ACKNOWLEDGMENTS

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Darla Drew  Alderperson, Ward 5

City of Rapid City Community Development Department

Community Enrichment Division

A special thank you to all our focus group participants.
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APPENDIX
1 EXECUTIVE SUMMARY

1.1 PURPOSE

The purpose of the Analysis of Impediments to Fair Housing Choice (AI) is to identify practices and conditions in the City that are impeding housing opportunities for residents because of their race, color, national origin, religion, sex, disability, or other “protected class” status. Fair housing impediments include direct discriminatory actions, omissions or decisions related to membership in a protected class, or indirect actions, omissions or decisions that have the effect of restricting housing choices for people specifically because of their protected class membership.

The City is required by the Fair Housing Act to “Affirmatively Further Fair Housing”. The AI identifies fair housing choice constraints and offers planning strategies that can be incorporated into other community planning and development processes and decisions. This study is required by the Department of Housing and Urban Development (HUD) as a condition for receiving federal housing funds. It should be completed before the City creates its five-year “Consolidated Plan” that describes how those funds will be spent, so that the City can show that it understands the various direct and indirect impediments to fair housing choice and is actively working to eliminate discriminatory practices and disparate outcomes.

1.2 OVERVIEW OF STUDY

The City of Rapid City’s Community Enrichment Division hired MSA Professional Services to complete an AI for the City. The AI combines data available from a wide variety of sources, including population, demographic, economic and housing data from the US Census and American Community Survey, The US Department of Housing and Urban Development (HUD), the Federal Financial Institutions Examination Council, and the City of Rapid City. This data review and analysis was combined with information from local housing and social service professionals gathered through focus groups, stakeholder interviews and a community survey.

Both the primary information that was gathered and the secondary data that was analyzed point to a similar set of housing challenges and choice impediments.

1.3 IMPEDIMENTS TO FAIR HOUSING CHOICE IN THE CITY OF RAPID CITY, SD

This study identified the following impediments to fair housing choice in Rapid City. These are all indirect impediments, meaning that they do not directly limit choice for protected class residents, but they contribute to conditions that limit choice.

1. Supply Impediments
   a. Inadequate Quality of Renter- and Owner-Occupied Housing
   b. Inadequate Supply of Accessible Rental Units
   c. Inadequate Supply of Smaller Rental Units
2. Affordability Impediments (Private Sector)
   a. Inadequate Supply of Acceptable Affordable Housing
3. Financial Impediments (Private Sector)
   a. Lack of Loans to Minorities
4. Spatial Impediments (Public and Private Sector)
   a. Racial Segregation
   b. Transit Commuting Difficult at times and to Surrounding Areas
5. Administrative Impediments (Public Sector)
a. Lack of Local Fair Housing Ordinance  
b. Restrictions on Residential Uses in Zoning Code  
c. Limited Use of Fair Housing Complaint Procedures  
d. Lack of Accountability for Landlords  
e. Protected Classes Underrepresented on Boards and Commissions

1.4 SUMMARY OF ACTIONS

The following actions are suggested to alleviate the identified indirect impediments. See Chapter 6 for a full description of impediments and suggested actions. Timing for the actions is suggested below and is dependent on future budgeting by the City – acceptance of this study by Common Council does not constitute a commitment to this schedule.

1. Supply Impediments  
   a. Inadequate Quality of Renter- and Owner-Occupied Housing  
      i. Develop list of development ready single- and multi-family sites; City (Council, Planning Dept.); 2023-2024  
      ii. Create a housing rehab and redevelopment revolving loan fund; City (Council, Planning Dept.); 2023-2024  
   b. Inadequate Supply of Accessible Rental Units  
      i. Encourage retrofits to existing rental units to improve accessibility; City (Council, Planning Dept.); Ongoing  
      ii. Offer training/information to improve knowledge of “reasonable accommodation” requirements for the disabled; City (Planning Dept.), Black Hills Works; Ongoing  
   c. Inadequate Supply of Smaller Rental Units  
      i. Study supply gap and offer strategies to fill it; City; 2023-2024

