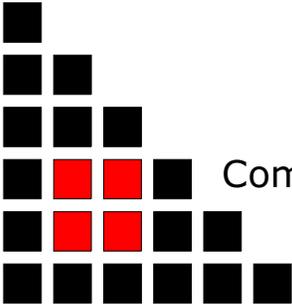


# City of Crooks HOUSING STUDY UPDATE

July 2021

An analysis of the overall housing needs  
of the City of Crooks, SD



Community Partners Research, Inc.  
Faribault, MN

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## **Introduction**

Local elected and public officials are often held responsible for conditions and circumstances over which they have limited control. This is particularly true of housing. Most of the housing units in Crooks, Minnehaha County and the Sioux Falls MSA are privately owned and were constructed with private funds. On an increasing scale, however, the public is demanding that public officials control what happens in this largely private housing market by eliminating blight, protecting individual investments, and generating new housing growth to meet economic development needs.

In 2013, Community Partners Research, Inc., was hired by the Crooks Development Corporation to conduct a study of the housing needs and conditions in the City of Crooks. That document was completed in January 2014. In 2021, this Update to the 2014 Crooks Housing Study was initiated.

### **Goals**

The multiple goals of the study include:

- ▶ Provide updated demographic data
- ▶ Provide an analysis of the current housing stock and inventory
- ▶ Determine gaps or unmet housing needs
- ▶ Examine future housing trends that the area can expect to address in the coming years
- ▶ Provide a market analysis for housing development
- ▶ Provide housing recommendations and findings

### **Methodology**

A variety of resources were utilized to obtain information for the Housing Study. Community Partners Research, Inc., collected and analyzed data from May to July 2021. Data sources included:

- U.S. Census Bureau
- American Community Survey
- Applied Geographical Solutions, Inc., a data reporting service
- Esri, Inc., a data reporting service
- Records and data from the City
- Records and data maintained by Minnehaha County
- Interviews with City officials, community leaders, housing stakeholders, etc.

- Area housing agencies
- State and Federal housing agencies
- Rental property owner surveys
- Housing condition survey

### **Limitations**

This Housing Study represents an analysis performed with the data available at the time of the Study. The findings and recommendations are based upon current solutions and the best available information on future trends and projections. Significant changes in the area's economy, employment growth, federal or State tax policy or other related factors could change the conclusions and recommendations contained in this Housing Study.

During the course of the research for this project, a global pandemic was still occurring. The pandemic had widespread impacts, including on economic and housing conditions. Although possible longer-term impacts of the pandemic cannot be predicted, the analysts have proceeded with the best information available at the time of the research.

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## **Demographic Data Overview**

### **Sources of Data**

The following pages contain demographic data obtained from a variety of local, state and national sources. The 2010 Census still provides much of the base data for population and household trends, as the release of 2020 Census data have been delayed until later in 2021.

To supplement the decennial Census, the Census Bureau has created the American Community Survey, an annual sampling of households. The American Community Survey provides detailed demographic characteristics. However, the American Community Survey is based on sampling data and there is a margin of error that exists for each estimate. The following tables incorporate the 2019 American Community Survey data, when viewed as reliable.

The frequency of American Community Survey estimates vary depending on the size of the jurisdiction. For most jurisdictions in South Dakota, the 2019 estimates were derived from sampling that was done over a five-year period, between 2015 and 2019.

In addition to the detailed tables in the American Community Survey, the Census Bureau also issues a separate population estimate for cities, towns and counties. However, this is limited to total population, with no additional demographic details. These population estimates are for 2019.

The Governor's Office of Economic Development provides demographic profile information for cities, towns and counties supplied by Applied Geographic Solutions (AGS), a private company.

Prior to using AGS, the State had used a similar provider, Esri, Inc., for demographic data. The analysts have examined both of these sources in some of the tables that follow for current-year estimates and future projections.

Crooks is in Minnehaha County, the largest County in the Sioux Falls Metropolitan Statistical Area (MSA). Comparative information has sometimes been provided for Minnehaha County or for the entire MSA. However, it is important to recognize that Crooks represents only 0.7% of the total population for Minnehaha County, and less than 0.5% of the total population for the Sioux Falls MSA.

## Population Data and Trends

<b>Table 1 Population Trends - 1990 to 2020</b>						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2020 AGS Estimate
Crooks	671	859	28.0%	1,269	47.7%	1,350
Minnehaha Co.	123,809	148,281	19.8%	169,468	14.3%	196,994

Source: U.S. Census; AGS

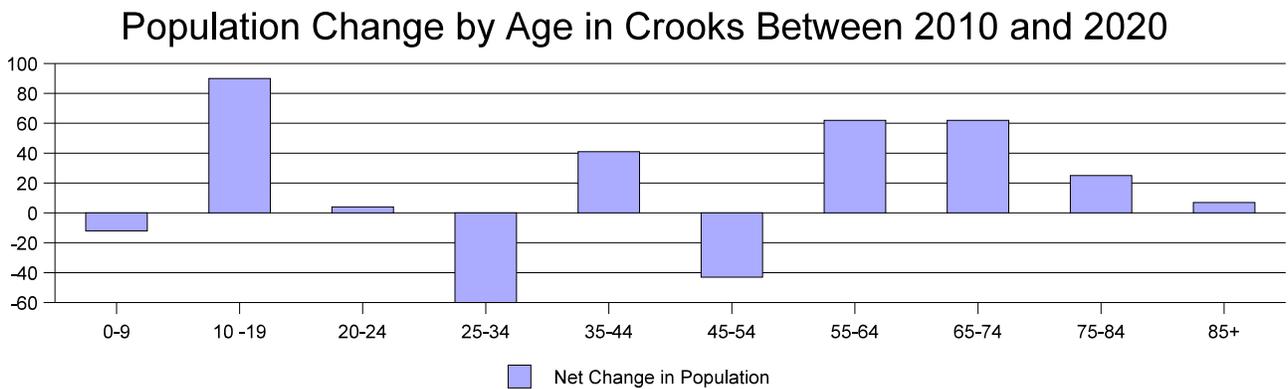
- ▶ There are three recent population estimates available for the City of Crooks. Two of these estimates show the population level in 2020, and one is for 2019. All three of these estimates show a continued recent increase in the number of people living in the City.
- ▶ Applied Geographic Solutions (AGS), a private reporting service, showed the City with 1,350 residents in 2020, an increase of 81 people, or 6.4% from the 2010 Census.
- ▶ Esri, another private data services provider, had a higher estimate. According to Esri, the City had 1,445 residents in 2020, up by 176 people, or 13.9% from the 2010 Census.
- ▶ The Census Bureau also issues an annual population estimate for jurisdictions, although the most recent estimate was for July 1, 2019. According to this source there were 1,327 people living in Crooks, up by 58 people from 2010 to 2019.
- ▶ While some differences exist, all show growth in the City’s population after 2010, continuing a long-term pattern.
- ▶ Minnehaha County has grown very rapidly in recent decades. The population estimate from AGS showed the County adding more than 27,500 people between 2010 and 2020, for an increase of more than 16%. Esri had an even higher estimate, and showed the County adding more than 30,600 people, for an increase of 18%.
- ▶ Crooks does not have any group quarters housing, such as a nursing home.
- ▶ According to AGS, a very large percentage of the City’s residents are White and not of Hispanic/Latino origin.

## Population by Age Trends: 2010 to 2020

The 2020 population estimate from Esri included information on the age distribution of residents. This information can be compared to the age patterns present at the time of the 2010 Census. It is important to note that Esri had the highest total population estimate for the City in 2020.

<b>Table 2 Population by Age - 2010 to 2020</b>			
Age	Crooks		
	2010	2020	Change
0-9	267	255	-12
10-19	177	267	90
20-24	47	51	4
25-34	226	166	-60
35-44	187	228	41
45-54	192	149	-43
55-64	114	176	62
65-74	47	109	62
75-84	10	35	25
85+	2	9	7
<b>Total</b>	<b>1,269</b>	<b>1,445</b>	<b>176</b>

Source: U.S. Census; Esri



The age-based population estimates from Esri show some significant changes in the age distribution patterns for the City over the past decade. While limited change may have occurred within some of the defined 10-year age groups, the City added many older adult residents, presumably as longtime residents aged in place.

Overall, Esri showed an increase of 176 people living in the City. However, in the combined age groups 55 years old and older, the City added 156 people. Only a limited increase occurred within the age ranges 54 and younger, with a net increase of only 20 people in all of the younger age groups.

In the older adult ranges, most of the growth was due to the 20-year age range between 55 and 74 years old, as the large “baby boom” generation moved through the aging cycle.

It is important to note making estimates in a small community can be difficult, and a margin of error would apply. The 2020 Census count, which will be released later will establish a new demographic benchmark for cities and towns.

## Population Projections

Population projections to the year 2025 for the City of Crooks and Minnehaha County exist from both Applied Geographic Solutions and Esri. These projections have been compared to the respective 2020 estimates.

<b>Table 3 Population Projections Through 2025</b>						
	Applied Geographic Solutions			Esri		
	2020 Estimate	2025 Projection	Change	2020 Estimate	2025 Projection	Change
Crooks	1,256	1,372	116	1,445	1,548	103
Minnehaha Co.	196,994	211,562	14,568	200,078	215,262	15,184

Source: Applied Geographic Solutions; Esri

- ▶ AGS is projecting an increase of 116 residents in Crooks over the next five years, or approximately 23 people added in an average year. This projection would be significantly greater than the recent past, as AGS believes that the City’s population increased by approximately eight people per year between 2010 and 2020.
- ▶ Esri is projecting a similar level of population growth for Crooks, with an expected gain of 103 people over the 5-year period. On an average basis, this would be an annual increase of 20 to 21 residents in a typical year. This projection is generally similar to their past estimates, which show the City adding an average of approximately 18 people per year since 2010.
- ▶ Significant population growth would be expected for all of Minnehaha County. The projection from Applied Geographic Solutions anticipates that the County will add more than 2,900 residents per year between 2020 and 2025. Esri has an even higher projection, showing the County adding an average of more than 3,000 people per year over the 5-year projection period.

## Household Data and Trends

<b>Table 4 Household Trends - 1990 to 2020</b>						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2020 AGS Estimate
Crooks	207	282	36.2%	431	52.8%	478
Minnehaha Co.	46,805	57,996	23.9%	67,028	15.6%	81,654

Source: U.S. Census; AGS

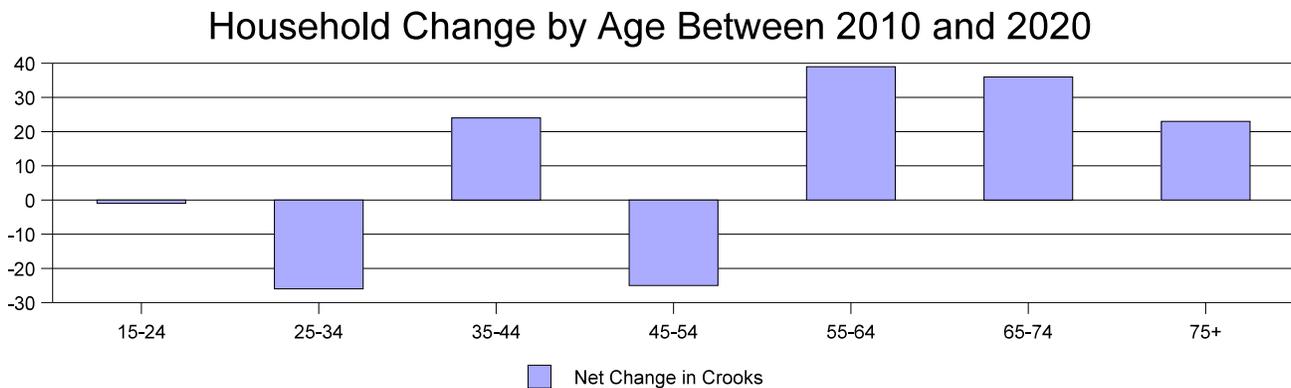
- ▶ The AGS estimate for Crooks in 2020 was 478 households, up by 47 households when compared to the 2010 Census. Over the 10-year period this represents an annual average increase of nearly five households per year.
- ▶ The Esri estimate was higher and showed 501 households in Crooks in 2020, up by 70 households from the 2010 Census total, or approximately seven additional households in an average year.
- ▶ Although there is a difference between the two recent estimates, both show continued growth in the number of households, a pattern that has been present since at least 1990. In the 1990s, the City added 75 households, and then added 149 households between 2000 and 2010. Over the 30-year time period dating back to 1990 the City has averaged a gain of approximately nine households per year.
- ▶ For all of Minnehaha County, Applied Geographic Solutions showed very strong household growth, with the County adding more than 14,600 households between 2010 and 2020.
- ▶ The 2020 estimate from Esri is smaller for all of Minnehaha County. According to this source, there were 80,041 households in the County, up by more than 13,000 households from the 2010 Census count.

## Household by Age Trends: 2010 to 2020

The following table compares households by age from the 2010 Census and 2020 estimates from Esri. This information is for the City of Crooks. Esri’s estimate of the total household count in 2020 is somewhat higher than the estimate from AGS. The demographic data profile that is available from AGS does not provide information on households by age.

<b>Table 5 Crooks Households by Age - 2010 to 2020</b>			
Age	2010	2020	Change
15-24	10	9	-1
25-34	108	82	-26
35-44	98	122	24
45-54	111	86	-25
55-64	66	105	39
65-74	29	65	36
75+	9	32	23
<b>Total</b>	<b>431</b>	<b>501</b>	<b>70</b>

Source: U.S. Census; Esri

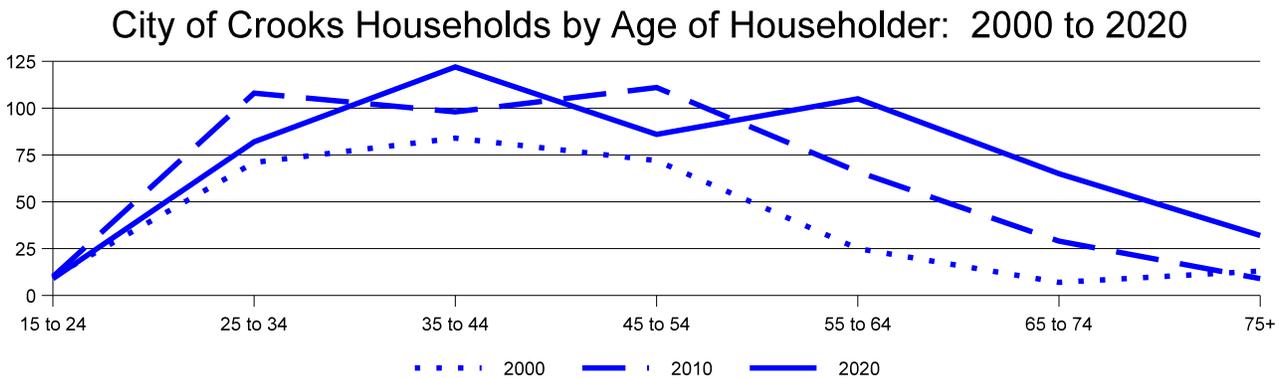


The age-based household estimates provided by Esri show some change in many of the defined ranges from 2010 to 2020 in the City of Crooks. However, in general the City has been aging, with especially strong growth among households age 55 and older.

