4 housing issues. 54.42% of LI households have Severe Cost Burden. 57.82% of LI households have any of 4 Severe Housing Problems. 53.25% of Renter units are affordable to 80% of HAMFI. Poverty rate = 11.28% Housing Cost Burden = 34.82% Unemployment = 3.7%

CT 112 is bordered on north by W. Chicago St., east by Dakota Drive, south by Sioux San Hospital and west by 44th St. Area is primarily single family housing and mixed density apartment buildings. Tract includes the Rapid City National Guard Armory, Sioux San Indian Hospital, some retail & commercial businesses, restaurants and fast food businesses. Poverty rate = 8.81% Housing Cost Burden = 27.03% Unemployment = 6.46%

CT 114 has an irregular northern boundary that follows the corporate limits boundary of the City. Tract extends west to I-90 & Sturgis Rd., east to N. Elk Vale Rd. and south to I-90. Tract is half commercial, retail, motels restaurants and businesses and half residential housing, primarily single family & mobile homes. Poverty rate = 28.72% Housing Cost Burden = 26.05% Unemployment = 8.54%

### **Are there any community assets in these areas/neighborhoods?**

CT 102 community assets include Central High School, the Civic Center, Journey Museum, Minneluzahan Senior Center and the Rapid City Club for Boys. Lutheran Social Services Stepping Stones transitional housing for youth and Behavior Management Systems Main Stream facility and Apartments with supportive services for persons with mental illness are also located in this area. Cornerstones Rescue Mission, homeless Veterans transitional housing and Women and Children's Home are located in the downtown area along with WAVIs domestic violence shelter.

CT 103 community assets include Horace Mann swimming pool, Oglala Lakota College, an Urgent Care Center, Goodwill Thrift Store and Community employment assistance center, movie theatre and a couple of churches are also located in this area.

CT 104 community assets include the Department of Social Services, Salvation Army, the Community Health Center, and Pennington County Health and Human Services, City/County Drug and Alcohol, De-Tox, and Youth and Family Services, Girls, Inc., Bethel Community Youth Center and North Point Child Care Center, serving low income families have facilities in this area.

CT 105 community assets include the Central States Fair Grounds, the Department of Labor, Day Labor, United Sioux Tribes, South Dakota School of Mining & Technology, Roosevelt Park and Recreation Center, Pool and Ice Skating Rink.

CT 106 community assets include a bowling alley, Salvation Army Thrift Store and a school.

CT 107 community assets include schools, a church, Rapid City Regional Hospital, the Cancer Care Center and the Regional Eye Institute. A short distance south of this tract is the Behavior Management Systems complex that includes Full Circle and counseling services and treatment for people with mental illness. Hospice of the Black Hills is located nearby.

CT 111 community assets include a school, medical clinics, churches, Canyon Lake Senior Center, Sioux San Hospital, fast food restaurants, a Story Book Island park, parks and bike trails, a golf course (adjacent), playgrounds and ball fields and a pool.

CT 112 community assets include a school, Sioux San Indian Hospital and services, Canyon Lake Senior Center, Kiwanis Mary Hall Park, and Sioux Park. There are medical clinics and counseling agencies along Jackson Blvd.

CT 114 community assets include Lakota Homes community center, project-based voucher program housing, and Rushmore Mall.

### **Are there other strategic opportunities in any of these areas?**

All of North Rapid (CT 102, 103, 104, 105, 106, and 107) is a targeted revitalization area for rehabilitation and beautification.

Sioux Park/Old Canyon Lake area (CT 111) is also a targeted revitalization area for rehabilitation.

The City works very closely with all the collaborative service providers, the United Way, affordable housing agencies, economic development groups, neighborhood watch groups and associations, and the Police and Fire Department to address the needs of low income and disadvantaged in our community.

# STRATEGIC PLAN

## SP-05 OVERVIEW

### Strategic Plan Overview

Rapid City is an entitlement grantee for Community Development Block Grant (CDBG) funds from HUD.

The Strategic Plan focuses on those activities that will be funded through the Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) over the next five years (2013-2017).

The Strategic Plan is used to establish Rapid City's general strategy, objectives and goals for housing, community development, economic development, and support of public services designed to address the identified needs of individuals and households with incomes at or below 80 percent of the HUD area median income (AMI) for household size. As federal funding is decreasing we must focus our efforts on those in the lowest income brackets and with the highest, unmet needs.

Geographical target areas for housing will include:

- All of the North Rapid area, up to I-90 (CT 102, 103, 104, 105);
- South Robbinsdale areas that lie between 5th Street and Cambell St. and Signal Hill and Fairmont Blvd (CT 106 & 107); and
- Sioux Park/Old Canyon Lake (CT111).

We will accept applications for city-wide projects for Public Services, Public Facilities and Economic Development projects.

All projects funded must meet one of the High Priority needs as identified in this plan.