2. Affordability Impediments  
   a. Inadequate Supply of Acceptable Affordable Housing  
      i. Update the Comprehensive Plan to encourage the inclusion of affordable units in development and redevelopment plans; City (Council, Planning Dept.); 2023-2024  
      ii. Create a rental housing rehab and redevelopment revolving loan or grant fund; City (Council, Planning Dept.) 2023-2024  
      iii. Utilize TIF to encourage the development of affordable housing; City (Council, Planning Dept.); Ongoing

3. Financial Impediments  
   a. Lack of Loans to Minorities  
      i. Provide more credit and home-buying education to citizens, especially minority residents; City; Ongoing  
      ii. Provide education on common pitfalls for new home buyers; City (Council, Planning Dept.); Ongoing
iii. Improve the success of minority homebuyers post-purchase – offer training on home maintenance; City (Council, Planning Dept.), Neighbor Works Dakota Home Resources; Ongoing

4. Racial Segregation
   a. Amend Comprehensive Plan and Future Land Use Map to encourage development of balanced neighborhoods; City (Council, Planning Dept.); 2023-2024
   b. Meet with surrounding communities and discuss housing strategies to aid in deconcentrating poverty in the City; City (Council, Planning Dept.); 2023-2024

5. Transit Commuting Difficult at Times and to Surrounding Areas
   a. Evaluate changes to transit system and schedules to better support second and third shift employment, and more routes serving neighboring communities; City, Rapid Transit System; 2023-2024

6. Lack of Local Fair Housing Ordinance
   a. Create a Fair Housing Ordinance; City (Council, Planning Dept.); 2023-2024

7. Restrictions on Residential Uses in Zoning Code
   a. Revise zoning code expand the use of mixed-use districts; City (Council, Planning Dept.); 2023-2024
   b. Revise zoning code to allow transitional housing and group homes by right; City (Council, Planning Dept.); 2023-2024

8. Limited Use of Fair Housing Complaint Procedures
   a. Add additional fair housing information and links to City’s website; City (Planning Dept.); Ongoing

9. Lack of Accountability for Landlords
   a. Consider creating a Tenant Resource Center; City (Council, Planning Dept.) Others; 2023-2024
   b. Recruit and provide training to landlords and other groups to increase knowledge about Fair Housing Law; City (Council, Planning Dept.), Ongoing

10. Protected Classes Underrepresented on Boards and Commissions
    a. Actively recruit protected class representatives to each commission; City (Council); Ongoing
INTRODUCTION

Fair housing choice is equal opportunity housing. It is the right for all people to obtain housing, of their choice, without discrimination. Provisions to affirmatively further fair housing (AFFH) are fundamental components of the Department of Housing and Urban Development’s (HUD) community development and housing programs. These provisions stem from the Fair Housing Act¹; a section of which required HUD to administer the department’s programs in a manner that fulfills their AFFH obligation.

HUD maintains several Community Planning and Development Programs (CPD), including the Community Development Block Grant (CDBG) which the City of Rapid City receives. As recipients of these funds, HUD requires the City of Rapid City to work to affirmatively further fair housing. Although a grantee’s AFFH obligations arise in connection to their receipt of federal funding, the obligations extend to all housing and housing-related activities in the grantee’s jurisdictional area whether publicly or privately funded.

The Federal Civil Rights Act and Fair Housing Amendments established protected classes. Protected classes are groups of people who share a characteristic that historically has been used as the reason for discrimination. These characteristics have no relevance as to whether a person will make a good tenant or homeowner. As such, these groups are protected from housing discrimination under US and South Dakota laws. Federal, State and County laws have the same protected classes. All three levels of law are applicable within the City of Rapid City. The City of Rapid City does not have a Fair Housing Ordinance.