If grouped into larger aggregated age ranges, there was a net reduction in the number of younger households. For all households age 54 and under, the Esri estimates show a net reduction of 28 households over the decade.

The growth in the City was largely due to an increasing number of households age 55 and older, probably the result of the aging of longer-term resident households. Overall, there was an increase of 98 households age 55 and older between 2010 and 2020. There was especially strong growth within the 20-year range between the ages of 55 and 74 years old.

It is possible to track the age progression patterns of households back to the year 2000 to view the changes over time.



There has been a fairly unique demographic pattern evident in Crooks. Although the advancing “wave” is evident as the baby boom generation moves through the aging cycle, the City also has a large number of younger adult households in 2020, especially in the 35 to 44 year old age group.

## Average Household Size

The following table provides decennial Census information on average household size, along with the 2020 estimate from AGS.

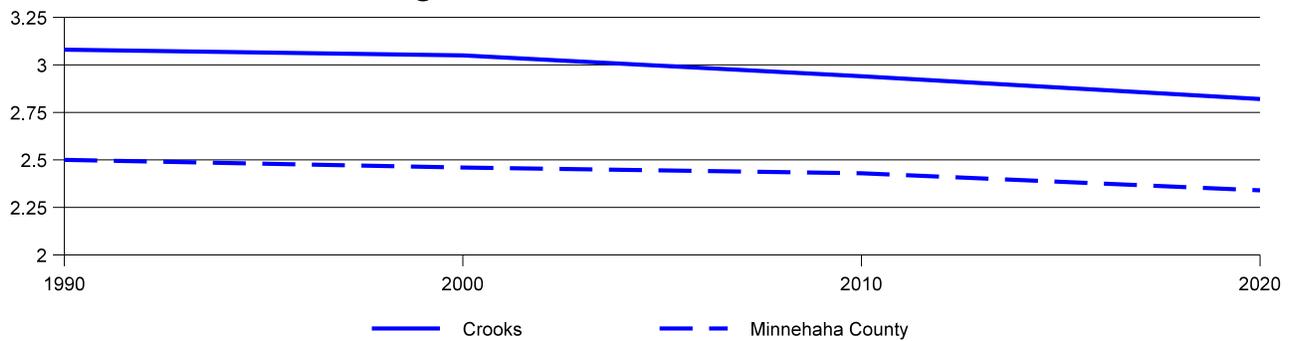
<b>Table 6 Average Number of Persons Per Household: 1990 to 2020</b>				
	1990 Census	2000 Census	2010 Census	2020 AGS
Crooks	3.08	3.05	2.94	2.82
Minnehaha Co.	2.50	2.46	2.43	2.34

Source: U.S. Census; AGS

In most jurisdictions there has been a steady decrease in average household size over the past several decades. This has often been caused by household composition changes, such as more single person and single parent families, fewer children per family, and more senior households due to longer life spans.

While this pattern of decreasing average household size has been evident in Crooks over the past 30 years, the City has continued to have a relatively large average household size when compared to other communities.

**Average Household Size: 1990 to 2020**



The AGS estimate of 2.82 persons per household in Crooks in 2020 is down from 2.94 persons in 2010. The large average household size would generally reflect many families with children. An alternate estimate from Esri shows the average size in 2020 at 2.77 persons. While Esri’s estimate is smaller, the average size in Crooks was still well above the Countywide average.

For Minnehaha County, the AGS estimate of 2.34 persons per household in 2020 is down from the 2.43 persons recorded by the 2010 Census, and continues a gradual decrease in the average number of people per household dating back to at least 1990. Esri showed a larger household size in 2020 with 2.42 persons per household in Minnehaha County.

## Household Projections

Household projections for the five-year time period spanning the years 2020 through 2025 are available from AGS and Esri. Household growth directly impacts the demand for housing.

<b>Table 7 Household Projections Through 2025</b>						
	AGS			Esri		
	2020 Estimate	2025 Projection	Change	2020 Estimate	2025 Projection	Change
Crooks	478	511	33	501	540	39
Minnehaha Co.	81,654	85,012	3,358	80,041	86,458	6,417

Source: AGS, Esri

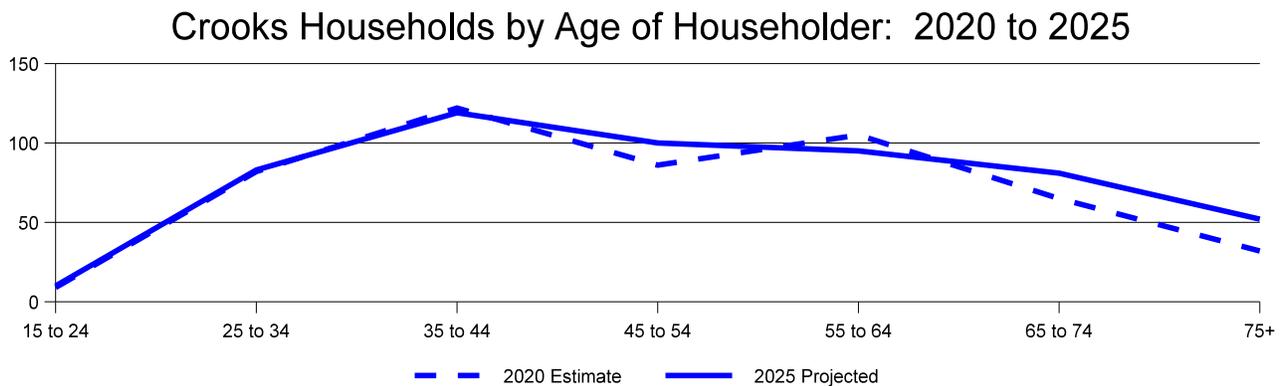
- ▶ AGS is projecting that Crooks will add 33 households from 2020 to 2025, or an annual average of between six and seven households per year over the 5-year period.
- ▶ Esri’s projection for the City of Crooks expects a gain of 39 households, or nearly eight households per year over the 5-year projection period.
- ▶ Although both AGS and Esri start from different base-year estimates, they project a relatively similar level of growth over the 5-year period. If used to form a range, these two sources show an annual average increase of between six and eight households per year in Crooks. Growth at this level would be generally consistent with the recent past as over the past 30 years the City has averaged a gain of approximately nine households per year.
- ▶ The AGS projection for Minnehaha County expects significant growth, adding more than 3,350 households between 2020 and 2025. Esri is showing even greater growth potential for Minnehaha County, with a projected increase of more than 6,400 households over the 5-year period.
- ▶ For the entire Sioux Falls MSA, which includes Minnehaha, Lincoln, McCook and Turner Counties, AGS is forecasting growth of nearly 5,200 total households between 2020 and 2025, or approximately 1,040 households added in an average year. While this is probably an overly conservative projection, it does highlight the tremendous growth potential of the region.

## Crooks Household by Age Projections: 2020 to 2025

Esri has also generated age-based projections for households to the year 2025. These projections can be compared to the data contained in the 2020 Esri estimate to examine the change projected over the next five years. Age-based household forecasts are provided for the City of Crooks.

<b>Table 8 Projected Households by Age - 2020 to 2025</b>			
Age Range	2020	2025	Change
15-24	9	10	1
25-34	82	83	1
35-44	122	119	-3
45-54	86	100	14
55-64	105	95	-10
65-74	65	81	16
75+	32	52	20
<b>Total</b>	<b>501</b>	<b>540</b>	<b>39</b>

Source: Esri



The age-based projections from Esri show limited change in most of the defined age ranges. Overall, Esri is projecting growth of 39 households in Crooks from 2020 to 2025. Esri expects much of the growth within the senior age groups, age 65 and older. Among the younger age groups, only the 45 to 54 year old range is projected to experience much positive change. However, a reduction within the 55 to 64 year old group will result in only a small increase if viewed as a 20-year age grouping.

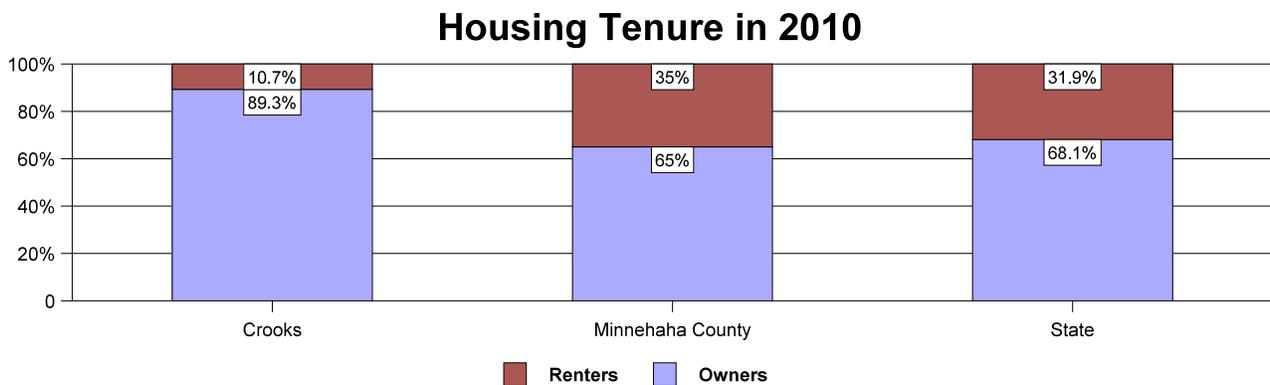
## Housing Tenure

There are no reliable intercensal estimates for housing tenure for the City. The following table presents the owner and renter household distribution from the 2010 Census. The release of the 2020 Census data within the next year will re-benchmark housing tenure distribution.

<b>Table 9 Household Tenure - 2010</b>				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Crooks	385	89.3%	46	10.7%

Source: U.S. Census

At the time of the 2010 Census, the ownership rate in the City of Crooks was above 89%. The City primarily offers single family housing options for home ownership. The rental rate of only 10.7% in Crooks was well below the Statewide renter rate of nearly 32% in 2010.



## 2019 Median Income Data

The American Community Survey provides income estimates for cities and counties. The following table provides 2019 American Community survey data for Crooks, Minnehaha County and the State of South Dakota for comparison.

Household income represents all independent households, including people living alone and unrelated persons together in a housing unit. Families are two or more related people living in a household. Generally, family household incomes tend to be much higher than the overall household median, as families have at least two household members, and potentially more income-earners.

<b>Table 10 Median Household Income - 2010 to 2019</b>			
	2010 Median	2019 Median	% Change
Median Household Income			
Crooks	\$73,144	\$94,904	29.7%
Minnehaha County	\$51,799	\$61,772	19.3%
South Dakota	\$46,369	\$58,275	25.7%
Median Family Income			
Crooks	\$75,250	\$100,893	34.1%
Minnehaha County	\$64,645	\$80,213	24.1%
South Dakota	\$58,958	\$75,168	27.5%

Source: American Community Survey

Information contained in the American Community Survey shows very strong median income levels in the City of Crooks. Both the median household income and the median family income in Crooks were well above the comparable County and Statewide medians, and had been increasing at faster rates. It is important to note that a margin of error does apply to American Community Survey estimates, but income levels in the City do appear to be high.

Median income levels for all of Minnehaha County were also relatively high in 2019. The County’s estimated medians were also above the comparable Statewide medians.

Using a standard that up to 30% of gross income can be applied to housing expenses without experiencing a cost burden, a median income household in Crooks could afford approximately \$2,373 per month and a median income family household could afford nearly \$2,522 for housing costs in 2019.

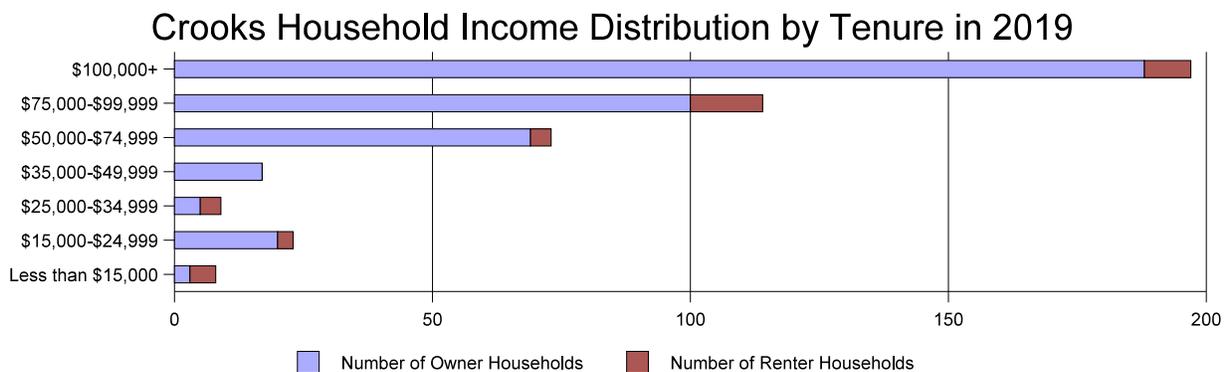
## Crooks Income Distribution

The 2019 American Community Survey provides income data within specific income ranges. Based on other data, it appears that the American Community Survey has significantly under estimated the total number of households in the City, but the percentage distribution is assumed to be accurate.

<b>Table 11 City of Crooks Income Distribution by Tenure - 2019</b>			
Household Income	Owner Households	Renter Households	All Households
\$0 - \$14,999	3	5	8
\$15,000 - \$24,999	20	3	23
\$25,000 - \$34,999	5	4	9
\$35,000 - \$49,999	17	0	17
\$50,000 - \$74,999	69	4	73
\$75,000 - \$99,999	100	14	114
\$100,000+	188	9	197
Total	402	39	441

Source: ACS

In 2019, income levels were widely distributed, but nearly 72% of all home owners had an income of \$75,000 or more. According to these estimates, most renter households also had an income of \$75,000 or more, although this information may be impacted by the limited sampling that is done in a small community.



## 2019 Estimated Income and Housing Costs - Renters

The American Community Survey collected information on housing costs. The following table provides data on the number of renter households that are paying different percentages of their income for housing in Crooks. The American Community Survey appears to have underestimated the number of renter households in Crooks, when compared to other data sources, but the percentage for housing costs are viewed as the best available data on this topic.

<b>Table 12 Gross Rent as a Percentage of Income - City of Crooks</b>		
Percent of Income for Housing	Number of Households	Percent
Less than 20%	20	51.3%
20% to 29.9%	11	28.2%
30% to 34.9%	0	0%
35% or more	5	12.8%
Not Computed	3	7.7%
Total	39	100%

Source: American Community Survey

Federal standards for rent subsidy programs generally identify 30% of household income as the maximum household contribution. When more than 30% of income is required, this is often called a “rent burden”. When more than 35% is required, this can be considered a “severe rent burden”.