Federal funding cuts will affect the scope of work and amount of funding available to meet our goals. We anticipate receiving approximately \$450,000 for FY 2013. We will seek more public/private partnerships to address issues and will expect to see more leveraging of funds by the sub-grantees.

The primary barrier to affordable housing is a lack of money – on the part of the City for providing the deep subsidy needed to bridge the gap between real costs and low earnings of the population; and on the part of the population, the lack of education and job skills needed to earn a livable wage; and on the part of the community for a lack of jobs available that pay a livable wage. The shortage of funding also affects our ability to aggressively eliminate lead-based paint hazards in our aging housing stock.

The Black Hills Area Homeless Coalition's plan to end chronic involuntary homelessness is being implemented and will be a focus for funding, providing housing and supportive services for household stability.



The City will continue to pursue activities through the Strengthening Families for Better Outcomes for Youth and Children and Bank On Rapid City, that will help raise people out of poverty through education, job training and asset building.

The City will monitor the grant funds closely to ensure that they are meeting the needs of low-income people and achieving the goals and outcomes intended.

## Geographic Area

1. **Area Name:** Rapid City Corporate Limits

**Area Type:** Local Target area

### **Identify the neighborhood boundaries for this target area.**

All property inside the corporate limits of the city of Rapid City, SD.

Approximation of the boundaries:

- North to the Meade County line
- South to Catron Blvd.
- West to a north/south line from St. Marten's to Cleghorn Canyon
- East to Hwy 79.

### **Include specific housing and commercial characteristics of this target area.**

Total Occupied Housing Units - 27,741 Owner - 16,209; Renter - 11,712

Housing types include:

- 64.9% single-family;
- 16% 10+ units apartment complex;
- 14% 1-4 Units
- 6% mobile homes & other.

Additional mixed housing types: rooming houses, mobile homes, monthly motel rental rooms.

Commercial characteristics include: commercial, small business, light manufacturing, retail, accommodations, restaurants and fast food businesses, social services, government offices, construction, health care services, jail and minimum security prison, tourist industry related businesses, colleges, universities, financial services, and National Guard.

### **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultations identified social service needs for low income people in all areas of the community.

### **Identify the needs in this target area.**

Affordable housing, substandard housing, social service needs, elderly care, disability accommodations, cost burdens, public facilities and infrastructure, economic development, micro enterprise loans, energy efficiency and green build projects, public facilities updates for safety and energy efficiency, neighborhood and community centers, affordable transportation to all areas of town, legal assistance for low income people, asset building programs to help people pull themselves out of poverty. The community also needs additional providers of dental, medical and eye care to work with low income people. More work needs to be done in making all intersections and public and private buildings ADA compliant.

### **What are the opportunities for improvement in this target area?**

New housing, rehabilitation of existing housing, spot blight elimination, substandard housing repair or demolition, neighborhood revitalization, supportive services, youth and senior activities;

medical, mental and substance abuse programs.

**Are there barriers to improvement in this target area?**

Shortage of funding, limited affordable land for in-fill projects, NIMBYism.

2. **Area Name:** Census Tract 102 City Center

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

**Area generally known as City Center (Downtown Rapid City and North Rapid (I190 to Maple))** Approximation of the boundaries:

- North to Anamosa St. (between I-190 and Maple Ave.)
- South to: Irregular jogs Quincy to South St.
- East to: East Blvd./East Blvd. North/Maple Ave.
- West to: I-190

**Include specific housing and commercial characteristics of this target area.**

**Demographics** The total Population of the tract is 5,206 with 2,124 households. Persons in Poverty (status determined) total 1,588, totaling 30.5% of the tract residents. There are more Family HHs: 900 than Non-Family HHs: 688 with One Person HHs totaling 937. Persons 60+ yrs. old: 8.87% The tract is predominately White: 73.7% and AI/AN: 14.2% with Hispanics making up 5.3% of the population.

**Housing problems** show HH Overcrowded: 42 HH Cost Burdened: 42.7% Severely Cost Burdened: 28.7% with no Substandard homes reported.

**Housing** Total Housing Units: 2,386 There is no Vacancy Rate reported. Occupied Housing Types show that rentals make up the largest portion of occupied units at 58.3%.

Breakdown by type is:

- Single-family: 41.7%;
- 2-4 Units: 31.5%
- 5-19 Units: 13.7%
- 20+ Units: 13.1
- Mobile Home/Other: 0.

**Contract Rent:** The majority of units contract for less than \$500, with 80.1% costing less than \$600.

- \$0-\$499: 867 units (61.0%)
- \$500-\$599: 285 units (20.1%)
- \$600-\$699: 157 units (11.1%)

The Census Tract had double the number of renters as homeowners.  
Owner Occupied: 703 Renter Occupied: 1,421

Almost 88% of the housing stock is Pre 1980: 87.7% and likely to have lead-based paint. Housing built prior to 1940 is 3 times more likely to contain lead paint.