Table 2-1 displays the protected classes at a federal, state, and county level. For additional information on each of these laws, visit these sites (and if the address has changed, search for the specific title provided here):

State of South Dakota Housing Discrimination Law

Codified Law 20-13-20 | South Dakota Legislature (sdlegislature.gov)

United States Fair Housing Code

https://www.justice.gov/crt/fair-housing-act-1

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¹ Title VIII of the Civil Rights Act of 1968 (also known as the Fair Housing Act) prohibits discrimination in the sale, rental, and financing of dwellings based on race, color, religion, sex, or national origin. Title VII has been amended since its original adoption in 1968 to include more protected classes. Refer to https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations for other laws which have fair housing components. Exceptions to the Fair Housing Act, depending on the jurisdiction can include housing for elderly or disabled persons, illegal distribution or manufacture of illegal drugs, certain convictions, student status in relation to housing needs and gender where housing is devoted exclusively to members of the same sex.
Table 2-1: Summary of Protected Classes and Exceptions

<table>
<thead>
<tr>
<th>Protected Class</th>
<th>Federal</th>
<th>South Dakota</th>
<th>Pennington County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Color</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Religion</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Sex/Gender</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>National Origin</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Handicap/Disability</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Familial Status</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Ancestry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exceptions</td>
<td>Owner-occupied buildings with 4 or fewer units</td>
<td>Owner-occupied buildings with 4 or fewer units</td>
<td>Owner-occupied buildings with 4 or fewer units</td>
</tr>
<tr>
<td></td>
<td>Housing for elderly or persons with disabilities</td>
<td>Housing for elderly or persons with disabilities</td>
<td>Housing for elderly or persons with disabilities</td>
</tr>
<tr>
<td></td>
<td>Single-family house if owner doesn’t own more than three units at a time</td>
<td>Single-family house if owner doesn’t own more than three units at a time</td>
<td>Single-family house if owner doesn’t own more than three units at a time</td>
</tr>
</tbody>
</table>

Protected Class Exceptions, or Legal Discrimination

There are exceptions written into the state and federal fair housing laws that allow for discrimination based on characteristics that are otherwise protected. All levels of government grant exceptions for the benefit of elderly and disabled residents, such that it is legal to offer housing designated specifically for such residents, and to discriminate against younger residents and persons without disabilities.

Most levels of government allow discrimination based on criminal convictions for certain crimes that could put other tenants or employees at risk. To a limited extent, housing occupants are allowed to discriminate in the selection of other occupants, including roommates, as long as there are five or fewer people in the same unit. Owner-occupants of buildings with four or fewer units are permitted by federal law to discriminate against their renters, but this means only that the federal government cannot pursue a discrimination case in these circumstances. This exception is not included in State or County laws, meaning that all landlords are required to comply with fair housing requirements as defined at each of those levels, including duplex owners.

What is Required to Affirmatively Further Fair Housing?

The federal mandate to affirmatively further fair house (AFFH) has never included clear directives regarding how to fulfill this obligation. However, HUD defines it as requiring a grantee to:

- Conduct an analysis to identify impediments (AI) to fair housing choice within the jurisdiction,
- Take appropriate actions to overcome any impediments identified through the analysis, and
- Maintain AFFH records.
Beyond these requirements, the intent is that the City will take meaningful steps to overcome patterns of segregation, promote fair housing choice, and eliminate disparities in access to opportunity and disproportionate housing needs.

**What are Impediments to Fair Housing Choice?**

There are two types of impediments to fair housing choice, as defined by HUD and restated here for clarity:

- **Direct impediments**: any actions, omissions, or decisions that directly restrict housing choices or the availability of housing choices based on race, color, religion, sex, disability, familial status, national origin, or other protected class status;
- **Indirect impediments**: any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices by resulting in conditions in which members of protected classes experience disparate outcomes as compared to the general population.

Any policies, practices, or procedures that may appear neutral but operate to deny or adversely affect the availability of housing to a person may be considered an indirect impediment. To the best extent possible, this Analysis of Impediments to Fair Housing Choice defines the existence, nature, extent, and causes of fair housing choice problems within Rapid City, and the resources available to solve them. It is the goal of this document and the process by which it was created to identify any issues within the City of Rapid City that are preventing some persons from having access to housing of their choice without discrimination.