For renter households in Crooks, a relatively small percentage reported a cost burden in 2019. Overall, fewer than 13% of all renters reported paying 30% or more of their income for gross rent. All of these households were actually applying 35% or more of income and were in the severe cost burden category. All of the renter households with a cost burden had an annual income below \$20,000 in 2019.

## 2019 Estimated Income and Housing Costs - Owners

The American Community Survey provided housing cost estimates for owner-occupants. The following table examines estimates for the number of households in Crooks that are paying different percentages of their gross household income for housing costs. The American Community Survey may have underestimated the number of home owners in Crooks when compared to other estimating sources, but the percentage for housing costs are viewed as the best available data on this topic.

<b>Table 13 Crooks Owner Costs as a Percentage of Income: 2019</b>		
Percentage of Income for Housing Costs	Number of Owner Households	Percent of All Owner Households
0% to 19.9%	284	70.6%
20% to 29.9%	86	21.4%
30% or more	32	8.0%
Not Computed	0	0%
Total	402	100%

Source: American Community Survey

Mortgage lending practices generally attempt to keep monthly payments below 30% of household income. A very large majority of owner-occupants in Crooks, which would include households with and without a mortgage, reported paying less than 30% of their income for housing. Only 8% of all home owners reported that they paid more than 30% of their income for housing.

The large majority of households with an ownership cost burden had an annual income below \$20,000.

## Building Permit Trends

Crooks has experienced a significant amount of new housing construction activity in recent years. The following table identifies the units that have been issued a building permit since the year 2010, based on building permit reporting to the U.S. Census Bureau.

<b>Table 14 Crooks Housing Unit Construction Activity: 2010 to 2021*</b>			
Year	Single Family Detached	Multifamily	Total Units
2021*	5	0	5
2020	9	0	9
2019	5	0	5
2018	4	0	4
2017	10	0	10
2016	6	0	6
2015	3	0	3
2014	4	0	4
2013	3	0	3
2012	4	0	4
2011	5	0	5
2010	4	0	4
<b>TOTAL</b>	<b>62</b>	<b>0</b>	<b>62</b>

Source: City of Crooks; Census Bureau

\* 2021 is through mid-July

Only partial-year information exists for 2021. Including activity through mid-July, there were 62 total housing units constructed in Crooks since 2010, based on City reports and Census Bureau data. All of these units were in single family detached houses.

Over the 12-year time period reviewed, the City was averaging approximately five housing starts per year. However, the number of new houses has increased in recent years with an average of seven new houses per year between 2017 and 2020. Additional houses may be permitted in 2021.

## **American Community Survey Housing Data**

The Census Bureau's American Community Survey includes information on various housing topics. As stated previously, the estimates for small communities are based on limited sampling, which results in a margin of error within the individual data being presented.

### **Median Year of Construction - Owner-occupancy Housing**

For owner-occupancy units in Crooks, the estimated median year of construction is 1996. Approximately 5% of all owner-occupancy houses in the City were constructed prior to 1960.

### **Median Year of Construction - Renter-occupancy Housing**

For renter-occupancy units in Crooks, the estimated median year of construction is 1987. No renter-occupancy units in the City were constructed prior to 1960.

### **Mobile Homes**

According to the American Community Survey estimates there were no mobile homes in the City of Crooks in 2019.

### **Units in Structure**

According to the American Community Survey, approximately 95% of all housing units in Crooks are in one unit structures. The City has only a limited supply of multifamily housing.

## Existing Home Sales

This section examines houses that have been sold in Crooks from 2016 through 2019. It is important to note that the number of houses that sell each year can vary and may not be an accurate indicator of overall home values in the City. However, this sample does provide some insight into those units that have turned-over during this time period.

The information was obtained from the South Dakota Department of Revenue website, based on sales reports submitted by the Minnehaha County Equalization Office. The Equalization Office collects and utilizes information from residential sales for its annual sales ratio study. The County compares the actual sale price to the estimated taxable value for each property. As a result, the County information for sales primarily reflects existing homes that have an established tax value. New construction sales activity would generally not be recorded in the data that was used for this analysis, unless the house had been constructed some time ago and did have an established tax value from the prior year.

The County also sorts the residential sales into different groupings, rejecting certain sales. The primary reason that sales are rejected is because the house was not actively listed for sale in the open market. Only the “good” sales have been used in the analysis that follows.

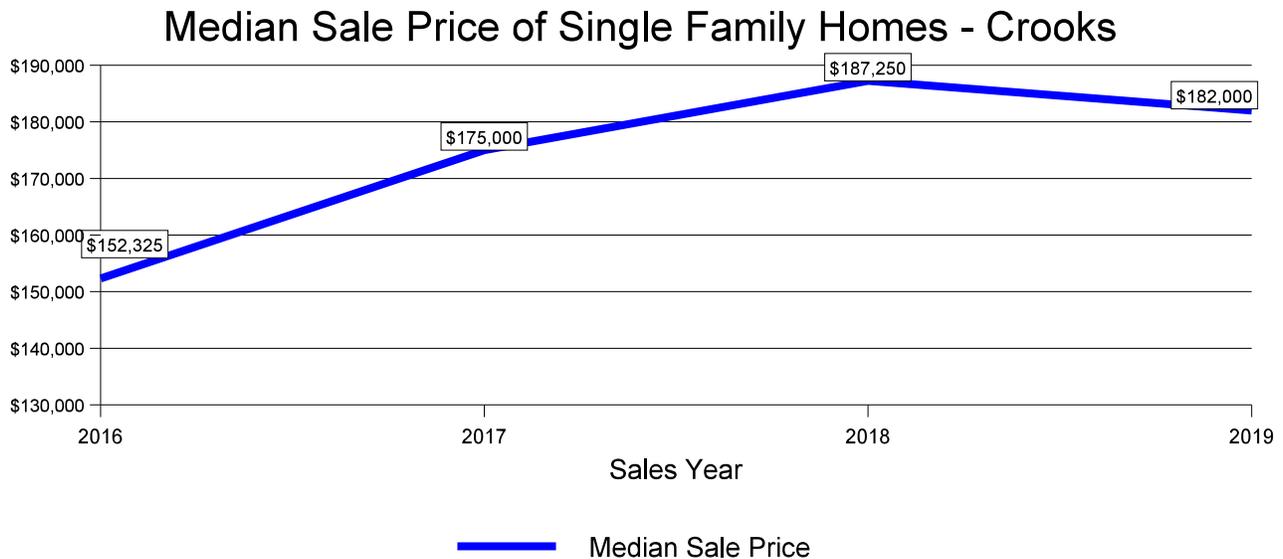
The County’s sale year differs slightly from a calendar year, and begins on November 1<sup>st</sup> and extends to October 31<sup>st</sup>. At the time of the research, no information was yet available for the 2020 sales year.

<b>Table 15 Median Value of Recent Residential Sales - 2016 to 2019</b>				
Year	Number of Sales	Median Sale Price	Highest Sale	Lowest Sale
2019	21	\$182,000	\$352,000	\$110,000
2018	30	\$187,250*	\$461,150	\$65,000
2017	19	\$175,000	\$330,000	\$90,000
2016	18	\$152,325*	\$376,000	\$80,000

Source: SD Dept. of Revenue; Minnehaha County Assessor; Community Partners Research, Inc.

\* Median calculated from two nearest sales

With a limited number of sales within any 12-month time period, there has been some variation in the annual median price in Crooks since 2016. In 2019, when 21 open market sales were recorded, the median sale price was \$182,000. However, the median had been even higher in 2018, at \$187,250, based on 30 home sales.



In each of the years reviewed at least one home has been sold for \$330,000 or more. In three of the four years at least one sale occurred annually for less than \$100,000.

An alternate estimate of home values exists in the American Community Survey. In 2019, the estimated median value for all owner-occupied housing in Crooks was \$198,900. This estimate was higher than the median sale price recorded in 2019 of \$182,000.

## **Crooks Housing Condition**

Community Partners Research, Inc., representatives conducted a visual 'windshield' survey of 52 single family/duplex houses in Crooks' oldest core neighborhood.

The boundaries of the neighborhood are:

North - Railroad tracks

South - 4<sup>th</sup> Street

East - Railroad tracks

West - West Avenue

Houses that appeared to contain three or more residential units were excluded from the survey. Houses were categorized in one of four levels of physical condition, Sound, Minor Repair, Major Repair, and Dilapidated as defined below. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure's interior quality.

Dilapidated was the lowest rating used. Dilapidated houses need major renovation to become decent, safe and sanitary housing. Some Dilapidated properties may be abandoned and may be candidates for demolition and clearance.

Major Rehabilitation is defined as a house needing multiple major improvements such as roof, windows, sidings, structural/foundation, etc. Houses in this condition category may or may not be economically feasible to rehabilitate.

Minor Repair houses are judged to be generally in good condition and require less extensive repair, such as one major improvement. Houses in this condition category will generally be good candidates for rehabilitation programs because they are in a salable price range and are economically feasible to repair.

Sound houses are judged to be in good, 'move-in' condition. Sound houses may contain minor code violations and still be considered Sound.

**Table 16 Windshield Survey Condition Estimate - 2021**

	Sound	Minor Repair	Major Repair	Dilapidated	Total
Core Neighborhood	21 / 40.4%	24 / 46.2%	7 / 13.4%	0 / 0%	52

Source: Community Partners Research, Inc.

- ▶ The existing housing stock in the City's oldest neighborhood is in good condition. Approximately 46% of the houses in the neighborhood need minor repair and 13% need major repair. Approximately 40% are sound, with no required improvements.
- ▶ No houses in the neighborhood were rated as dilapidated and beyond repair.

## **Rental Housing Data**

### **Census Bureau Rental Inventory - Crooks**

According to the 2010 U.S. Census, there were 46 occupied rental units, and three unoccupied rental units in Crooks, for a total estimated rental inventory of approximately 49 units. The City's rental tenure rate was only 10.5%, well below the Statewide rental tenure rate in 2010 of 31.9%.

We are not aware of any rental units that were constructed from 2010 to 2021. However, there may have been houses that converted to rental or vice versa. Therefore, we are estimating that there are approximately 50 rental units in Crooks in 2021.

### **Census Bureau Rental Inventory - Sioux Falls MSA**

Crooks is part of the Sioux Falls Metropolitan Statistical Area (MSA), with the City of Sioux Falls having the large majority of the region's rental units. According to the 2019 American Community Survey, there were more than 34,100 occupied rental units in the MSA. For the entire MSA the rental tenure rate was above 33%.

When compared to the totals provided in the 2010 Census, the Sioux Falls MSA added nearly 5,900 total rental units from 2010 to 2019. The rental tenure rate in 2010 was less than 32%.

### **Crooks' Share of Rental Housing in the MSA**

At the time of the 2010 Census, the number of renter-occupancy households in Crooks represented 0.16% of all renter households in the entire MSA. From 2010 to 2020, Crooks' overall share of renters decreased, as approximately 0.11% of all renter households in the MSA lived in the City of Crooks in 2019.

Since the 2010 Census was completed, a substantial amount of new rental construction has occurred in the MSA, especially within the City of Sioux Falls. However, no new rental units have been constructed in Crooks since 2010.

### **Pending Rental Projects**

Our research identified no proposed rental projects in Crooks that are currently in the planning or construction phase.

## **Rental Housing Survey**

As part of this housing study, a telephone survey was conducted of multifamily projects in the City of Crooks. The survey was conducted during the month of June 2021.

Emphasis was placed on contacting properties that have four or more units, although several rental single family homes were also included. For the purposes of planning additional projects in the future, multifamily properties represent the best comparison of market potential.

Information was tallied separately for different types of rental housing, including conventional market rate units and subsidized housing.

There were 28 rental units that were contacted in the survey. The units that were contacted include:

- ▶ 20 conventional market rate units
- ▶ 8 general occupancy subsidized units

The findings of the survey by unit type are provided below.

## **Market Rate Summary**

Usable information was obtained on 20 conventional rental units. The conventional rental units are in an 11-unit project, two town house units and seven single family homes.

### **Unit Mix**

The following breakdown is based on the information obtained from property owners/managers:

- ▶ One-bedroom - 0 units (0%)
- ▶ Two-bedroom - 12 units (60.0%)
- ▶ Three-bedroom - 5 units (25.0%)
- ▶ Four-bedroom - 3 units (15.0%)

### **Occupancy / Vacancy**

Within the market rate multifamily segment there was only one vacant unit of the 20 units included in the occupancy calculation. This represents an overall vacancy rate of 5.0%.

The one vacancy was in a two-bedroom rental unit. The manager of the project reported a high occupancy rate.

### **Rental Rates**

Rental rates may include the primary utility payments within the contract rent, or the tenant may be required to pay some utilities separately, in addition to the contract rent.

In the following summary, Community Partners Research, Inc., has attempted to estimate the gross rents being charged, inclusive of an estimate for tenant-paid utilities.

The lowest and highest gross rents have been identified, as reported in the telephone survey.

<u>Unit Type</u>	<u>Lowest/Highest Gross Rents</u>
Two-bedroom	\$800-\$975
Three-bedroom	\$850-\$1,525
Four bedroom	\$900-\$1,350

The four-bedroom units surveyed are only in single family homes.

## **Tax Credit/Moderate Rent Summary**

There are no tax credit projects in Crooks.

## **Subsidized Summary**

The research completed for this Study identified only one subsidized project in Crooks that provides rental opportunities for lower income households. Fairmont Apartments has eight units available for general occupancy and is subsidized through USDA Rural Development. Fairmont Apartments was totally renovated (interior and exterior) with tax credit funds in 2013 and 2014.

The units in the Fairmont Apartments have access to project-based rent assistance. These units charge rent based on 30% of the tenant's household income. At the time of the survey the manager reported no vacancies and a waiting list for units.

## **Subsidized Housing Gains/Losses**

Federal subsidy sources for low income rental housing have been very limited for the past few decades. Most subsidized projects were constructed in the 1960s, 1970s or early 1980s. Some of these older projects may have completed their compliance requirements and have the opportunity to leave their subsidy program and convert to conventional rental housing. In communities with low vacancy rates, private property owners may have an incentive to convert subsidized units to conventional housing.

There is no evidence that Fairmont Apartments, the only subsidized rental project in Crooks, will leave the subsidy program. With the renovations that were undertaken utilizing tax credit funds, Fairmont Apartments is obligated to remain in the subsidy program.

## **Tenant-Based Rent Assistance Vouchers**

There are also tenant-based rent assistance Vouchers available in the area. The Voucher Program is administered by the Sioux Falls Housing Authority.

Housing Choice Voucher assistance is issued to income-eligible households for use in suitable, private market rental housing units. With the assistance, a household pays approximately 30% of their income for their rent, with the program subsidy paying any additional rent amounts.

The waiting list for the Program is very long in 2021, and the estimated waiting time is approximately three years.

## **Senior Housing with Services Summary**

There are no senior housing with services projects in Crooks.