% Pre 1949 housing: 43.7%    Owner: 43.8%    Renter: 43.6%

Units Affordable to Household Area Median Family Income (HAMFI):

30%	Owner: no data	Renter: 140
50%	Owner: 100	Renter: 675
80%	Owner: 135	Renter: 975
100%	Owner: 270	Renter: no data

**Commercial Characteristics:**

Total Labor Force: 2,780 Unemployment rate for CT is 11.2% which is double that of the City as a whole. The Unemployed are largely 16-24 yrs. old(87.62%) with only 4.7% of the 25-65 year olds unemployed.

Civilian employed population 16+ totals 2,470. Occupations are primarily sales and office (28.8%), construction, maintenance and repair (17.77%), service (16.8%) and production, transportation, and material moving (13.6%). Travel time to work: 17.5% travel out of town for work with 82.5% of the residents spending less than 30 minutes on the road.

**Education** Tract residents with no HS diploma total 644, of which 95 did not complete 9th grade. Combined earnings based on educational attainment in the tract are about 33% less than the City as a whole.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify the residential areas as areas of frequent code violation complaints and an area in need of housing rehabilitation. The downtown area is undergoing an economic development revitalization and beautification effort, restoring it to a vital tourist destination and entertainment hub for the city.

**Identify the needs in this target area.**

Sidewalk repairs, sewer & waterline replacements, housing rehabilitation. Downtown - handicap accessibility modifications, store front updating, recruiting new downtown businesses, decent, affordable housing for seniors.

**What are the opportunities for improvement in this target area?**

Downtown Business Association has been very active in redeveloping the city center, having added a destination town square with ice skating rink, interactive fountain area, entertainment pavilion, new store fronts and businesses. There is a focused effort on the improvement of this area and the areas leading into it. NeighborWorks Dakota Home Resources is involved in neighborhood revitalization efforts in neighborhoods adjoining this Tract.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the rehabilitation efforts. It is a low income census tract that has a high percentage (87.7%) of the homes built before 1980 and in need of rehab and neighborhood revitalization.

3. **Area Name:** Census Tract 103 - Silver St & N. Haines area  
**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Approximation of the boundaries:

- North to: I-90 between Fountain Springs and Maple Ave.
- South to: W. Omaha St.
- East to: West Blvd. North/I-190
- West to: West side of Cowboy Hill on N/S line from I-90 to Founders Park

**Include specific housing and commercial characteristics of this target area.**

**Population** Total Population of the tract is 3,799 and has Total Households of 1,523. The tract has 564 One Person HHs and households of Persons 60+ yrs. old totaling 5.19%.

**Income** This tract is a Moderate Income Census Tract 52.09% AMI with 35.6% of the tract population living below the Poverty level. Persons in Poverty (status determined) total 1,637, living in Family HHs: 1,301 and in Non-Family HHs: 336. Income group making less than \$15,000 totals 588 (38.6%).

**Race** White: 56.7% AI/AN: 20.9% Hispanic: 18.5%

**Housing Problems** include Overcrowded HH: 25; HH Cost Burdened: 20.7%; and Severely Cost Burdened: 17.4% No Substandard: 0 Owner: 0 Renter: 0 reported.

**Housing** Total Housing Units: 1,631 with Vacancy Rate: 45 units

Occupied Housing Types include:

- Single-family: 40.2%
- 2-4 Units: 6.6%
- 5-19 Units: 30.5%
- 20+ Units: 17.7
- Mobile Home/Other: 5.0%

Renter Contract Rent the majority of rental units have rates under \$500

- \$0-\$499: 584 units (55.7%)
- \$500-\$599: 162 units (15.4%)
- \$600-\$699: 118 units (11.3%)

The tract is predominately rentals with Owner Occupied: 474 and Renter Occupied: 1,049

Over half of the housing stock was build Pre 1980: 69.6%, occupied by Owner: 84.0% and Renter: 63.1%

Under 10% of the housing was built Pre 1949: 9.85% with Owner: 22.6% and Renter: 4.1% Units Affordable to Household Area Median Family Income (HAMFI):

30%	Owner: no data	Renter: 215
50%	Owner: 34	Renter: 430
80%	Owner: 38	Renter: 725
100%	Owner: 107	Renter: no data

**Commercial Characteristics:** The Total Labor Force is 1,714. The Unemployment rate for the CT is 10.9%. Unemployed are largely 16-24 yrs. old with 29.9% age 16-24; 3.9% are 25-65 19.8% are over 65. The Civilian employed population 16+: 2,470.

Occupations are primarily management, business, and financial (25.9%), sales and office (25.6%), service (22.1%), construction, maintenance and repair (14.1%), and production, transportation, and material moving (12.3%). Travel time to work: 24% travel out of town for work; 76% less than 30 minutes.