### QUICK FACTS

| 76,493 – 76,589  | Population of Rapid City |
| 29,643 – 30,989 | Total households |
| 13.5% – 15.9% | Percent minority |
| $30,111 – $33,335 | Per capita income |
| 14.6% – 17.8% | Percent individuals below poverty |
| 8.6% – 11.4% | Percent of families below poverty |
| 26.5% – 30.5% | Percent of multi-family units |
| 37.0% – 41.0% | Percent of renter-occupied units |
| 16.7% – 22.9% | Percent of home costs exceeding affordability |
| 43.0% – 45.7% | Percent of renter costs exceeding affordability |

Sources: 2016-2020 ACS Estimates
3 BACKGROUND DATA

This section summarizes relevant background data for the City of Rapid City. Much of the data was derived from secondary sources, consisting primarily of the U.S. Census and the American Community Survey.

Caution should be used when interpreting the data from secondary sources. The United States has transitioned from the Census long-form to the American Community Survey (ACS). The majority of the data that the American Community Survey collects is from a sample of the total population; and therefore, is subject to both sampling errors (deviations from the true population) and non-sampling errors (human and processing errors). The ACS is released every year and covers all of the social, economic, housing, and demographic questions that previously were covered by the Census long-form.

Unlike the Census, which attempts to take a snapshot of the population on April 1st, the ACS provides consecutive estimates. Because the data is “smoothed out” over the time period, it is near impossible to pinpoint specific changes that may have occurred during the time period. The majority of the data in this document is from the 2016-2020 ACS estimates. Because these data are only estimates, they may not accurately represent the housing climate within the City. Due to the fundamental differences in collection method, decennial Census data and ACS data cannot be directly compared with each other to draw conclusions about change over time. When comparing ACS data, it is necessary to take the margin of error (MOE) into account. Due to small sample sizes, the margin of error is sometimes very high, indicating low reliability – the estimate may or may not reflect reality. To account for the margin of error, ACS estimates will be shown in this report as a range instead of one number. The Census Bureau’s standard is a 90% confidence level for each estimate. For example, the 2016-2020 ACS Estimate for households in Rapid City is 76,541 with a margin of error +/- 48. We will show this estimate as a range of 76,493 – 76,589. In graphs the range will be shown through use of shading. It is important to note the source of any of the data herein and understand the caveats that accompany them.² It should also be noted that there are persistent problems of the undercounting ethnic minorities and immigrants in the US Census and American Community Survey. So it is likely that especially for the American Indian population, counts may be higher than they appear in the numbers reported here.

While data collection is a necessary part of the process to prepare an AI, it is also important to remember that the AI is meant to be a practical document that identifies impediments to fair housing choice and offers actions to help remove them. For the most part, the community is aware of impediments, and those that are not clearly presented in the data are identified through the focus group process described in this document.

² For more information on the ACS and how to appropriately interpret the data, visit www.census.gov.
3.1 DEMOGRAPHICS

The City of Rapid City’s population increased dramatically between 1930 and 1970, with increases ranging from 33% to 82% per decade. Since 1970, the population has increased more modestly, with increases ranging from 3% to 16% per decade. In 2020, the census reported a population of 74,703. The 2016-2020 ACS estimates show a population between 76,493 and 76,589, an increase of around 16% since the 2010 census. This 2010 count is approximately 68% of the population of Pennington County, which increased by 13% from 2000. Over 77% of population in the County can be accounted for by Cities of Rapid City and Box Elder. Overall, Pennington County residents are relatively young compared to other counties in South Dakota, one contributing factor being a relatively strong annual birth rate (52-81 births per 1,000 women). For comparison, South Dakota’s 2016-2020 birth rate was 62-70 per 1,000 women. According to 2016-2020 ACS Estimates the median age in Pennington County is 38.4-39.2, compared to the State, which is 37-37.4.

Figure 3-1: Census Tract Reference Map

According to 2016-2020 ACS Estimates, there are 41,985 – 43,133 total households in Rapid City, with an average renter household size of 2.17-2.19 and owner household size of 2.52-2.54. Household size in Rapid City has increased slightly since 2010, likely in part to the relatively high birth rate and the increase in minority households, which are often larger. Also, the tight housing market in Rapid City has led to young adults living with parents longer, adding roommates or couch surfing. In many other communities and nationwide, household size has been decreasing due
to smaller family sizes, increases in life expectancy and increases in single-person households. The following map, Figure 3-2, shows the household distribution by Census tract for the Rapid City. Note that the map does not depict household density, only household distribution. The most populous tracts are generally suburban growth areas that include more area and have not been subdivided to normalize households as compared to other, more static tracts.