However, Sioux Falls has numerous senior with services housing options. Also, Leisure Living II is a 21-room senior with services project located in the neighboring community of Hartford.

<b>Table 17 Crooks Multifamily Rental Housing Inventory</b>					
<b>Name</b>	<b>Number of Units /Bedroom Mix</b>	<b>Rent</b>	<b>Vacancy/ Wait List</b>	<b>Tenant Mix</b>	<b>Comments</b>
<b>Market Rate</b>					
White Properties 7 single family homes	1 - 2 bedroom 3 - 3 bedroom <u>3 - 4 bedroom</u> 7 total units	Range of \$600 to \$1100 + utilities	No vacancies	General occupancy	White Properties include seven single family homes. The seven homes include 1 two-bedroom, 3 three-bedroom and 3 four-bedroom homes. The owner reported no vacancies at the time of the survey. Tenants include couples, families and singles. The tenants pay utilities in addition to rent. The rents range from \$600 to \$1,100 plus utilities.
4 <sup>th</sup> St & 5 <sup>th</sup> Ave Apartments	<u>11 - 2 bedroom</u> 11 total units	\$910 + electric	1 vacancy	General occupancy	The 4 <sup>th</sup> St. and 5 <sup>th</sup> Ave. Apartments include 11 two-bedroom units in two buildings. Several units have an extra den type room in addition to the two bedrooms. The rent is \$910 and includes all utilities except electricity. The manager reports one vacancy. The units have a good occupancy rate.
301 & 303 S West Ave	<u>2 - 3 bedroom</u> 2 total units	\$1150-\$1300 + utilities	No vacancies	General occupancy	The units at 301 and 303 S. West. Ave. are each one half of separate twinhomes. The other unit in each of the units is owner-occupied. The units were constructed in 2003. The units are three-bedroom. The owners report no vacancies and a high occupancy rate. Rent is \$1,150 and \$1,300 plus utilities.
<b>Subsidized</b>					
Fairmont Apartments	<u>8 - 2 Bedroom</u> 8 total units	\$684 max rent 30% of income	No vacancies, waiting list	General occupancy	Fairmont Apartments is USDA Rural Development general occupancy eight-unit project which includes two four-plexes. All units have two bedrooms. The project was totally renovated in 2013 and 2014 including total interior and exterior improvements. The manager reports no vacancies and the units have a waiting list. Tenants pay 30% of their income up to the maximum rent listed.

Source: Community Partners Research, Inc.

## Net Household Growth in the Sioux Falls MSA

Over the last few decades, the Sioux Falls MSA has grown at a rapid rate. Between the 2010 Census and the 2020 estimate from Applied Geographic Solutions, a substantial number of households were added in Sioux Falls and in many of the smaller cities in Minnehaha and Lincoln Counties. The following table examines growth in numeric and percentage terms. The listed cities have been ordered by the numeric household growth that occurred over the period.

<b>Table 18 Household Growth by Jurisdiction: 2010 to 2020</b>				
City	2010 Census	2020 AGS	Numeric Growth	Percentage Growth
Sioux Falls	61,707	77,737	16,030	26.0%
Harrisburg	1,423	2,356	933	65.6%
Brandon	3,118	3,809	691	22.2%
Tea	1,254	1,884	630	50.2%
Hartford	913	1,299	386	42.3%
Baltic	389	457	68	17.5%
Dell Rapids	1,388	1,443	55	4.0%
Crooks	431	478	47	10.9%
Colton	302	303	1	0.3%
Garretson	449	432	-17	-3.8%
MSA	83,677	108,907	25,293	30.2%

Source: US Census; Applied Geographic Solutions

Between in 2010 and 2020, the MSA added nearly 25,300 households, according to estimates supplied by Applied Geographic Solutions (AGS). More than 63% of this household growth occurred within the City of Sioux Falls.

The remainder of the regions household growth was shared between multiple jurisdictions within the 4-County MSA, but Harrisburg, Brandon, Tea and Hartford captured the largest numeric share of household growth outside of Sioux Falls. Together, these four jurisdictions along with Sioux Falls, accounted for nearly 74% of all household growth in the MSA.

The City of Crooks added 47 households over the decade, according to AGS, representing less than 0.2% of the MSA’s net household gain during this time.

## **MSA Housing Unit Construction Activity: 2010 to 2020**

The U.S. Census Bureau collects building permit issuance information from individual cities, towns and townships. Annual housing construction summary information is available for the combined jurisdictions that form the Sioux Falls MSA. This represents a four-county area of Minnehaha, Lincoln, McCook and Turner Counties.

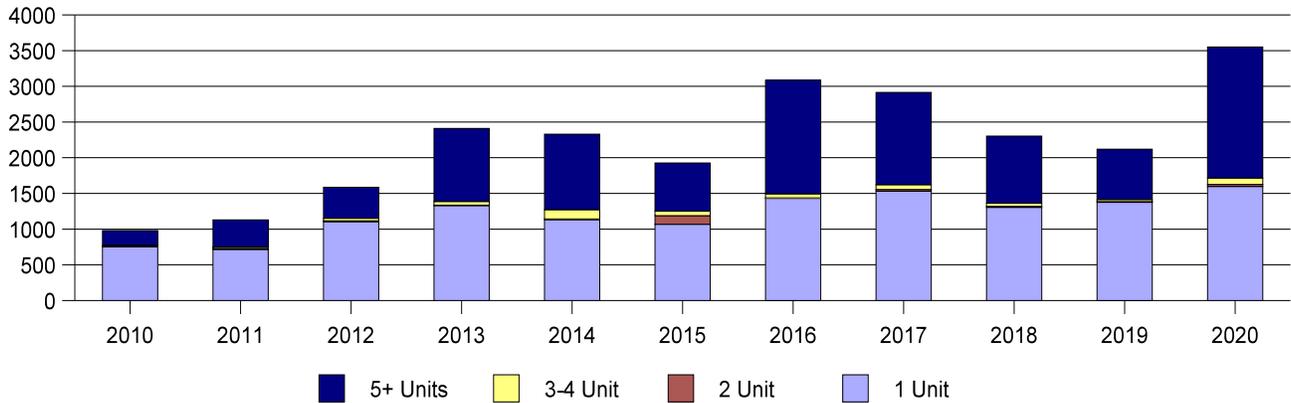
It is important to note that the Census Bureau's annual totals may differ from other information in this Housing Study, which may be collected directly from individual cities. However, the Census Bureau reports do provide some perspective on housing construction within the larger MSA. Census Bureau annual totals for the City of Crooks are also provided for comparison.

Housing construction activity in Crooks has represented a small share of all activity in the Sioux Falls MSA in recent years. From 2010 through 2020, unit construction in Crooks represented less than 0.3% of all MSA activity. For single family housing units, Crooks represented less than 0.5% of all construction in the MSA.

<b>Table 19 Crooks and MSA Housing Unit Construction Activity - 2010 to 2020</b>										
Year	City of Crooks					Sioux Falls MSA				
	Single Family	Two Family	3 to 4 Family	Multifamily	Total	Single Family	Two Family	3 to 4 Family	Multifamily	Total
2020	9	0	0	0	9	1,597	30	89	1,834	3,550
2019	5	0	0	0	5	1,376	10	28	705	2,119
2018	4	0	0	0	4	1,306	12	46	938	2,302
2017	10	0	0	0	10	1,533	22	67	1,292	2,914
2016	6	0	0	0	6	1,431	6	58	1,589	3,084
2015	3	0	0	0	3	1,069	120	67	670	1,926
2014	4	0	0	0	4	1,134	8	131	1,057	2,330
2013	3	0	0	0	3	1,330	6	52	1,021	2,409
2012	4	0	0	0	4	1,104	12	36	435	1,587
2011	5	0	0	0	5	716	16	19	378	1,129
2010	4	0	0	0	4	755	8	111	207	1,081
Total	57	0	0	0	57	13,351	250	704	10,126	24,431

Source: U.S. Census Bureau; Community Partners Research, Inc.

### MSA Annual Housing Unit Construction: 2010 to 2020

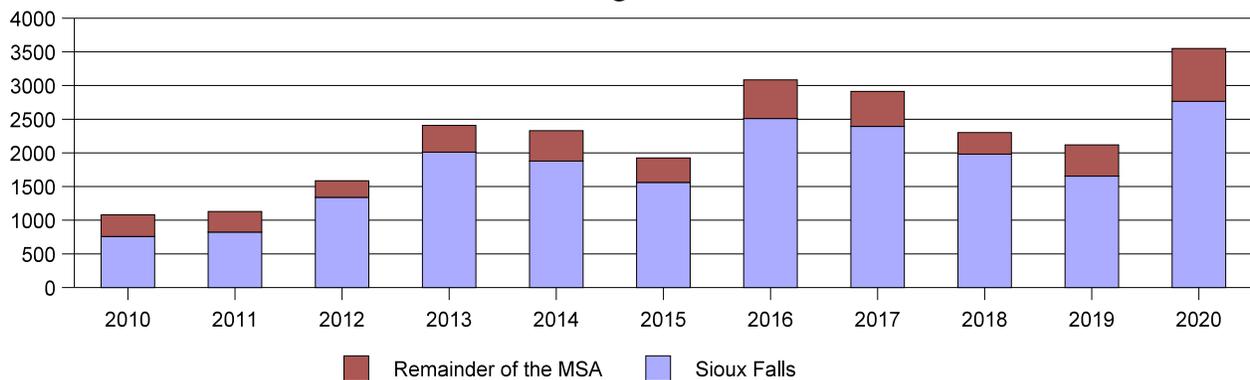


According to Census Bureau reports, the year 2020 represented the highest year for new housing unit production in the MSA over the 11-year period reviewed. In 2020, more than 3,500 total housing units were permitted. The total production in 2016, was lower, but more than 3,000 total units were permitted in the entire MSA in that year.

Much of the permitting in 2020 was in multifamily projects with five or more units per structure. It is possible that many of these larger-scale projects had been planned and/or initiated prior to the start of the global pandemic in 2020.

As the primary jurisdiction in the MSA, the City of Sioux Falls accounts for a large majority of the units constructed annually. In recent decades, Sioux Falls has typically represented between 70% or more 86% of the annual MSA construction activity, and in most recent years, the City’s share has generally been 78% or higher, according to the Census Bureau.

### Sioux Falls/MSA Annual Housing Unit Construction: 2010 to 2020



## Regional Rental Vacancy Rates

The South Dakota Multi-Housing Association has tracked rental housing vacancy information for the Sioux Falls area for many years through a semiannual survey. This is an excellent source of information that not only provides a current picture of rental housing occupancy, but also a perspective on longer-term trends.

### Conventional Market Rate Housing

The most recently completed vacancy survey is from January 2021. This survey found a 6.4% vacancy rate in conventional market rate housing. The survey included more than 14,500 conventional units and found 931 vacancies. Although this was an area-wide survey, including communities that are within a 20-mile radius of Sioux Falls, more than 96% of the reporting units were located within the Sioux Falls zip codes.

The following chart presents the Multi-Housing Association vacancy calculations dating back to the year 2011 to provide a 10-year history for conventional rental housing.



The most recent survey does show a decrease in the conventional rental vacancy rate, but at 6.4% the vacancy rate still remains relatively high. For the period between July 2011 and July 2015, the vacancy rate typically remained below 5%. But starting in January 2016 the vacancy rate moved above 6% in market rate rental housing and has remained at or above 6% since that time.

However, the vacancy rate in conventional housing reached a recent peak in January 2018 at 11.5%. Since that time there has been a general reduction through January 2021.

A general standard for rental housing vacancy is that a rate up to 5% is considered acceptable. A modest level of vacancy is desirable to allow tenant movement in the market by providing choices for prospective renters. It also allows a community the chance to grow, as new households moving into the area can locate a living unit. In Sioux Falls, a vacancy rate above 5% would not be surprising for individual surveys, as large-scale unit construction can occur which can temporarily cause an oversupply of units.

Although the vacancy rates since 2016 have been above the desired level, past history shows that the market has had the ability to “self-correct”. People interviewed in past studies in the area have cited the cyclical nature of rental production in Sioux Falls. As the vacancy rate has risen, construction activity in subsequent years tends to diminish. As vacancy rates begin to fall, it has been typical to see an above-average level of construction.

Based on the building permit reporting presented previously from the Census Bureau, the number of multifamily units permitted in the MSA decreased steadily from 2016 to 2019. After reaching a single year peak of nearly 1,600 multifamily units permitted in 2016, this level did drop to approximately 700 units in 2019.

However, multifamily unit production then increased substantially in 2020, although the impact of this activity will probably not be evident until later in 2021.

### **Income-Based Housing Vacancy Rates**

The large majority of the units in the Multi-Housing survey are conventional rentals. However, different types of income-restricted housing are also included. These units include moderate rent properties constructed through the federal low income housing tax credit program and federally subsidized low income housing referred to as “HUD units” in the reports.

Since the start of 2019, the vacancy rate in tax credit housing has generally been high, and has remained above 8%. In the most recent survey, tax credit units had a vacancy rate of 9.1%, compared to the conventional housing vacancy rate of 6.4%.

HUD units have tended to maintain a low rate of vacancy over time. In the most recent report, the vacancy rate for HUD units was only 1.3%. With the exception of one survey in January 2020, this very affordable segment has maintained a vacancy rate below 5%.

Presumably, the impact of the global health pandemic has resulted in decreased incomes for some MSA households, which has increased demand for deep subsidy housing. In January 2020 the vacancy rate was 6.6% in HUD units, compared to only 1.3% by January 2021.

### **Vacancy Rates Outside of Sioux Falls**

The Multi-Housing Survey does collect some rental data from units that are outside of the City of Sioux Falls, but within a 20-mile radius. Information is provided by zip code for communities in the Sioux Falls region, including Crooks. However, in the January 2021 survey, only four conventional rental units were reported in Crooks and all were occupied.

Including Harrisburg, Brandon and other outlying areas within a 20-mile radius of Sioux Falls, the January 2021 survey collected information from 890 conventional market rate units, and found a vacancy rate of only 4.6%, lower than the 6.4% rate for the entire Sioux Falls area.

Outside of Sioux Falls, there were tax credit units reported in Brandon, Harrisburg, Hartford and Tea. In total, 483 tax credit units were surveyed in these four cities. There were 33 vacant units in January 2021, for a vacancy rate of 6.8%, below the tax credit vacancy rate of 9.1% for the entire Sioux Falls area.

Only eight "HUD units" were reported in the most recent survey outside of Sioux Falls and all were occupied. These units are in Brandon.

## **Employment and Local Economic Trends**

While many factors influence the need for housing, employment opportunities represent a predominant demand generator. Without jobs and corresponding wages, the means to afford housing is severely limited. Much of the household growth that has occurred in the Sioux Falls MSA in the past decade was the direct result of job opportunities that were available, especially in the City of Sioux Falls. The type of employment, wage level, and working conditions will each influence the kind of housing that is needed and at what level of affordability.