**Education** Those with No HS diploma total 566, of which 115 did not complete 9th grade; 18-34 yrs. not getting a HS diploma total 456. Combined earnings based on educational attainment for those with no HS diploma and some college are about equal to the City, as a whole, but those with Bachelor's or Graduate/Professional degrees make about 30% less than the City as a whole for that educational attainment.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify the residential areas as an area of frequent code violation complaints, and in need of housing rehabilitation and demolitions for substandard homes.

**Identify the needs in this target area.**

Sidewalk repairs, sewer & waterline replacements, housing rehabilitation. There is a mobile home park with very old homes in need of repair and replacement.

**What are the opportunities for improvement in this target area?**

The neighborhoods along south Silver Street are in need of revitalization to rehab homes and remove spot blight properties. The eastern part of the tract includes some retail stores and fast food restaurants. There are some retail spaces that have been vacant for over a year, so there are some opportunities to bring in new businesses for job growth. This is a route into the down town area so there is the opportunity for improving the housing stock along Haines Ave.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the rehabilitation efforts. It is a low income census tract that has a high percentage (69.6%) of the homes built before 1980 and in need of rehab. Another barrier is the number of vacant retail spaces and the rent/remodel costs and purchase costs of the spaces for a new business, in competition with other areas of town.

**4. Area Name: Census Tract 104 Knollwood Area**

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Approximation of the boundaries:

- North to: I-90 between Maple Ave. and E. North Street
- South to: Irregular line from E. Adams St. to Milwaukee to E. Madison to Lacrosse to E. Philadelphia St. to Cambell St.
- East to: E. North Street & Cambell Street
- West to: N. Maples St./ Milwaukee/ Lacrosse

**Include specific housing and commercial characteristics of this target area.**

Population Total Population of the tract is 3,833 and has Total Households of 1,474. The tract has 470 One Person HHs and Households of Persons 60+ yrs. old totaling 40.57%. Income This tract is a Moderate Income Census Tract 68.4% AMI with 30.8% of the tract population living below the Poverty level. Persons in Poverty (status determined) total 886, living in Family HHs: 718 and in Non-Family HHs: 168. Income group making less than \$15,000 totals 221 (15%). **Race** White: 63.3% AI/AN: 24% Black/African American: 2.5% Hispanic: 5.8%

**Housing Problems** include Overcrowded HH: 122; HH Cost Burdened: 11.2%; and Severely Cost Burdened: 9.5% No Substandard: 0 Owner: 0 Renter: 0 reported.

Housing Total Housing Units: 1,730 with Vacancy Rate: 64 units Occupied Housing Types include:

- Single-family: 51.2%
- 2-4 Units: 2.7%
- 5-19 Units: 5.72%
- 20+ Units: 22.5%
- Mobile Home/Other: 17.9%

**Renter Contract Rent** the majority of rental units have rates under \$500.

- \$0-\$499: 246 units (38.56%)
- \$500-\$599: 31 units (4.9%)
- \$600-\$699: 128 units (20.1%)

The tract is predominately Owner Occupied: 836 with Renter Occupied: 638. Over half of the housing stock was built Pre 1980: 67.0%, occupied by Owner: 73.5% and Renter: 58.3%.

Under 10% of the occupied housing was built Pre 1949 housing: 8.6% with Owner: 10.3% and Renter: 6.3%.

Units Affordable to Household Area Median Family Income (HAMFI):

30%	Owner: no data	Renter: 130
50%	Owner: 84	Renter: 230
80%	Owner: 179	Renter: 505
100%	Owner: 339	Renter: no data

**Commercial Characteristics:** The Total Labor Force is 2,009. The Unemployment rate for the CT is 11.3%. Unemployed are largely 16-24 yrs. old with: 49.6% age 16-24; 5.7% are 25-65 and 0.0% are over 65. The Civilian employed population 16+: 1,783. Occupations are primarily sales and office (27.7%), service (23.3); construction, maintenance and repair (20.1%), management, business, and financial (19.0%), and production, transportation, and material moving (10.0%). Travel time to work: 16.9% travel out of town for work; 83.1% less than 30 minutes.

**Education:** Those with No HS diploma total 153, of which 111 did not complete 9th grade; 18-34 yrs. not getting a HS diploma total 103. Of residents 18-24 none have a college degree, and only 108 have some college. Combined earnings based on educational attainment for those with no HS diploma and some college are about equal to the City, as a whole, but those with Bachelor's or Graduate/Professional degrees make about 47% less than the City as a whole for that educational attainment.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify this area as one in need of more affordable child care for low income families and rehabilitation for existing homes.

**Identify the needs in this target area.**

There are some needs for sidewalk repairs and possibly replacements of aging water and sewer lines. Housing rehabilitation for aging housing stock.

**What are the opportunities for improvement in this target area?**

Some areas are in need of road repair.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the rehabilitation efforts. It is a low income census tract that has a high percentage (87.7%) of the homes built before 1980 and in need of rehab and neighborhood revitalization.