*Figure 3-2: Household Distribution by Census Tract*

Source: HUD Consolidated Plan and Continuum of Care Planning Tool

**Race and Ethnicity**

Figure 3-3 shows the residential patterns within the City of Rapid City by race. As the overall population increases, the percentage of the population that identifies as minority is increasing from 2010 to 2020, particularly in the “two or more races” by 153%. According to the 2020 ACS, the City of Rapid City is approximately 79% white, 1% Black, 2% Asian, 10% American Indian, 1% some other race, and 7% that identify as two or more races.
Figure 3-3: Population by Race

Source: 2010 and 2020 Census

Figure 3-4 through Figure 3-7 show minority concentration by census tract for Rapid City and some adjoining areas. Figure 3-4 identifies tracts with a relatively high percentage of American Indian residents. The city-wide American Indian population was 9.9% of the total population in 2020, the largest minority group in Rapid City. However, for one of the Rapid City Census tracts on the north side of the city, the American Indian population is between 24.53% and 58.75%.
**Figure 3-4: Percentage of American Indian Population by Census Tract**

![Map showing percentage of American Indian population by census tract]

Source: HUD Consolidated Plan and Continuum of Care Planning

The Asian population is distributed differently across Rapid City, as shown in Figure 3-5. While the city-wide Asian population was 1.6% of the total population in 2020, there are no census tracts where the Asian population is greater than 10%; each tract is between 0-6.93%.
Figure 3-5: Percentage of Asian Population by Census Tract

Source: HUD Consolidated Plan and Continuum of Care Planning Tool

In Figure 3-6, tracts in dark purple are those with 10% or greater black residents (2020 City-wide percentage was 1.5%). The highest concentration, 13.33% - 27.82% Black residents, is found outside of the City limits at Ellsworth Air Force Base.
Figure 3-6: Percentage of Black Population by Census Tract

The distribution of Hispanics/Latinos over 10% is outside of the City limits at Ellsworth Air Force Base. The Hispanic/Latino population is the second largest minority population as compared to all other minority populations discussed in this document. According to the 2020 Census, Hispanics/Latinos made up 5.9% of the total population of Rapid City (see Figure 3-7).
Another way to measure concentration and segregation is with the dissimilarity index, which calculates the percentage of a group that would have to move to be equally distributed across all census tracts as compared to another group.

This data is available from Brown University (http://www.s4.brown.edu/us2010/segregation2010/Default.aspx). For the Black population, the 2020 Census dissimilarity index relative to white residents was 24.5. For Hispanics it was 18.4, and for Asians it was 17.9. A score of 30 or lower is considered low, 40-50 moderate, and 60 or more high. These scores indicate fairly low segregation for all three groups. This low segregation suggests that housing choice is not limited for minority residents by various factors that lead those residents to choose housing only in high-minority neighborhoods. However, the American Indian population in Rapid City is not evaluated in this report. Based on ACS data, we know there is a significant concentration of American Indian population in census tract 102.02 on the north side of the city. This is an indirect impediment to fair housing choice.
Disability

Table 3-1: Population with a Disability

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>6-126</td>
<td>0-0.7%</td>
</tr>
<tr>
<td>18 to 64 years</td>
<td>4,449-6,105</td>
<td>10.3% - 11.42%</td>
</tr>
<tr>
<td>65 years or older</td>
<td>5,449-6,105</td>
<td>42.7% - 42.94%</td>
</tr>
</tbody>
</table>

Source: 2016-2020 ACS Estimates

Table 3-1 shows the number and percentage of people in the City of Rapid City with a disability, by age group. The age cohort with the highest number with a disability is those age 18 to 64 years old, at between 4,375 and 4,979 people. However, the age group with the greatest percentage disability is those who are 65 and older (42.7% - 42.94%). This affirms the assumption that the elderly population has need for accessible housing.

Figure 3-8 indicates the number of disabled by age, by census tract. The disabled population is distributed around the City. However, Census Tract 102 appears to have the most concentrated groups of disabled residents of all ages. This is the southeast area of the city where several assisted living facilities are located.