Major employers in Sioux Falls with more than 1,000 employees include:

- ▶ Sanford Health
- ▶ Avera
- ▶ John Morrell & Company
- ▶ Wells Fargo
- ▶ Sioux Falls School District
- ▶ Citibank
- ▶ Hy-Vee Food Stores
- ▶ Sioux Valley Clinic
- ▶ Evangelical Lutheran Good Samaritan Society
- ▶ Midwest Coast Transport
- ▶ WalMart/Sam's Club
- ▶ First PREMIER Bank/PREMIER Finance Bankcard
- ▶ City of Sioux Falls

Source: Governor's Office of Economic Development

## Work Force and Unemployment Rates

Employment information is available for the Sioux Falls MSA. Information has been reviewed back to the year 2010. Data in the tables that follow have been obtained from the South Dakota Department of Labor.

<b>Table 20 Sioux Falls MSA Annual Labor Statistics: 2010 to 2020</b>						
Year	Labor Force	Employed	Unemployed	Unemployment Rate - MSA	Unemployment Rate - SD	Unemployment Rate - US
2010	133,585	127,238	6,347	4.8%	5.0%	9.6%
2011	134,281	128,513	5,768	4.3%	4.7%	8.9%
2012	136,615	131,430	5,185	3.8%	4.3%	8.1%
2013	138,817	134,408	4,409	3.2%	3.8%	7.4%
2014	141,705	137,621	4,084	2.9%	3.4%	6.2%
2015	144,400	140,650	3,750	2.6%	3.1%	5.3%
2016	146,949	143,305	3,644	2.5%	3.0%	4.9%
2017	150,020	145,981	4,039	2.7%	3.2%	4.4%
2018	152,316	148,354	3,962	2.6%	3.0%	3.9%
2019	155,468	151,110	4,358	2.8%	3.0%	3.7%
2020	156,605	149,880	6,275	4.3%	4.6%	8.1%

Source: South Dakota Department of Labor

The Sioux Falls MSA continues to be strong for labor force and job growth. Over the time period from 2010 through 2020, the size of the resident labor force increased by more than 22,800 people, or an increase of more than 17%. The employed resident work force increased by nearly 21,600 people during this same time, for an increase of nearly 17%.

The MSA’s unemployment rate has generally decreased over this longer time period and by 2019 was at only 2.8%. However, the global pandemic did impact statistics for 2020, although the annual employment rate was still only 4.3%.

## **Employment and Wages by Industry**

The following table shows the annual employment and average annual wages in 2018. This information is for all of the MSA.

<b>Table 21 MSA Average Annual Wages - 2018</b>		
Industry	2018 Employment	Average Annual Wage
Total All Industry	153,130	\$48,736

Source: South Dakota Department of Labor

The average annual wage for all industry in 2018 was \$48,736 for the Sioux Falls MSA.

## **Commuting Patterns of Crooks Residents**

Information is available on area workers that commute for employment. The best information is from the American Community Survey, and has been examined for the City of Crooks. The first table examines City residents that traveled to work and excludes people that work at home.

<b>Table 22 Commuting Times for Crooks Residents - 2019</b>		
Travel Time	Number	Percent
Less than 10 minutes	36	5.0%
10 to 19 minutes	284	39.1%
20 to 29 minutes	288	39.6%
30 minutes +	119	16.4%
Total	727	100%

Source: American Community Survey

A majority of Crooks’s residents were driving 20 minutes or more for their primary employment. Only 5% of residents were traveling less than 10 minutes, the time typically required for a locally-based job. Approximately 56% were traveling 20 minutes or more, generally consistent with employment in Sioux Falls.

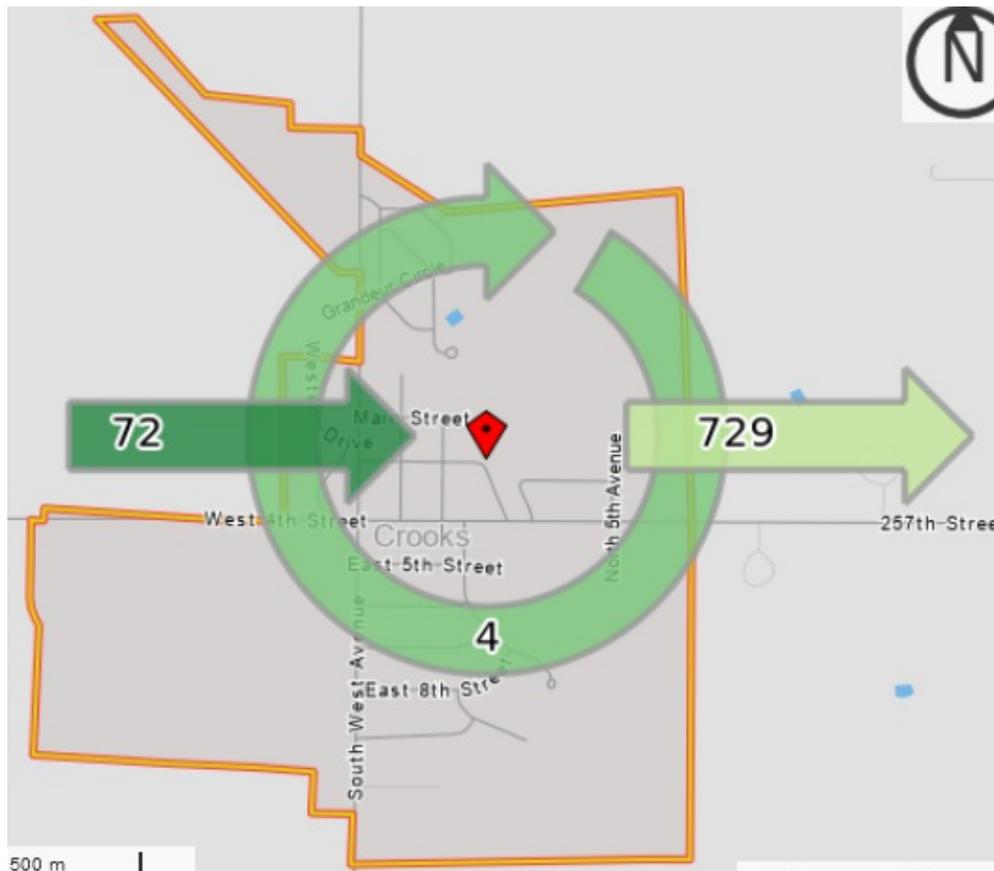
Due to the limited employment within the City, the American Community Survey did not include a travel time estimate for people that worked in Crooks.

## Census On the Map

The Census Bureau also produces commuter reports through its Center for Economic Studies division. This information is based on reports for the year 2018 and provides a further breakdown of worker movement.

According to the report for Crooks, there were 76 people that were employed within the City in 2018. Fewer than 6% of these city-based employees also lived in Crooks, with more than 70 people commuting in for their job. The primary jurisdiction supplying workers to Crooks was Sioux Falls. Some inbound workers were also coming from nearby townships.

On the Map can also be used to track worker outflow patterns from the City. Overall, there were nearly 730 Crooks residents that worked outside the community. The primary identified destination for employment was Sioux Falls. Overall, nearly 71% of Crooks's residents that left the City were commuting to Sioux Falls. Other identified locations included Brandon, Lyons Township, Benton Township and Mapleton Township.



## **Findings on Growth Trends**

As part of this Study, Community Partners Research, Inc., has examined growth patterns for the City of Crooks and Minnehaha County over the past few decades. These historic growth trends have then been used as a basis for projecting future demographic changes in the area.

Applied Geographic Solutions (AGS) estimates that from 2010 to 2020, Crooks gained 81 people, and Esri estimates that Crooks gained 176 people. AGS estimates that Minnehaha County gained 27,526 people, while Esri estimates that Minnehaha County gained 30,610 people from 2010 to 2020. This has continued a long-term pattern of population growth that dates back to at least 1990, the demographic time period reviewed in this Study.

AGS estimates that from 2010 to 2020, Crooks gained 47 households, and Esri estimates that the City added 70 households. AGS estimates that Minnehaha County gained 14,626 households and Esri showed the County adding 13,013 households from 2010 to 2020.

## **Findings on Projected Growth**

Projections for Crooks and Minnehaha County reflect the patterns of recent decades. AGS projects that from 2020 to 2025, Crooks will gain 116 people and 33 households. Esri projects that from 2020 to 2025 Crooks will gain 103 people and 39 households.

In the opinion of the analysts, if new housing continues to be developed, both the AGS and Esri projections for Crooks will probably be too low. In the recommendations that follow, a greater level of growth-generated demand has been used for Crooks.

AGS is forecasting Minnehaha County will gain 14,568 people and 3,358 households. Esri is projecting greater growth potential for Minnehaha County with the expected addition of 15,184 people and more than 6,400 households over the 5-year projection period. Crooks has the potential to capture a larger share of this regional growth than in the past.

## **Strengths for Housing Development**

The following strengths for Crooks were identified through additional statistical data, interviews and an on-site review of the local housing stock.

- ▶ **Crooks is located near Sioux Falls, which is a regional center for the area** - Crooks is in close proximity to Sioux Falls. Sioux Falls provides employment opportunities, retail/service options, government services, health and professional services, and cultural amenities to a large surrounding trade area. Many households prefer to live near, but not in a regional center.
- ▶ **Median home price** - Crooks's median priced home, based on 2019 sales activity, is approximately \$182,000. This matches well with new homes, which is an incentive for new home construction.
- ▶ **Adequate land for development** - The City has adequate land available for residential development. However, some of the land needs to be serviced with infrastructure improvements.
- ▶ **Population and household growth for the City** - Over the past three decades, the City has sustained strong population and household growth and the City is projected to continue to grow in the future.
- ▶ **Sioux Falls MSA Market** - The MSA has had substantial population growth, household growth and new housing construction for several decades. Crooks continues to capture a portion of this market.
- ▶ **Active housing developers in the City** - Crooks has housing developers that are willing to invest in housing projects in the community. Developers have been active in subdivision development and single family development.
- ▶ **School systems** - The City's students have several school systems to choose from including the Tri-Valley School System. A new elementary school will be constructed in Crooks.
- ▶ **Infrastructure** - The City's public utilities and infrastructure are in good condition and can facilitate future expansion.
- ▶ **Crooks Development Corporation** - The Crooks Development Corporation is active in promoting industrial, commercial and housing development.

- ▶ **Sioux Falls Growth Pattern** - Several large commercial and industrial projects are in the planning or construction phases in Sioux Falls. Growth to the northwest of Sioux Falls benefits residential development in Crooks.
- ▶ **New homes** - From 2000 to July 2021, approximately 210 new single family homes have been constructed in Crooks. Many of these homes are occupied by families with children.
- ▶ **Subdivision and lot development** - New subdivision and lot development is proposed for Crooks.
- ▶ **Housing and Economic Development Agencies** - The City of Crooks has access to housing and economic development agencies that can assist with housing development, housing projects and housing programs.

## **Barriers or Limitations to Housing Activities**

Our research also identified the following barriers or limitations that hinder or prevent certain housing activities in the City of Crooks.

- ▶ **Proximity to Sioux Falls** - Although it is a strength to be located in close proximity to Sioux Falls, it is also a barrier as Crooks must compete with Sioux Falls, which offers attractive residential opportunities and other amenities and services.
- ▶ **Staff capacity limitations** - Although the City has access to several housing and economic development agencies, it is difficult to develop and implement housing initiatives with limited staff resources.
- ▶ **Limited commercial options** - Crooks has very few commercial and retail opportunities to meet daily needs.
- ▶ **School System** - Although Crooks' students have several school districts to choose from, there are currently no schools located in Crooks. However, an elementary school will be constructed in the future.
- ▶ **Available lots** - There are only a few residential lots currently available in Crooks for new housing construction, however, new lot development is being planned.
- ▶ **Lack of medical and senior housing facilities** - The City of Crooks currently does not have a clinic or any senior housing with services projects.

## **Recommendations, Strategies and Housing Market Opportunities**

Based on the research contained in this Study and the housing strengths and barriers identified above, we believe that the following recommendations are realistic options for Crooks. They are based on the following strategies:

- ▶ **Develop life cycle housing** - It is vital for a self-contained community to provide housing opportunities for all ages and household types. These housing opportunities enable a community to thrive, and allow households to live in the community throughout their lives.
- ▶ **Continue to promote new construction** - New construction provides housing opportunities, stimulates the economy and upgrades the community's housing stock. Both new owner-occupied single family homes and rental units are needed to provide households in Crooks with housing options and to assure a healthy housing stock into the future.
- ▶ **Promote home ownership** - Home ownership is the preferred option for most households. Home ownership assists in creating community stability and commitment to the community. There are many younger families that are renting their housing in the Sioux Falls MSA. These households may be interested in home ownership, if an affordable opportunity is available in Crooks.
- ▶ **Prioritize community housing goals** - Many of the recommendations in the Study will require staff-intensive efforts. The City should prioritize its housing goals and establish a plan to achieve its goals.
- ▶ **Preservation, maintenance and improvement of the housing stock that already exists** - While significant housing construction will occur in coming years, housing opportunities will also be provided by the housing stock that is already on the ground. This is especially important for affordable housing opportunities, as it will almost always be less expensive to offer an affordable unit through rehabilitation versus new construction. Units that are lost due to deterioration and obsolescence cannot be replaced for a similar price. Evidence suggests that the majority of the existing stock in the City of Crooks's oldest neighborhood is generally being well maintained, however, some of the older housing needs repair. Emphasis on continued improvement will be important to meet future housing needs.

## **Summary of Crooks Growth Projections by Age**

The Demographic section of this Study presented projection information for Crooks on anticipated changes by age group from 2020 to 2025. This information can be informative in determining new housing that may be needed due to age patterns of the area population. The projections were provided by Esri.

From 2020 to 2025, Crooks is projected to gain two households in the 15 to 34 age ranges, 14 households in the 45 to 54 age range and 36 households in the 65 and older age ranges. The 35 to 44 age range is forecast to decrease by three households and the 55 to 64 age range is projected to lose 10 households.

While projections can be informative in planning for change, it is important to note that they may be altered in the future. To the extent that Crooks can continue to attract in-migration, the demographic profile of future residents may not always match historical patterns, and it is possible that more young adults will move to the area.

<u>Age Range</u>	<u>Projected Change in Households 2020 to 2025</u>
15 to 24	1
25 to 34	1
35 to 44	-3
45 to 54	14
55 to 64	-10
65 to 74	16
75 and older	<u>20</u>
Total	39

## **Findings on Unit Demand by Type of Housing**

Based on the household by age projections presented earlier, the changing age composition of Crooks's population through the five-year projection period will have an impact on demand for housing.

**Age 24 and Younger** - The projections used for this Study expect the addition of only one household growth in the 15 to 24 age range through the year 2025. Past tenure patterns indicate that some of the younger households in Crooks will rent their housing. Minimal change in the number of households in this age range should mean that rental demand from younger households will remain stable during the projection period.