**5. Area Name:** Census Tract 105 - E. North St to St. Pat

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Approximation of the boundaries: North to: Irregular line of E. Adams, E. Madison and E. Philadelphia South to: Irregular line along E. St. Patrick East to: Irregular line from Cambell St. to Hwy 44 to Creek Dr. West to: Irregular line from East Blvd. N. to East Blvd. to E. Signal Dr. to Elm to E. St. Patrick

**Include specific housing and commercial characteristics of this target area.**

Population Total Population of the tract is 2,770 and has Total Households of 1,492 The tract has 678 One-Person HHs and Households of Persons 60+ yrs. old totaling 29.1%. Income This tract is a Moderate Income Census Tract 54.15% AMI with 33.1% of the tract population living below the Poverty level. Persons in Poverty (status determined) total 793, living in Family HHs: 413 and in Non-Family HHs: 380. Income group making less than \$15,000 totals 411 (32.5%). Race White: 69% AI/AN: 14% Asian: 1.7% Hispanic: 5.2% Housing Problems include Overcrowded HH: 50; HH Cost Burdened: 14%; and Severely Cost Burdened: 21% No Substandard: 40 Owner: 10 Renter: 30 reported. Housing Total Housing Units: 1,492 with Vacancy Rate: 120 units Occupied Housing Types include: Single-family: 35.9% 2-4 Units: 22.1% 5-19 Units: 16.0% 20+ Units: 2.6% Mobile Home/Other: 23.3% Renter Contract Rent the majority of rental units have rates under \$500 \$0-\$499: 482 units (65.8%) \$500-\$599: 121 units (16.5%) \$600-\$699: 97 units (13.2%) The tract is predominately rentals with Owner Occupied: 531 and Renter Occupied: 733. The over half of the housing stock was built Pre 1980: 73.3%, occupied by Owner: 75% and Renter: 72.2% Over



20% of the occupied housing was built Pre 1949 housing: 21% with Owner: 16.2% and Renter: 24.6% Units Affordable to Household Area Median Family Income (HAMFI): 30% Owner: no data Renter: 9050% Owner: 125 Renter: 36580% Owner: 125 Renter: 555100% Owner: 235 Renter: no data Commercial Characteristics: The Total Labor Force is 1,358. The Unemployment rate for the CT is 12.4%. Unemployed are largely 16-24 yrs. old with: 27.7% age 16-24; 7.9% are 25-65 and 0.0% are over 65. The Civilian employed population 16+: 1,189. Occupations are primarily sales and office (25.2%), service (19.9%); construction, maintenance and repair (9.3%), management, business, and financial (29.9%), and production, transportation, and material moving (15.6%). Travel time to work: 6.4% travel out of town for work; 93.6% less than 30 minutes. Education Those with No HS diploma total 256, of which 17 did not complete 9th grade; 18-34 yrs. not getting a HS diploma total 43. Of residents 18-24, 36 have a college degree, and 355 have some college.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify the residential area as an area of frequent code violation complaints for deteriorated housing in need of major repairs and rehabilitation and crime calls. The area is undergoing neighborhood revitalization and crime reduction efforts in the vicinity of the SD School of Mining and Technology.

**Identify the needs in this target area.**

Sidewalk repairs, sewer & waterline replacements, housing rehabilitation.

**What are the opportunities for improvement in this target area?**

The area has blighted properties and substandard buildings that could be part of a revitalization project to provide safe, affordable housing for students and low income people. Private developers have recently built new apartment buildings for students and the City is pursuing demolition of substandard structures in the area. The close proximity to the downtown, retail stores, transportation routes and social services would make it a convenient location for students and low income people without transportation.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the rehabilitation efforts. It is a low income census tract that has a high percentage (73.3%) of the homes built before 1980, with approximately 266 homes built prior to 1949 and 3 times more likely to have lead-based paint that would need to be addressed, adding significantly to rehabilitation costs.

**6. Area Name:** Census Tract 106 Elm to Cambell & St. Pat to Fairmont

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Approximation of the boundaries: North to: Irregular line along E. St. Patrick Street South to: Fairmont Blvd. East to: Elm Ave. West to: East St. Joseph to Campbell St.