Figure 3-8: Disability by Age Group by Census Tract

Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Another indicator of disability in the community is Supplemental Security Income (SSI), which the Census Bureau tracks at the tract level. SSI is designed to help people who are 65 years or older, blind or otherwise disabled, with little or no income; it provides cash to meet basic needs for food, clothing, and shelter. Figure 3-9 shows the
distribution of SSI. Across the City, around 4% of households received SSI in the 2016-2020 sample period. The heaviest concentrations are found in tracts 103, 114, 109.06 and 204.02, all of which have greater than 7% of the population receiving SSI and are located in northeast and southwest areas of the city. This map of SSI recipients correlates most closely with measures of income (see Figure 3-9).

*Figure 3-9: Distribution of Residents Receiving SSI by Census Tract*

*Source: U.S. Census Bureau (2020), Prepared by MSA (Pennington County GIS & ESRI)*
3.2 INCOME AND POVERTY

According to the 2016-2020 ACS Estimates, the median household income in the City of Rapid City was between $51,721 and $55,799 (See Table 3-2). This suggests an increase in nominal household income within the City since 2006-2010 ACS estimates. Despite this, the median household income in the City is 19% to 31% less than the median household income in Pennington County (between $55,877 and $60,679). Median household income is even lower for minorities. For those identifying as American Indian and living in Rapid City, the median household income is between $13,889 and $26,003 and for those identifying as two or more races (non-white) the median household income is between $36,561 and $51,773.

Between 14.6% and 17.8% of the individuals in the City are currently below the poverty line ($12,760); compared to between 12.8% and 15.2% of the individuals in Pennington County, 12.4% and 13.2% of individuals in South Dakota, and 12.7% and 12.9% nation-wide. If we look at minority populations specifically, between 57.5% and 71.5% of American Indian individuals and between 20% and 41.2% of those identifying as two or more races (non-white) are below the poverty level. Between 8.6% and 11.4% of the families in Rapid City are below the poverty line (that line varies based on family size), while only between 7.3% and 9.7% of the families within Pennington County are below the poverty line. Overall, the City of Rapid City appears to have a higher percentage of poverty than the County.

Table 3-2: Income and Poverty Trends

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Capita Income</td>
<td>$31,723</td>
<td>$23,888 - $27,474</td>
<td>$30,111 - $33,335</td>
</tr>
<tr>
<td>Median Family Income</td>
<td>$72,263</td>
<td>$53,764 - $58,340</td>
<td>$69,080 - $75,446</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$53,760</td>
<td>$42,396 - $45,802</td>
<td>$44,255 - $46,691</td>
</tr>
<tr>
<td>% Individuals Below Poverty Line</td>
<td>16.2%</td>
<td>13.2% - 20%</td>
<td>14.6% - 17.8%</td>
</tr>
<tr>
<td>% Families Below Poverty Line</td>
<td>10%</td>
<td>9.3% - 12.7%</td>
<td>8.6% - 11.4%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2006-2010 and 2016-2020 ACS Estimates
** In 2010 inflation-adjusted dollars
*** In 2020 inflation-adjusted dollars
Note: 2006-2010 and 2016-2020 data are from ACS estimates – direct comparisons between Census data and ACS estimates are not valid.
Figure 3-10 shows Median Household Income by Census Tract. This map reinforces the data indicating relatively low incomes in the City as compared to the County as a whole. The darker the color of the tracts, the lower the median household incomes. Similar to the concentration of minorities, the poorest residents in the City of Rapid City are living in census tracts 102, 103, 104, 105 & 111. These census tracts are also the most populated within the City. The tracts with the lowest household incomes are those in central Rapid City.

*Figure 3-10: Median Household Income by Census Tract*

This matches those receiving SSI in Census Tract 103. Figure 3-11 shows the percentage of residents receiving Food Stamps or SNAP (Supplemental Nutritional Assistance) benefits in the past 12 months, as reported by the Census Bureau. While 12.2% of households receive such benefits city-wide, there is only one tract, shown in light green, with more than 30% of residents receiving such benefits (Tract 103). This tract is located near downtown.
When comparing Figure 3-10 and Figure 3-11 to the minority concentration maps (Figure 3-4 through Figure 3-7) we can see some spatial correlation between race and poverty. The highest concentration of households receiving SNAP Assistance is found in the same tracts as areas with higher concentrations of American Indian, Asian, Black, Hispanic, and those residents identifying as two or more races.