**25 to 34 Years Old** - The projections show a one-household increase in this age cohort by 2025. Within this age range households often move from rental to ownership housing. Limited change in the number of households within this age range will mean demand for both first-time home buyer and rental opportunities will remain stable in this age range.

**35 to 44 Years Old** - This 10-year age cohort has a projected loss of three households between 2020 and 2025 in Crooks. Households within this range often represent both first-time buyers and households looking for trade-up housing, selling their starter home for a more expensive house.

**45 to 54 Years Old** - The projections for this age range show a gain of 14 households in this age range. This age group historically has had a high rate of home ownership, and will often look for trade-up housing opportunities. With household gains in this age group, the demand for trade-up housing from this age range will increase.

**55 to 64 Years Old** - The projections show an expected decrease of 10 additional households in this 10-year age range by the year 2025. This age range has traditionally had a high rate of home ownership in Crooks. Age-appropriate housing, such as town house or twin home units, is often well suited to the life-cycle preferences of this age group, as no maintenance/low maintenance housing has become a popular option for empty-nesters. Some households in this age range are also seeking trade-up housing.

**65 to 74 Years Old** - Household growth is expected in Crooks within this age range, with the projections showing an increase of 16 households by the year 2025. While this group will begin moving to life-cycle housing options as they age, the younger seniors are still predominantly home owners. Once again, preferences for age-appropriate units should increase from household growth within this age cohort.

**75 Years and Older** - A relatively strong gain of 20 households is projected among seniors. Seniors in this age range often seek high quality rental housing or senior housing with services options.

These demographic trends will be incorporated into the recommendations that follow later in this section.

## Summary of Findings/Recommendations

The findings/recommendations for the City of Crooks have been formulated through the analysis of the information provided in the previous sections and includes a total of 19 recommendations divided into the following five categories:

- ▶ **Rental Housing Development**
- ▶ **Home Ownership**
- ▶ **Single Family New Construction**
- ▶ **Housing Rehabilitation**
- ▶ **Other Housing Initiatives**

The findings/recommendations for each category are as follows:

<b>Findings and Recommendations for the City of Crooks</b>	
<b>Rental Housing Development</b>	
1.	Develop 36 to 40 general occupancy market rate rental units
2.	Consider the development of 32 to 36 tax credit/moderate rent units
3.	Develop 10 to 12 additional subsidized rental housing units
4.	Develop 20 to 24 senior independent/light services market rate units
5.	Develop a mixed-use commercial/housing project
6.	Continue to utilize the Housing Choice Voucher Program
<b>Home Ownership</b>	
7.	Utilize and promote all programs that assist with home ownership
8.	Monitor the need to develop a purchase/rehabilitation program
<b>New Construction</b>	
9.	Lot availability and development
10.	Strategies to encourage continued residential lot sales and new home construction in Crooks
11.	Promote townhouse and twin home development
12.	Coordinate with agencies/nonprofits that develop affordable housing

<b>Findings and Recommendations for the City of Crooks</b>	
<b>Housing Rehabilitation</b>	
13.	Promote rental housing rehabilitation programs
14.	Promote owner-occupied housing rehabilitation programs
<b>Other Housing Initiatives</b>	
15.	Acquire and demolish dilapidated structures
16.	New residential subdivision developments
17.	Create a plan and continue coordination among housing agencies
18.	Promote Commercial Rehabilitation and Development
19.	Develop home ownership and new construction marketing programs

# **Crooks - Recommendations Rental Housing Development**

## **Rental Housing Development**

### **Overview**

The City of Crooks has had limited new rental housing construction activity over the past two decades.

From 2010 to 2021, only eight rental units were constructed in Crooks. Four rental twinhomes with eight units were constructed in 2003. The majority of these units have since converted to owner-occupancy.

Based on new housing construction in Crooks from 2010 to 2021, the City's rental tenure rate has decreased from 10.7% in 2010 to an estimated 10.2% in 2020. This rental tenure rate is very low compared to similar sized cities.

Demand for new rental housing in Crooks is generated from three factors:

- ▶ Growth from new households
- ▶ Replacement of lost units
- ▶ Pent-up demand from existing households

Household projections for Crooks expect significant household growth, although a majority of this growth will result in demand for owner-occupancy housing. From 2020 to 2025, Esri projects that there will be a gain of approximately 39 households in Crooks. Since projections for all of Minnehaha County expect a gain of more than 3,350 households, it is very probable that Crooks will add more than 39 households over this time period. The unit recommendations contained in this Update do anticipate a greater level of household growth.

We are projecting that with new housing construction of all types that are being planned, Crooks will gain a greater share of the household growth in Minnehaha County over the next five years. Therefore, we are projecting that there will be growth-generated demand for 55 rental units over the next five years. Additional growth-generated demand for owner-occupancy housing which will be discussed later in this section.

Demand created by replacement of lost units is more difficult to determine, but the best available evidence suggests that the City will lose only four to five total rental units from 2021 to 2025. In some cases, this unit replacement will be necessary as existing units are removed from the inventory through demolition or conversion. However, in some cases, the unit replacement will be due to single family rental houses converting to owner-occupancy.

Pent-up demand also exists. As part of this study, a rental survey was conducted. There were 28 rental units that were contacted and surveyed. The survey found only one vacancy in the general occupancy market rate units and no vacancies in the City’s only subsidized project. Based on only one vacancy in existing rental projects and the lack of certain rental unit types, we identified pent-up demand for market rate units, tax credit/moderate rent units, subsidized units and senior independent/light services units in Crooks.

These three demand generators, after factoring current occupancy rates, show a need for 98 to 112 rental units in Crooks over the next five years. Based on the factors stated above, we recommend the development of the following new rental units from 2021 to 2026.

▶ General Occupancy Market Rate	36-40 units
▶ Tax Credit/Moderate Rent	32-36 units
▶ Subsidized	10-12 units
▶ Senior (Independent/Light Services)	<u>20-24 units</u>
Total	98-112 units

The 98 to 112 rental units are projected to be approximately 2% to 2.3% of the total rental units that will potentially be constructed in the Sioux Falls MSA from 2021 to 2026. In the 2014 Housing Study, the development of 44 to 52 rental units was recommended. No rental units were constructed in Crooks from 2014 to 2021.

For 98 to 112 additional rental units to be developed over the next five years, affordable land and infrastructure must be available for multi-family construction. Additionally, the City of Crooks must continue to develop amenities that make Crooks an attractive residential option for households.

### **1. Develop 36 to 40 general occupancy market rate rental units**

**Findings:** Approximately 84% of the rental housing in the City of Crooks can be classified as general occupancy market rate housing. These units are free of any specific occupancy restrictions such as financial status, age, or student enrollment. Market rate housing does not have any form of rent controls, other than those imposed by the competitive marketplace. Compared to other similar sized cities, Crooks’s percentage of market rate rental housing is low.

The entire rental inventory in the City included approximately 50 total units in 2021. We believe that approximately 42 of these units are best described as market rate rental housing.

Of the 20 market rate rental units we surveyed, we found one vacancy. The rental property owners and managers reported high occupancy rates and strong demand for market rate housing.

The gross rent range for the one unit that were surveyed is \$800 to \$975 and \$850 to \$1,525 for a two-bedroom unit.

From 2010 to the present, we are aware of no market rate rental units that have been constructed in Crooks.

**Recommendation:** As stated earlier in this section, rental housing demand is based on household growth, pent-up demand and replacement of housing units that have been demolished or converted. Based on this combination of demand generators, we believe that it is reasonable to plan for the production of 36 to 40 market rate rental units over the next five years from 2021 to 2026.

Based on our research, there is a need for all sizes of rental units, thus, the new units constructed over the next five years should be one, two and three-bedroom units.

Town home-style units or high quality apartment buildings are both options in addressing the need for market rate units. The projects, to be successful, should have 'state of the art' amenities. It may be advantageous for new units to be constructed in smaller project phases. This strategy allows the new units to be absorbed into the market.

There are two market rate rental segments in Crooks. One segment is seeking a high quality unit and can afford a higher rent. The second segment is seeking work force housing and a more modest rent. This segment may not qualify for subsidized or tax credit rental units, but affordability is still an issue.

There is a need to construct both types of market rate rental housing, thus, there is a wide rent range in the following table reflecting the two segments. To construct the workforce housing and charge affordable rents, land donations, financial assistance, tax increment financing, tax abatement and other resources may be needed.

There are developers that may have an interest in developing market rate rental housing in Crooks.

We recommend the development of 36 to 40 rental units over the next five years, with a unit mix and rent levels as follows:

**Recommended unit mix, sizes and rents for the Crooks Market Rate Housing Units:**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size/Sq. Ft.</u>	<u>Rent</u>
One Bedroom	8-9	650 - 800	\$850 - \$1,150
Two Bedroom	20-22	850 - 1,050	\$950 - \$1,400
Three Bedroom	8-9	1,100 - 1,250	\$1,200 - \$1,600
Total	36-40		

Note: The recommended rents are gross rents including all utilities. The rents are quoted in 2021 dollars.

If possible, it would be advantageous to keep the rent structure at or below the rent limits for the Housing Choice Voucher Program. This would allow renter households to participate in the Housing Voucher Program and expand the number of households that could afford the proposed rents. In 2021, the rent limits that apply to the Voucher Program are:

- ▶ 1 bedroom - \$750
- ▶ 2 bedroom - \$910
- ▶ 3 bedroom - \$1,205

**2. Consider the development of 32 to 36 tax credit/moderate rent housing units**

**Findings:** Currently, Crooks does not have any tax credit projects. We have identified an unmet need for affordable/moderate rent units. Federal low income housing tax credits are the most available development financing resource that is available for affordable rental housing development. Over the past two decades, many affordable rental projects in the Sioux Falls MSA have utilized tax credits.

Tax credit rental housing cannot serve all renter households. There are occupancy restrictions concerning household composition. There are also income limits that apply to all tax credit-assisted units. Households earning more than 60% of the HUD median income level, as adjusted by family size, cannot reside in a tax credit unit.

Since nearly all tax credit units have a more moderate gross rent, there is also a lower effective income limit, as households below 30% of the HUD median may not be able to afford the monthly rent. This lower limit can be eliminated if the household has a rent assistance Housing Choice Voucher or some form of project-based rent assistance. A Housing Choice Voucher enables rental households to pay approximately 30% of their income for rent.

Tax credit assistance has been widely used to construct new rental units in Sioux Falls. Tax credit units have also been constructed outside Sioux Falls, including projects in Hartford, Brandon, Tea, and Harrisburg.

Some of the renter households currently residing in Crooks are in the moderate to lower income ranges. Although some of Crooks's renter households have a very low income, and could not afford a moderate rent unit without rent assistance, a significant percentage of all renters have an annual income between \$25,000 and \$45,000. These basic income ranges are typically targeted by tax credit projects.

Demand for tax credit rental housing will be generated from projected Crooks household growth and from households in Minnehaha County and the Sioux Falls MSA that would look to move into a newly constructed affordable unit. There is also pent-up demand that currently exists for moderate income rental housing in Crooks.

**Recommendation:** We recommend the development of 32 to 36 tax credit units in Crooks over the next five years based on the following:

- ▶ Currently, there are no tax credit rental projects and only eight subsidized rental units in Crooks.
- ▶ There were no vacant units at the time of the rental survey in Fairmont Apartments, the only subsidized rental project in Crooks.
- ▶ Crooks is projected to add a significant number of new renter households from 2021 to 2026 if rental housing is developed. Past history indicates that many of these rental households will be in a moderate to lower income range.
- ▶ Approximately 50% of all renter households are within the income range from approximately \$25,000 to \$45,000. These households will generally be income-qualified for a moderate rent tax credit unit. Some of these moderate income renter households cannot afford a market rate unit, but also do not qualify to live in a subsidized unit.

- ▶ Crooks is expected to experience commercial growth and the subsequent addition of employees over the next five years. Some of these employees have moderate incomes and a tax credit rental project would address their housing needs.
- ▶ Over the past several decades, Crooks has experienced significant population and household growth and this growth is projected to continue into the future.
- ▶ Only approximately 11% of Crooks housing stock is rental housing, thus, Crooks has a shortage of rental housing.
- ▶ The Sioux Falls area is experiencing substantial commercial and industrial growth. This growth is creating jobs and a demand for housing. Crooks is located within a short commuting distance of this growth and has the opportunity to address some of the demand for housing.

The 32 to 36 tax credit/moderate income units should be primarily two and three-bedroom units and serve families. It should be noted that if a local developer received financial assistance such as tax increment financing, tax abatement and/or land at a reduced price, rental units could potentially be developed with a rent that serves a higher percentage of low and moderate income households.

The State of South Dakota awards tax credits based on a point system. Therefore, it may be necessary for the City of Crooks or the Crooks Development Corporation to work with a developer to successfully create a competitive tax credit project.

### **3. Develop 10 to 12 additional subsidized rental housing units**

**Findings:** The term subsidized rental housing, as used in this Study, refers to rental units that have been constructed to serve low and moderate income people. In nearly all cases, subsidized housing has utilized federal resources that provide a “deep subsidy”, allowing very low income people access to housing at an affordable price.

The research completed for this Study found only one project in Crooks, Fairmont Apartments, that offers subsidized housing with rent based on income. Fairmont Apartments is an eight two-bedroom unit USDA Rural Development Project. This project reported full occupancy with a waiting list at the time of the rental survey.

There are additional “deep subsidy” resources available to Crooks residents through the tenant-based Housing Choice Voucher Program, however, the Voucher Program has a long waiting list. The Vouchers allow tenants to pay approximately 30% of income for housing in suitable private-market rental units. The Voucher Program for the MSA is administered by the Sioux Falls Housing and Redevelopment Commission.

Approximately 16% (eight units) of the City of Crooks’s rental housing stock is in the subsidized category, which is low in comparison to similar sized communities.

**Recommendation:** Based on the projected growth of renter households in Crooks and the minimal number of subsidized rental units in the City, we recommend that the City expand the supply of deep subsidy rental housing for lower income renters. Over the next five years, we recommend that the City attempt to construct 10 to 12 units that achieve a rent level that would be affordable to very low income households earning less than \$25,000 per year.

This recommendation represents a modest goal, however, over the past few decades, very few federal subsidy sources have been available for the construction of “deep subsidy” rental housing. The actual number of units that can be developed will be dependent upon access to financial resources.

In the opinion of the analysts, the highest priority would be to create general occupancy units for families and younger households.

Another important community strategy will be to prevent the future loss of the only remaining project-based subsidized housing, Fairmont Apartments. It does not appear that Fairmont Apartments is a risk of converting to market rate at this time, as the developer utilized housing tax credits for the rehabilitation and renovation of the project in 2014.

Expanded promotion of Housing Choice Vouchers may also be appropriate. Although Vouchers are tenant-based, and may not remain in the City if the tenant moves, the Voucher can eliminate a severe rent burden by allowing the household to apply only 30% of income for gross rent. However, the Voucher Program has a waiting list of approximately three years.