**Include specific housing and commercial characteristics of this target area.**

Population Total Population of the tract is 3,428 and has Total Households of 1,499. The tract has 441 One Person HHs and households of Persons 60+ yrs. old totaling 28.9%. Income This tract is a Moderate Income Census Tract 69.4% AMI with 14.4% of the tract population living below the Poverty level. Persons in Poverty (status determined) total 484, living in Family HHs: 342 and in Non-Family HHs: 142. Income group making less than \$15,000 totals 161 (10.7%). Race Minorities make up 20.1% of the tract. White: 85.9% AI/AN: 4.8% Hispanic: 5.2% Housing Problems include Overcrowded HH: 11; HH Cost Burdened: 28.0%; and Severely Cost Burdened: 8% No Substandard: 0 Owner: 0 Renter: 0 reported. Housing Total Housing Units: 1,544 with Vacancy Rate: 25 units Occupied Housing Types include: Single-family: 67.7% 2-4 Units: 4.2% 5-19 Units: 6.7% 20+ Units: 14.3% Mobile Home/Other: 7.2% Renter Contract Rent - the majority of rental units have rates under \$500 \$0-\$499: 289 units (19.0%) \$500-\$599: 54 units (10.1%) \$600-\$699: 73 units (13.6%) The tract is predominately Owner

Occupied: 963 with Renter Occupied: 536. The over half of the housing stock was built Pre 1980: 67.0%, occupied by Owner: 80.1% and Renter: 43.3% Under 5% of the housing was built Pre 1949 housing: 3.14% with Owner: 3.84% and Renter: 1.87% Units Affordable to Household Area Median Family Income (HAMFI): 30% Owner: no data Renter: 2550% Owner: 105 Renter: 10080% Owner: 190 Renter: 275100% Owner: 360 Renter: no data Commercial Characteristics: The Total Labor Force is 1,835. The Unemployment rate for the CT is 5.8%. Unemployed are largely 16-24 yrs. old with only 3.6% unemployment among 25-65 year olds. 29.1% age 16-24; 3.6% are 25-65; 0.0% are over 65. The Civilian employed population 16+: 1,729. Occupations are primarily sales and office (30.0%), management, business, and financial (29.8%), service (19.5%), production, transportation, and material moving (13.2%), construction, maintenance and repair (7.5%). Travel time to work: 5.2% travel out of town for work; 94.8% less than 30 minutes. Education Those with No HS diploma total 182, of which 30 did not complete 9th grade; 18-24 yrs. not getting a HS diploma total 100. Those who are 18-24 with a college degree total 86 and those with some college, 182. Combined earnings based on educational attainment people in this census tract are 13% less than that of the city as a whole.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify the residential areas as older homes, with 67% built prior to 1980, but mostly well maintained. The crime rate in the area has risen in the past couple of years and there are a growing number of foreclosure/bankruptcy and boarded up homes. The area, while still mostly an area of well-maintained homes, is seeing an increase in rental homes and a slight decline overall as cost burdens increase.

**Identify the needs in this target area.**

Sidewalk repairs, sewer & waterline replacements, housing rehabilitation, demolitions. Crime awareness.

**What are the opportunities for improvement in this target area?**

Housing rehabilitation and infrastructure improvements.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the rehabilitation efforts. It is a moderate income census tract that has a high percentage (67%) of the homes built before 1980 and in need of rehab and neighborhood revitalization.

**7. Area Name:** Census Tract -107 Old Robbinsdale

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Approximation of the boundaries: North to: E. Signal Dr. South to: Fairmont Blvd. East to: Elm Ave. West to: 5th Street

**Include specific housing and commercial characteristics of this target area.**

Population Total Population of the tract is 4,598 and has Total Households of 1,827. The tract has 613 One Person HHs and households of Persons 60+ yrs. old totaling 25.0%. Income This tract is a Moderate Income Census Tract 68.9% AMI with 22.4% of the tract population living below the Poverty level. Persons in Poverty (status determined) total 967, living in Family HHs: 753 and in Non-Family HHs: 214. Income group making less than \$15,000 totals 379 (20.7%). Race Total minority population is 27.2%. White: 72.8% AI/AN: 11.4% Hispanic: 7.8% Housing Problems include Overcrowded HH: 30; HH Cost Burdened: 36.0%; and Severely Cost Burdened: 22.0% No Substandard: 15 Owner: 15 Renter: 0 reported. Housing Total Housing Units: 1,908 with Vacancy Rate: 122 units (6%) Occupied Housing Types include: Single-family: 77.6% 2-4 Units: 12.2% 5-19 Units: 3.6% 20+ Units: 5.8 Mobile Home/Other: 0.8% Renter Contract Rent - the majority of rental units have rates under \$500. \$0-\$499: 337 units (18.0%) \$500-\$599: 164 units (9.0%) \$600-\$699: 211 units (11.0%) The tract is predominately Owner-occupied housing with Owner Occupied: 971 and Renter Occupied: 856 The over 90% of the

housing stock was built Pre 1980: 90.7%, occupied by Owner: 97.11% and Renter: 63.1% Under 10% of the housing was built Pre 1949 housing: 9.85% with Owner: 22.6% and Renter: 83.41%. Units Affordable to Household Area Median Family Income (HAMFI): 30% Owner: no data Renter: 70 50% Owner: 55 Renter: 145 80% Owner: 205 Renter: 535 100% Owner: 395 Renter: no data Commercial Characteristics: The Total Labor Force is 2,368. The Unemployment rate for the CT is 5.6%. Unemployed are largely 16-24 yrs. old. 53.7% age 16-24; 1.5% are 25-65 1.8% are over 65. The Civilian employed population 16+: 2,235. Occupations are primarily management, business, and financial (26.5%), sales and office (26.0%), service (23.5%), construction, maintenance and repair (14.9%), and production, transportation, and material moving (9.1%). Travel time to work: 12% travel out of town for work; 88% less than 30 minutes.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify the residential area as an area of frequent code violation complaints and aging housing stock in need of housing rehabilitation.