Figure 3-12 compares the prevalence of poverty among various racial, age, ethnic and gender groups. All groups are experiencing poverty at a higher rate in Rapid City than in the state as a whole. Comparing groups within Rapid City, there are clear racial and ethnic disparities. Whereas between 7.9% and 10.3% of white residents are considered to be under the federal poverty level, that number jumps to between 57.5% and 71.5% for American Indians, 24.3% and 51.7% for Black Americans, 15.4% and 19.4% for female heads of household, 16.8% and 41.6% for Hispanics and 20% and 41.2% for those identifying as two or more races.
Figure 3-12: Selected Characteristics of People at Specific Levels of Poverty

Source: 2016-2020 ACS Estimates

These data indicate that poverty and its associated challenges are disproportionately affecting some protected classes. Because protected class residents, especially American Indian, Hispanics, Blacks, female-headed households and those identifying as two or more races, are much more likely to be poor, they are disproportionately affected by conditions that limit housing choice for poor residents. Assertions elsewhere in this AI study that income-related impediments to housing choice are indirect impediments to fair housing choice are based on this data.
3.3 EMPLOYMENT

It is important to consider the spatial characteristics of employment centers and transportation systems in the City. Concentrations of employment opportunity should be accessible via public transit from a reasonable set of affordable housing alternatives, such that housing choices are not unduly restricted within the City by someone’s place of employment. This section describes employment conditions, generally, and the location of employment centers.

KEY FINDINGS

Employment and Transportation

The employment market is relatively strong in the city and county, and major employers are distributed throughout the city, providing more opportunity to find a job and find housing near that job.

Average commute times are low and transit routes offer access to and from most areas of the city. However, second and third shift workers are unable to use public transit due to the hours of operation. Additionally, those who live and work outside of Rapid City, are not able to use public transit. Because of the correlations between poverty, transit dependence, and race, this is a mild, indirect impediment to fair housing choice.
Figure 3-13: Unemployment Rate

Source: South Dakota Department of Labor and Regulation

The City of Rapid City fared better than South Dakota and the nation as a whole with regard to unemployment during the 2007-2009 recession. Despite the higher unemployment between 2009-2010 (5.2%), Rapid City had a decrease in unemployment between 2012-2013 (4.2% to 3.9%). In 2020 Rapid City’s un-employment rate of 4.9% is lower than the United States (8.1%) and higher than the State’s (4.3%).

Table 3-3 identifies the City’s largest employers, and Table 3-4 illustrates the location of most of those employers. While many of the City’s largest employers are located in Rapid City.

Table 3-3: Rapid City’s Largest Employers (December 2020)

<table>
<thead>
<tr>
<th>Employer (1,000+ employees)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monument Health</td>
<td>US Air Force</td>
</tr>
<tr>
<td>Federal Government</td>
<td>Rapid City Area Schools</td>
</tr>
<tr>
<td>Walmart</td>
<td>State of South Dakota</td>
</tr>
<tr>
<td>VA System Black Hills Healthcare</td>
<td></td>
</tr>
</tbody>
</table>

Source: Elevate Rapid City
Table 3-4: Location of Largest Employers

<table>
<thead>
<tr>
<th>Employer (1,000+ employees)</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black Hills Corporation</td>
<td>Pennington County</td>
</tr>
<tr>
<td>City of Rapid City</td>
<td>Liv Hospitality</td>
</tr>
<tr>
<td>Black Hills Special Services</td>
<td>Black Hills Works</td>
</tr>
<tr>
<td>South Dakota School of Mines</td>
<td>Black Hills State University</td>
</tr>
</tbody>
</table>

*Source: Elevate Rapid City*

Figure 3-14 shows the location of jobs within the City where employees make $1,250 per month or less ($15.00 an hour for someone working 40 hours per week) in 2019. Almost half (40.2%) of those working the jobs shown on the map are under age 30 and many of these jobs (71%) are in the retail, administration and support, health care, education, and accommodation/food service industries. A majority of these jobs are held by those identifying as white (81.8%) and a smaller portion for those identifying as American Indian (10.8%), Black (2%), Asian (1.7%), two or more races (3.7%) and those identifying as Hispanic or Latino (5.4%).