#### **4. Develop 20 to 24 senior independent/light services market rate units**

**Findings:** Senior housing that provides some level of services for residents can exist in a wide range of different options. Under South Dakota law, the Department of Health is required to license the more service-intensive forms of senior housing, including Skilled Nursing Homes and Assisted Living Centers. Lower-service forms of senior housing, referred to as Residential Living Centers by the State, are required to register with the Department of Health, but are not licensed and subject to the more stringent requirements, such as inspections, that apply to more service-intensive housing.

Currently, there are no senior with services housing projects in Crooks.

In 2020, there were approximately 97 households age 65 or older in Crooks. It is projected that there will be an additional 36 households age 65 and older in Crooks by the year 2025. At the time of the 2014 Housing Study, it was estimated that there were only approximately 40 households over the age of 65 in Crooks.

We are estimating that 5% to 6% of senior households age 65 and older in Crooks would move into a senior independent/light services rental project. Also, the project will attract tenants from the area surrounding Crooks and from other Minnehaha County jurisdictions.

**Recommendation:** It is our opinion that currently Crooks does not have an adequate senior population or services to support an assisted living project or a nursing home at this time. However, we are recommending a 20 to 24-unit independent/light services senior project in Crooks. The project should be designed to allow seniors to live in a unit independently. The senior project could be a one-level apartment building or town home-style units.

The project's amenities and features should include:

- ▶ A small community room
- ▶ 24-hour call system
- ▶ A limited access security system
- ▶ Smoke alarms
- ▶ Enclosed parking

Unit features should include:

- ▶ 20 to 24 units
  - ▶ 5 to 7 one-bedroom
  - ▶ 15 to 17 two-bedroom
- ▶ Floor plans that promote accessibility
- ▶ Fully equipped kitchen
- ▶ Large storage area
- ▶ Ample closet space
- ▶ Laundry hookups
- ▶ Open floor plan
- ▶ Private patio
- ▶ Individually controlled heat and AC
- ▶ Raised outlets, lever door handles, lowered kitchen cabinets
- ▶ Expansive windows

Optional services that could be provided by community organizations or agencies could include:

- ▶ Noon meal
- ▶ Weekly housekeeping
- ▶ Home healthcare
- ▶ Social activities

Tax increment financing, tax abatement, land donations, low interest loans and/or other subsidies and incentives could be utilized to make the project financially feasible.

It is estimated that 50% of the units will be occupied when the project opens and one to two additional units will be rented each following month for an absorption period of five to six months.

The location of the project should be close to services as the project will be occupied by seniors. A high amenity location would be ideal for a senior project. If possible, the project should have land available for future project phases.

## **5. Develop a Mixed-Use Commercial/Housing Project**

**Findings:** A mixed-use rental housing/commercial project in Crooks would complement the City's ongoing efforts to maintain and to develop vibrant commercial areas. New mixed-use projects have been developed in several cities comparable to the size of Crooks. Some of these projects were developed because of market demand while others were developed to enhance the commercial district, to introduce a new product to the market or to serve as a catalyst for downtown redevelopment.

**Recommendation:** We recommend the development of a mixed-use building in Crooks. There are several potential sites for a mixed-use commercial/housing project.

Prior to construction, a portion of the commercial space should be leased to an anchor tenant who would complement existing businesses and attract people to the commercial area. Also, there should be sensitivity to the timing of the project and type of commercial tenants the project will have, to assure the project is an asset to the commercial area in Crooks.

The rental units should be primarily market rate units, but could be mixed income with some moderate income units. The units should be primarily one and two-bedroom units. Please note that these units are not in addition to the units recommended in the previous recommendations of this section. If a mixed use building was constructed, the number of units recommended previously should be reduced.

Ideally, a private developer would construct and own the building. The City may have a role in the project by providing tax increment financing, tax abatement or other local funds and/or land at a reduced price.

## **6. Continue to Utilize the Housing Choice Voucher Program**

**Findings:** The Housing Choice Voucher Program provides portable, tenant-based rent assistance to lower income renter households. The program requires participating households to contribute approximately 30% of their adjusted income for rent, with the rent subsidy payment making up the difference. Tenants may lease any suitable rental unit in the community, provided that it passes a Housing Quality Standards inspection, and has a reasonable gross rent when compared to prevailing rents in the community.

Although the federal government provides a very limited funding for subsidized housing construction, it has provided new Housing Choice Voucher allocations over the past several decades.

Because of the flexibility offered through the program, eligible households often prefer the portable rent assistance to other forms of subsidized housing that are project-based, and can only be accessed by living in a specific rental development.

The Housing Choice Voucher Program is administered in Crooks by the Sioux Falls Housing and Redevelopment Commission. Currently, there is approximately a three-year wait for a Housing Choice Voucher.

**Recommendation:** From a practical standpoint, the Housing Choice Voucher Program is the single best way that Crooks can provide affordable housing for low income households. Although current funding is limited, we recommend that low/moderate income renter households that are paying more than 30% of their income for rent, apply for a Housing Choice Voucher.

# **Crooks - Home Ownership Recommendations**

## **Home Ownership Recommendations**

**Findings:** Expanding home ownership opportunities is one of the primary goals for most cities. High rates of home ownership promote stable communities and strengthen the local tax base.

The median owner-occupied home value of existing homes in Crooks based on 2019 sales is estimated to be \$182,000. With approximately 50% of the homes in Crooks valued less than \$182,000, Crooks has a limited market for first-time home buyers and households seeking moderately priced homes.

The number of Crooks households in the 45 to 54 age range is expected to increase by 14 households from 2020 to 2025, although this forecast is probably too conservative. While most of these households already own their housing, those households that have not been able to achieve the goal of home ownership, may need the assistance of special programs to help them purchase their first home.

Our analysis of Crooks demographic trends shows projected strong population growth from 2020 to 2025 in the 65 and older age ranges with a gain of approximately 36 households. While most households in these age ranges already own their housing, this group represents a strong potential market for 'trade-up' housing. Increasingly, the older age ranges within this group look for lower maintenance housing options, such as twin homes or town house developments.

Additionally, there are a significant number of households in Minnehaha County and the Sioux Falls MSA that are seeking home ownership opportunities. To assist in promoting the goal of home ownership, the following activities are recommended.

### **7. Utilize and promote all programs that assist with home ownership**

**Findings:** We believe that affordable home ownership is one of the issues facing Crooks in the future. Home ownership is generally the preferred housing option for most households. There are a number of strategies and programs that can be used to promote home ownership.

First-time home buyer assistance, down payment assistance, low interest loans and home ownership counseling and training programs can help to address affordable housing issues. Crooks has a limited supply of houses that are price-eligible for these assistance programs. The home value estimates used in this study indicate that some of the existing stock currently is valued under the purchase price limits for the first-time home buyer assistance programs.

While these individual home ownership assistance programs may not generate a large volume of new ownership activity, the combination of low mortgage rates, home ownership training, credit counseling, and down payment assistance may be the mix of incentives that moves a potential home buyer into home ownership.

**Recommendation:** The City of Crooks, the Crooks Housing and Redevelopment Commission, the Crooks Development Corporation and local financial institutions should continue to work with regional housing agencies and the South Dakota Housing Development Authority to utilize all available home ownership assistance programs. Private and nonprofit agencies should also be encouraged to provide home ownership opportunities.

Funding sources for home ownership programs may include USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank. Also, the South Eastern Development Foundation and Grow South Dakota utilize several funding sources to provide home ownership programs.

## **8. Monitor the need to develop a Purchase/Rehabilitation Program**

**Findings:** Crooks has a limited stock of older, lower valued homes, many of which need repairs. Our analysis of recent sales activity indicates that a limited number of lower-valued homes in Crooks. As some lower valued homes come up for sale, they may not be attractive options for potential home buyers because of the amount of repair work that is required.

Some communities with a stock of older homes that need rehabilitation have developed a purchase/rehabilitation program. Under a purchase/rehabilitation program, the City or a housing agency purchases an existing home that needs rehabilitation, rehabilitates the home, sells the home to a low/moderate income family and provides a mortgage with no down payment, no interest and a monthly payment that is affordable for the family.

In some cases, the cost of acquisition and rehab will exceed the house's after-rehab value, thus, a subsidy is needed. Although a public subsidy may be involved, the cost to rehab and sell an existing housing unit is generally lower than the subsidy required to provide an equally affordable unit through new construction.

**Recommendation:** We recommend that Crooks monitor the need to develop and implement a purchase/rehab program in the future, as the private sector is currently addressing this housing need. Attitudinal surveys that we have conducted in other cities have found that purchase/rehabilitation programs are appealing to people who are currently renting their housing. In some similar sized communities, a large majority of survey respondents who were renters indicated an interest in buying a home in need of repair if rehabilitation assistance was available.

Although we are not recommending the development and implementation of a purchase/rehabilitation program, we encourage households to work with area housing agencies and financial institutions to obtain rehabilitation assistance in conjunction with first-time home buyer programs. Also, USDA Rural Development provides purchase/rehabilitation loans to low and moderate income buyers.

# **Crooks - New Housing Construction**

## **New Housing Construction**

**Findings:** The City of Crooks has experienced significant single family owner-occupied housing construction. Based on city records, from 2010 to July 2021, 62 single family structures have been constructed in the City of Crooks, which is an average of five to six housing units per year. For the five-year period from 2010 to 2015, an average of approximately four single family homes was constructed annually. Over the next five years, from 2016 to 2020, an average of seven homes has been constructed per year. Only partial-year information exists for 2021.

The attractiveness of the area and its proximity to Sioux Falls should result in the continued construction of new homes annually. However, there must continue to be attractive residential lot options available for new construction.

Overall household projections for Crooks indicate good demand for owner-occupied housing construction. Crooks is projected to gain 36 households in the 65 and older age ranges from 2020 to 2025, and once again this projection is probably conservative. Households in these age ranges tend to be predominantly home owners, and form a market for higher priced, trade-up housing and low maintenance housing such as town homes, twin homes and villas.

The 54 and younger age ranges are expected a net gain of 13 households through 2025. Many of the households in these age ranges are first-time home buyers, trade-up buyers and new home builders and buyers. Also, the Sioux Falls MSA is projected to gain a significant number of households. The City of Crooks has the opportunity to capture a greater number of the MSA's household growth than projected.

It is our opinion that if the City, local housing and economic development agencies, developers and home builders are proactive, 20 to 24 owner-occupied housing units should be constructed in Crooks annually over the next five years from 2021 to 2026 to address demand. This is a 5-year total of 100 to 120 homes. Our projection for single family housing starts includes homes built in new subdivisions and on infill lots, and includes single family attached housing units, such as twin homes and town houses. For this number of new houses to be constructed, new subdivisions and residential lots must be developed.

The breakdown of our projection of 20 to 24 new owner-occupied housing units annually over the next five years is as follows:

▶ Higher & medium price homes	7-8 homes
▶ Affordable homes	7-8 homes
▶ Homes on infill lots	1 home
▶ Twin homes/town homes/villas	<u>5-7 units</u>
Total	20-24 homes/units

In addition to the demand for new owner-occupancy housing construction from projected household growth in Crooks, new housing will be generated from housing construction demand in the Sioux Falls MSA.

Over the past six years from 2015 to 2020, approximately 8,065 single family housing units were constructed in the Sioux Falls MSA. Of this total, 37 single family housing units were constructed in Crooks. The 37 units are approximately 0.46% of the units constructed in the MSA over the past six years.

If approximately 1,350 single family housing units continue to be constructed annually in the MSA, the estimate of 20 to 24 units constructed annually in Crooks over the next five years will be approximately 1.5% to 1.8% of the annual MSA total.

## **9. Lot availability and development**

**Findings:** As part of this Study, we attempted to identify the inventory of available residential lots for single family housing construction in the City of Crooks. Currently, there are approximately four lots available in the Sunset Subdivision.

In addition to the Sunset lots, there are also several miscellaneous infill lots scattered around the City that we did not attempt to count. We also do not know the availability of some of these infill lots.

Additionally, the development of a new subdivision is in the planning phase and is scheduled to be under construction later in 2021. There will be approximately 67 residential lots in the subdivision. The subdivision will include lots for several types of housing units including:

- ▶ Affordable homes
- ▶ Medium-priced homes
- ▶ Executive homes
- ▶ Twinhomes, townhomes, villas

A second subdivision is also in the preliminary planning phase. Also, there are other potential sites in Crooks that may be considered for future residential development.

**Recommendation:** We use a standard that a 2 ½ year supply of lots should be available in the marketplace based on annual lot usage. With projections that 20 to 24 new owner-occupancy housing units will be constructed per year, the City should have approximately 50 to 60 residential lots available to meet the expected demand. Part of this demand would be for attached unit construction.

With only four lots available in the Sunset Subdivision plus a few in-fill lots, the City currently does not have an adequate number of lots to meet near-term construction demand. However, if the new subdivisions are developed, there will be an adequate supply of lots to meet demand.

Also, the new subdivisions will provide residential lots for a variety of housing styles and prices. It does appear that there may be a future shortage of lots for lower priced housing options such as modular homes and governor's homes. The City and developers should assure that lots are available for these housing options.

Additionally, the City, the Crooks Housing and Redevelopment Commission, the Crooks Development Corporation and private developers should continue to plan for the development of additional residential lots. This will assure that lots are available on an ongoing basis. Also, additional lots will provide more options for buyers, which will increase the number of new houses constructed.

## **10. Strategies to encourage continued residential lot sales and new home construction in Crooks**

**Findings:** Over the past 12 years, Crooks has averaged approximately six new single family housing units annually. From 2016 to 2020, there has been an average of seven new homes constructed annually. To continue new single family housing construction at an increased rate, we recommend several strategies.

**Recommendation:** We recommend that the City of Crooks, the Crooks Housing and Redevelopment Commission, the Crooks Development Corporation, developers, builders, realtors and other housing stakeholders continue to coordinate efforts to promote lot development, lot sales and housing development.

Our recommendations to continue to promote lots sales and housing development include:

- ▶ ***Continue the momentum*** - The City has a working formula for new home construction and the City should maintain its momentum by assuring that there are an adequate number of developers, builders, subdivisions, lots, etc. in the City.
- ▶ ***Competitive pricing*** - There are lots available in communities throughout the region. To continue to attract new home construction in Crooks, lots should remain competitively priced in comparison to other options in the area.
- ▶ ***User-Friendly*** - The lot purchase and home building process must be 'user friendly.' This includes the construction of spec homes, builders that are readily available to build custom homes and city regulations that are fair and reasonable. The entire process must be as 'user friendly' as possible to encourage home construction.
- ▶ ***Long-term planning*** - The City of Crooks, the Crooks Development Corporation and private developers should continue long-term development planning to assure lots are available to meet demand for all types and pricing of new housing.
- ▶ ***Promote spec home construction*** - Spec houses attract a buyer that is not interested in going through the home building process, but instead wants a turnkey unit. A spec home can also serve as a model, allowing potential home buyers to examine specific floor plans and features in the home before committing to buy.
- ▶ ***Lot availability for twin home/town home/villa development*** - It is our opinion that there will be a demand for twin homes/town homes/villas over the next five years. Lots should be available for a twin home/town home/villa development.
- ▶ ***Range of house prices*** - Lots should be available to as wide a range of home sizes and prices as possible, without compromising the subdivisions. This broadens the lot buyer market. Also, smaller infill lots with fewer amenities could be marketed for affordable homes.