**Identify the needs in this target area.**

Sidewalk repairs, sewer & waterline replacements, housing rehabilitation and possibly a demolition.

**What are the opportunities for improvement in this target area?**

Opportunity to do some infrastructure updates in conjunction with road repairs, and sidewalk repairs.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the rehabilitation efforts. It is a moderate income census tract that has a rising percentage of households who are becoming cost burdened (36%), combined with aging housing stock built before 1980 (90.7%) that is in need of rehab.

**8. Area Name:** Census Tract - 111 Sioux Park/Old Canyon Lake

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Approximation of the boundaries: North to: Raider Rd. into Range Rd. into South St. to Canyon Lake Dr. South to: Hwy. 44 East to: 32nd Street south of Canyon Lake Dr. West to: Irregular line from 44th St. into Hillview Dr. into Canyon Lake Drive ending at Hwy 44.

**Include specific housing and commercial characteristics of this target area.**

Population Total Population of the tract is 3,114 and has Total Households of 1,476. The tract has 554 One Person HHs (37.5%) and households of Persons 60+ yrs. old totaling 25.5%. Income This tract is a Middle Income Census Tract 95.7% AMI with 11.3% of the tract population living below the Poverty level. Persons in Poverty (status determined) total 345, living in Family HHs: 30 and in Non-Family HHs: 315. Income group making less than \$15,000 totals 202 (13.7%). Race Minorities make up 15.6% of the tract population. White: 84.6% AI/AN: 7.6% Black: 2.7% Hispanic: 2.8% Housing Problems include Overcrowded HH: 0; HH Cost Burdened: 34.8%; and Severely Cost Burdened: 15.0% No Substandard: 0 Owner: 0 Renter: 0 reported. Housing Total Housing Units: 1,608 with Vacancy Rate: 64 units Occupied Housing Types include: Single-family: 53.9% 2-4 Units: 16.6% 5-19 Units: 18.7% 20+ Units: 9.5 Mobile Home/Other: 1.3% Renter Contract Rent - the majority of rental units have rates under \$500. \$0-\$499: 236 units (30.0%) \$500-\$599: 176 units (22.0%) \$600-\$699: 190 units (24%) The tract is predominately rentals with Owner Occupied: 676 and Renter Occupied: 800 The over half of the housing stock was built Pre 1980: 77.4%, occupied by Owner: 88.9% and Renter: 67.6% Under 10% of the housing was built Pre 1949 housing: 17.8% with Owner: 27.8% and Renter: 9.4% Units Affordable to Household Area Median Family Income (HAMFI): 30% Owner: no data Renter: 0 50% Owner: 4 Renter: 195 80% Owner: 134 Renter: 450 100% Owner: 214 Renter: no data Commercial Characteristics: The Total Labor Force is 2,026. The Unemployment rate for the CT is 3.7%. Unemployed are largely 16-24 yrs. old with 44.6% age

16-24; 1.5% are 25-65, and 0.0% are over 65. The Civilian employed population 16+: 1,951. Occupations are primarily management, business, and financial (27.5%), sales and office (26.3%), service (24.8%), construction, maintenance and repair (14.3%), and production, transportation, and material moving (7.1%). Travel time to work: 15.5% travel out of town for work; 84.5% less than 30 minutes. Education Those with No HS diploma total 180 (6%), of which 33 did not complete 9th grade; 18-34 yrs. with a college degree total 155 and 635 have some college (20%). Combined earnings based on educational attainment are equal to the City, as a whole.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify the residential areas as areas with increasing code violation complaints. It is an area that was once predominately owner occupied housing that is now 54% rentals, and where 77.4% of the housing was built pre 1980 and almost 20% was pre-1949. The school district meets the guidelines for the free meals programs, reflecting an increasing number of low income households. Just over a third of the residents are cost burdened with half of them severely cost burdened. The area is starting to see more homes in need of rehabilitation and one of the largest numbers of vacant homes.

**Identify the needs in this target area.**

Sewer & waterline replacements, and housing rehabilitation.

**What are the opportunities for improvement in this target area?**

This is a well, established neighborhood that is starting to see a decline with then increase of rental units and homes having deferred maintenance, and older infrastructure that needs to be replaced. Opportunities to improve homeownership with the vacancies, and revitalization with rehabilitation program.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the rehabilitation efforts. It is a middle income census tract that has a high percentage (77.4%) of the homes built before 1980 and in need of rehab and neighborhood revitalization.

**9. Area Name:** Census Tract 114 North of I90

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Approximation of the boundaries: North to: Corporate limits of City South to: I-90 East to: Corporate limits of City (Hidden Valley Rd & Nemo Rd) West to: Corporate limits of City (Eglin Rd.)

**Include specific housing and commercial characteristics of this target area.**

Population Total Population of the tract is 2,682 and has Total Households of 952. The tract has 234 One Person HHs and households of Persons 60+ yrs. old totaling 29.8%. Income This tract is a Middle Income Census Tract 86.8% AMI with 28.7% of the tract population living below the Poverty level. Persons in Poverty (status determined) total 712, living in Family HHs: 481 and in Non-Family HHs: 231. Income group making less than \$15,000 totals 208 (21.9%). Race Minorities make up 25.4% of the tract with: White: 68.3%; AI/AN: 13.9%; Asian: 7.1%; Hispanic: 7.8%. Housing Problems include Overcrowded HH: 27; HH Cost Burdened: 26.1%; and Severely Cost Burdened: 8.0% No Substandard: 0 Owner: 0 Renter: 0 reported. Housing Total Housing Units: 1,036 with Vacancy Rate: 71 units Occupied Housing Types include: Single-family: 65.7% 2-4 Units: 0.0% 5-19 Units: 1.1% 20+ Units: 3.3 Mobile Home/Other: 30.0% Renter Contract Rent - the majority of rental units have rates under \$500 \$0-\$499: 188 units (65.3%) \$500-\$599: 36 units (12.5%) \$600-\$699: 20 units (6.9%) The tract is predominately rentals with Owner Occupied: 664 (69.8%) and Renter Occupied: 288 (30.3%) A little over on-third of the housing stock was built Pre 1980: 39.1%, occupied by Owner: 28.0% and Renter: 64.6%. Only 1% of the housing was built Pre 1949 housing: 1.2% with Owner: 0.0% and Renter: 3.8% Units Affordable to Household Area Median Family Income (HAMFI): 30% Owner: no data Renter: 12050% Owner: 75 Renter: 13080% Owner: 124 Renter: 195100% Owner:

269 Renter: no data Commercial Characteristics: The Total Labor Force is 1,277. The Unemployment rate for the CT is 8.5%. Unemployed are largely 16-24 yrs. old with 41.8% age 16-24; 6% are 25-65 0.0% are over 65. The Civilian employed population 16+: 1,168. Occupations are primarily service (31%), management, business, and financial (23.3%), sales and office (18.0%), construction, maintenance and repair (8.0%), and production, transportation, and material moving (0.0%). Travel time to work: 18% travel over 30; 82% less than 30 minutes. Education Those with No HS diploma total 456, of which 96 did not complete 9th grade; 18-24 yrs. not getting a HS diploma total 77. Of the 18-24 residents, 49 have college degrees and 390 residents of the tract have some college. Combined earnings based on educational attainment are equal to the City, as a whole for the same level of attainment.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Consultation and public comments identify one of the neighborhoods as an area of frequent code violation complaints and in need of housing rehabilitation. The area as a whole is newer homes and subdivisions that are well maintained. Comments received included the need for more convenient services for the elderly, transportation to extend farther north, more affordable apartments for low income and the elderly, multi-generational housing and community center, a school, a new Early Head Start facility, and affordable day care.

**Identify the needs in this target area.**

Sewer & waterline replacements for some homes in Dakota Subdivision and housing rehabilitation.

**What are the opportunities for improvement in this target area?**

There are opportunities to provide more economic development in this area and affordable housing. There is a need for a new facility for Head Start that would be larger, and able to accommodate more youth and community activities for the Native population. This tract contains one of our highest concentrations of Native Americans. It is one of the areas within the corporate limits that still has buildable, affordable land available, and surrounds the Rushmore Mall and other retail and commercial businesses.

**Are there barriers to improvement in this target area?**

Main barrier for improvement in the residential areas is funding for the infrastructure improvements. Many of the homes in Dakota subdivision previously received assistance through the rehab program and are not eligible for additional assistance. This tract was previously one of our low-income census tracts, but new development to the north has raised the incomes to the Middle Income bracket, which puts added strain on the low income residents.

Table 49 - Geographic Priority Areas

## General Allocation Priorities

Describe the basis for allocating investments geographically within the state

North Rapid City is an area bounded on the north by Interstate 90, on the east by Campbell Street, on the south by Omaha Street and on the west by Cowboy Hill and I-190. This area contains all four low income census tracts (102, 103, 104, and 105) and the highest number of minority residents and substandard housing.

The Sioux Park/Canyon Lake Area is located on the west side of Rapid City and is an area of small, older housing, with a high number of residents who are cost burdened. The has been receiving more code violation reports and is in need of revitalization. Once a middle income area, it is now home to more low-income people and the Canyon Lake School became a Title VI school