- ▶ **Marketing** - The City of Crooks will need to continue a comprehensive marketing strategy to sell available lots. All stakeholders including developers, realtors, financial institutions, builders, employers, etc. should to be included in marketing strategies. In addition to marketing the lots, the City of Crooks and its amenities should be marketed.
- ▶ **Develop exclusive builder(s) relationship** - Several lots could be sold to a builder or builders. Momentum can be created when a builder has access to several lots. This allows for marketing opportunities and efficiencies in the home building process. The subdivision owners, however, should assure that the builder is obligated to construct a minimum number of homes within a defined time period. Builders are more willing to enter a market when the lots are attractive and affordable.
- ▶ **Covenants** - New subdivisions in Crooks may have covenants that assure quality development. The covenants should assure that they protect the integrity of the subdivision, but are not a barrier to new construction and do not prevent the target markets from constructing homes.
- ▶ **Lot Availability for affordable homes** - Lots should be available for affordable homes including modular homes and Governor's Homes that provide affordable ownership options for moderate income households.
- ▶ **Incentives** - Many cities throughout South Dakota are offering incentives to construct new homes, including reduced lot prices, reduced water and sewer hookup fees, tax abatements, cash incentives, etc. It does not appear that incentives are needed in Crooks to promote new construction at this time. However, incentives may be needed if new construction slows in the future.
- ▶ **Infill lot Home Development** - Infill lots in existing neighborhoods are often affordable and have existing City services.
- ▶ **Housing Programs** - The South Dakota Housing Development Authority, USDA Rural Development and other housing agencies may have housing programs available to assist developers, builders and home buyers.

## **11. Promote town house/twin home/villa development**

**Findings:** Based on building permit records, Crooks has experienced no owner-occupied attached housing development from 2010 to 2020. Many communities over the past decade have seen attached housing take an increasingly large share of new construction. In cities the size of Crooks, 20% to 25% of the housing starts are typically owner-occupancy twin homes/town houses.

Attached housing provides desirable alternatives for empty nesters and seniors to move out of their single family homes, thus, making traditional single family homes available for families. It is estimated that in the 65 and older age ranges there were 97 households in Crooks in 2020. These age ranges are projected to increase by 36 households from 2020 to 2025, which is viewed as a conservative estimate. The Sioux Falls MSA is also projected to have large increases in these age ranges. It is important for the City to offer a range of life-cycle housing options as many of these households will be seeking to downsize into low maintenance housing options. There are also young families seeking affordable twin homes/town homes.

**Recommendation:** It is our projection that approximately four to five of Crooks's new owner single family units per year should be twin homes, town houses or villas over the next five years, which is a total of 25 to 35 units during the five-year period. This is approximately 27% of the total projected single family owner-occupied housing construction in Crooks over the next five years.

This recommendation is based on the availability of twin home/town house/villa lots in Crooks.

For a twin home/town house/villa development to be successful, the following should be considered:

- ▶ Senior friendly home designs
- ▶ Maintenance, lawn care, snow removal, etc. all covered by an Association
- ▶ Cluster development of a significant number of homes which provides security
- ▶ Homes at a price that is acceptable to the market

The public sector's role in any owner-occupancy attached housing development may be limited, as the private sector can often meet this housing need if a demand exists. The City's role should include assuring that adequate land is available for development and that zoning allows for attached housing development.

## **12. Coordinate with agencies/nonprofits that develop affordable housing**

**Findings:** With the difficulty of producing new housing units that are affordable to lower income people, it is important to take advantage of opportunities presented by housing agencies, nonprofit groups and organizations. Inter-Lakes Community Action Partnership has a Mutual Self Help Program. Households that participate in this program assist each other with constructing affordable new homes.

Also, Sioux Falls Habitat for Humanity is willing to work with community groups to construct homes. Other local and regional housing agencies and nonprofits may also have the capacity to construct affordable housing in Crooks. These sources can help generate new homes for moderate income families in Crooks.

**Recommendation:** We recommend that the City coordinate with housing agencies and nonprofit organizations that help to produce housing units for moderate income ownership. The City may be able to contribute to the project through land donations, tax increment financing, tax abatement, or project coordination activities.

# **Crooks - Housing Rehabilitation**

## **Housing Rehabilitation**

**Findings:** Crooks has an asset in its existing housing stock. Existing units, both now and into the future, will represent the majority of the affordable housing opportunities. Existing units generally sell at a discount to their replacement value. Units that are not maintained and improved may slip into disrepair and be lost from the housing stock. Efforts and investment in housing rehabilitation activities will be critical to offering affordable housing opportunities and in preventing the deterioration of existing neighborhoods.

Housing options for households will largely be met by the existing, more affordable housing stock. As this existing stock ages, more maintenance and repair are required. Without rehabilitation assistance, the affordable stock will shrink, creating an even more difficult affordability situation.

The following specific recommendations are made to address the housing rehabilitation needs.

### **13. Promote rental housing rehabilitation programs**

**Findings:** Based on the U.S. Census and building permit data, the City of Crooks has approximately 50 rental units in 2021. This represents approximately 11% of the total housing units in Crooks. This is a much smaller percentage of rental housing than is typically in a city the size of Crooks. These rental units are in multi-family projects, duplexes and single family homes. Although many of the rental units are in good condition, some of the rental structures and units are more than 30 years old and need improvements.

Fairmont Apartments, an eight-unit USDA Rural Development project, was renovated in 2014.

The rehabilitation of older rental units can be one of the most effective ways to produce decent, safe and sanitary affordable housing. However, it is often difficult for rental property owners to rehabilitate and maintain their rental properties while keeping the rents affordable for the tenants.

**Recommendation:** Crooks and local housing agencies should seek funds that can be dedicated to the rehabilitation of rental units. For a rental rehabilitation program to be workable and successful, the funds should to the extent possible, allow for program design flexibility.

Potential funding sources include USDA Rural Development, the Federal Home Loan Bank, the South Dakota Housing Development Authority, and local funds.

#### **14. Promote owner-occupied housing rehabilitation programs**

**Findings:** The existing housing stock in Crooks will continue to be a major attraction for families that are seeking housing in the area. Investment in owner-occupied housing rehabilitation activities will be critical to offering affordable housing opportunities.

In 2021, Community Partners Research, Inc., conducted a housing condition survey and rated 52 single family homes in the City's oldest neighborhood. The survey found that 24 homes needed minor repairs and seven homes needed major repairs. Without rehabilitation assistance, there is the potential that the affordable housing stock will shrink in Crooks.

Inter-Lakes Community Action Partnership currently has several housing programs to assist area households with the rehabilitation of their homes, including the Weatherization Program, the Self Help Rehabilitation Program and programs utilizing HOME and other funds.

**Recommendation:** We recommend that Crooks and area housing agencies to seek local, state and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority and the Federal Home Loan Bank are potential funding sources. Crooks should coordinate with the Inter-Lake's Community Action Partnership to assure Crooks households have access to housing rehabilitation funds.

# **Crooks - Other Housing Initiatives**

## **15. Acquire and demolish dilapidated structures**

**Findings:** The 2021 housing condition survey of the City’s oldest neighborhood identified there were no dilapidated and too deteriorated to rehabilitate. The survey did identify seven homes as needing major repair. Several of these homes may be too dilapidated to rehabilitate upon a more detailed inspection.

**Recommendation:** We recommend that Crooks demolish severely dilapidated structures. The City is enhanced when blighted and dilapidated structures are removed. Also, some of the cleared lots can possibly be utilized for the construction of new affordable housing units.

We also recommend that the City of Crooks maintain an inventory of structures that may be candidates for future acquisition. An inventory of in-fill lots for future development should also be maintained.

## **16. New Residential Subdivision Developments**

**Findings:** The City of Crooks and the Crooks Housing and Redevelopment Commission are working with private developers to develop residential subdivisions in the City of Crooks. The proposed subdivisions will include single family and multi-family development.

The intent of this Housing Study is to provide a comprehensive analysis and overall housing recommendations for the entire City of Crooks. Therefore, we did not conduct an analysis or housing recommendation for a specific site or a specific development. However, the proposed sites appear to be competitive sites for the new housing construction recommendations included in this Study.

**Recommendation:** New housing that could be included in the development are:

- ▶ Single family housing development - The Study forecasts the construction of 15 to 17 single family detached homes annually over the next five years, which is a total of 75 to 85 homes.
- ▶ Twinhome/townhome/villas - The Study projects the development of five to seven twinhome/townhome/villa units annually over the next five years, which is a total 25 to 35 units.

- ▶ The developments could include specific neighborhoods for higher-priced, medium-priced, affordable homes, and for twin home/town home/villas.
- ▶ The Study recommends the following rental units over the next five years that may be compatible with a parcel's development plans. These units include:
  - ▶ General occupancy market rate - 36 to 40 units
  - ▶ Subsidized/income-restricted - 32 to 36 units
  - ▶ General occupancy subsidized - 10 to 12 units
  - ▶ Senior market rate independent/light services - 20 to 24 units
- ▶ Mixed-use development - If the development has a commercial area, a mixed-use (housing/commercial) project may be possible. A mixed-use project is included in this Study as a recommendation.

## **17. Create a plan and continue coordination among housing agencies**

**Findings:** Crooks needs staff resources to plan and implement many of the housing recommendations advanced in this Study. Crooks has access to the Inter-Lakes Community Action Partnership, the South Eastern Council of Governments, Sioux Falls Habitat for Humanity, the South Eastern Development Foundation, the Sioux Falls Housing and Redevelopment Commission, USDA Rural Development, the South Dakota Housing Development Authority, the Minnehaha County Economic Development Association and Dakota Resources. These agencies all have experience with housing and community development programs.

**Recommendation:** Crooks is fortunate to have access to several agencies that can address housing needs. It is our recommendation that the City continue to work with the housing and economic development agencies to prioritize the recommendations of this Study and to develop a plan to comprehensively address the City's housing needs. The plan should include strategies, time lines and the responsibilities of each agency. While there has traditionally been a degree of staff interaction between these agencies, it will be important that a coordinated approach be used to prioritize and assign responsibility for housing programs. This approach will reduce duplication, provide coordination and cooperation among agencies and will effectively utilize scarce resources.

It will also be important for the City to look for opportunities to work cooperatively with other area cities to address housing issues. With limited staff capacity, cooperative efforts may be the only way to accomplish certain projects. Cooperative efforts will not only make housing projects more practical, but they will often be more cost-effective and competitive.

## **18. Promote Commercial Rehabilitation and Development**

**Findings:** The City of Crooks has a very limited commercial district. The existing commercial buildings are generally in good condition, and several commercial buildings have been renovated, however, there are several substandard commercial buildings in Crooks. Also, there are not adequate commercial and retail opportunities to meet many of Crooks' residents daily needs.

When households are selecting a city to purchase a home in, they often determine if the city's commercial sector is sufficient to serve their daily needs. A viable commercial district is an important factor in their decision making process. Crooks, however, is located adjacent to Sioux Falls, which limits Crooks' ability to attract commercial development.

**Recommendation:** We recommend that the City of Crooks and the Crooks Development Corporation work with commercial property and business owners to rehabilitate and/or expand their buildings and businesses. Also, new businesses should continue to be encouraged to locate in Crooks.

The City of Crooks and the Crooks Development Corporation should seek funding to assist property owners with rehabilitating their commercial buildings. The City and the Crooks Development Corporation should also work with area economic development agencies such as the Minnehaha County Economic Development Association and the private sector to promote commercial development in Crooks.

## **19. Develop home ownership and new construction marketing programs**

**Findings:** Cities that invest in marketing have an advantage. Opportunities to buy or construct a home are sometimes limited because of the lack of information and awareness of financing and incentive programs, homes and lots on the market, local builders, etc. This is especially evident for new households moving into the area. The home buying/home building process can be very intimidating for first-time buyers and builders. It is important for the home buying or home building process to be user-friendly.

**Recommendation:** The City of Crooks has been active in promoting and marketing housing and we recommend the initiation or continuation of the following:

- ▶ Determine the City's strengths and competitive advantages and heavily promote them
- ▶ Continue to create marketing materials that can be distributed regionally (including internet, TV, radio, etc.)
- ▶ Work closely with employers (Crooks and the Sioux Falls MSA) to provide employees (especially new employees) with housing opportunities in Crooks
- ▶ Work with housing agencies to provide down payment assistance, low interest loans, home owner education and home owner counseling programs
- ▶ Consider an annual Housing Fair that provides information on lots, builders, finance programs, etc. Developers, builders, lenders, realtors, public agencies and local businesses could participate
- ▶ Work with developers and builders to make lot development and the construction of new homes as user-friendly as possible
- ▶ Continue to work on the creation of jobs and the development of retail, service and recreational opportunities that make the City a "full service" community
- ▶ Continue to provide attractive lots at an affordable price for a variety of home sizes, styles and price ranges
- ▶ Preserve the quality of existing neighborhoods through the rehabilitation of substandard housing and the demolition of dilapidated structures that are beyond repair
- ▶ Develop new housing choices that serve life-cycle housing needs, such as new rental housing, twin homes, senior housing, etc.
- ▶ Review the City's policies and fees to assure that they are user-friendly, fair and receptive for developers, builders and households
- ▶ Develop a coordinated housing plan with the private sector and area housing agencies

## **Housing Agencies and Resources**

The following local and state agencies administer programs or provide funds for housing programs and projects:

### **InterLakes Community Action Partnership**

505 North Western Avenue  
Sioux Falls, SD 57104  
(605) 334-2808  
Contact: Dana Whitehouse

### **South Eastern Development Foundation**

500 North Western Avenue, Suite 100  
Sioux Falls, SD 57104  
(605) 367-5390  
Contact: Lynne Keller Forbes, Executive Director

### **South Eastern Council of Governments**

500 North Western Avenue, Suite 100  
Sioux Falls, SD 57104  
(605) 367-5390  
Contact: Lynne Keller Forbes, Executive Director

### **Habitat for Humanity Greater Sioux Falls**

721 East Amidon Street  
Sioux Falls, SD 57117  
(605) 274-6280  
Contact: Rocky Welker, Director

### **Minnehaha County Economic Development Association**

200 N. Phillips Ave., Ste 101  
Sioux Falls, SD 57104  
(605) 339-0103  
Contact: Jesse Fonkert

### **Sioux Falls Housing and Redevelopment Commission**

630 South Minnesota Avenue  
Sioux Falls, SD 57117  
(605) 332-0704  
Contact: Karl Fulmer, Executive Director

**South Dakota Housing Development Authority**

221 South Central Avenue

Pierre, SD 57501

(605) 773-3181

Contact: Lorraine Polak, Executive Director