*Figure 3-14: Job locations in Rapid City for those making $1,250 per month*

*Source: US Census on the Map 2019*
3.4 TRANSPORTATION OPTIONS AND COMMUTE OUTCOMES

3.4.1 TRANSIT

Households without a vehicle – due to economic circumstance, disability or choice – are at a disadvantage in regard to accessing jobs, services and amenities. Convenient access to public transit is essential to these households, and, if not available, can greatly limit housing and employment options.

Rapid Transit Service (RTS) provides service in Rapid City only. Rapid Ride has 6 bus routes that travel through the area on regular, fixed-route schedules. Dial-A-Ride service is for those with disabilities with limited Monday through Saturday hours and the City View trolley service operates in the summer months with stops at popular tourist attractions from 10am to 4pm, Monday through Saturday. Figure 3-15 shows the current routes for Rapid Ride.

RTS operates Monday through Friday, 6:20 AM – 5:50 PM, Saturday from 9:50 AM to 4:40 PM. No service on Sundays or major holidays.

RTS routing and service schedule provide fair coverage, connecting residents and employment centers throughout the City. Service is stronger in areas with jobs that pay the lowest wages and public housing, indicating an active effort to match transit supply and demand. However, public transit is difficult to use for those working second or third shift based on hours of operation.

Commutes utilizing Rapid by workers that work 2nd or 3rd shift are nearly impossible due to operating schedules that generally shut down by 5:50 PM. Second shift workers often get out of work at 11:00, and there is no public transportation available at this time. Those living in select communities outside of Rapid City and working in Rapid City, or vice versa, are not able to use public transit since Rapid Ride only operates in Rapid City.
Figure 3-15: Current Rapid Ride Routes

Source: Rapid Transit Service

3.4.2 COMMUTING

Figure 3-16 shows that, in general, residents in Rapid City have a commute that is shorter than the commutes typical to both the County and the State (when looking at all modes of transportation). This is consistent with the fact that there are many employment opportunities distributed throughout the City. Most residents can get to work within 20 minutes. Between 79.9% and 83.9% of residents drive themselves to work or carpool.
Figure 3-16: Travel Time to Work (for all modes of transportation)

Source: 2016-2020 ACS Estimates
3.5 HOUSING STOCK

In general, housing in the City of Rapid City is more single-family homes than multi-family buildings. Between 59.9% and 62.7% of the housing stock in the City is single-family. The housing stock in Rapid City is generally older with between 49% and 57% of housing built before 1980. Lead-based paint was commonly used before 1978 and poses a risk to children who live in these homes. Lower-income households are more likely to live in homes where lead paint has not been mitigated.

Figure 3-17: Unit Type

Source: 2016-2020 ACS Estimates

Figure 3-18: Year Unit Built

Source: 2016-2020 ACS Estimates

KEY FINDINGS

Housing Stock

Housing stock in the City is almost two-thirds single-family and the remainder multi-family, including approximately 15% of units in buildings with 10 or more units. About 10% of housing units are one-bedroom. Owner-occupancy is lower than in nearby communities, but not unusually low. Between 64% and 74% of the City’s housing stock was built before 1980, which also poses a risk for low income families with children living in these homes.

The relatively low amount of one-bedroom units and presence of lead-based paint in older homes are impediments to fair housing choice, as they disproportionately affects non-white and disabled residents for whom such units may be the best, or only, viable housing option.
More than half of Rapid City’s households are owner-occupied (see Table 3-5), and nearly half of all households had lived in their homes less than ten years as of 2019 (see Table 3-6). While these numbers may suggest to some a population that is excessively transient, they are normal findings as compared to other cities.

Table 3-5: Occupancy

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner Occupied</td>
<td>17,852-19,150</td>
<td>59.2%-62.8%</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>11,175-12,455</td>
<td>37.2%-40.8%</td>
</tr>
<tr>
<td>Vacant</td>
<td>2,392-3,222</td>
<td>7.2%–9.8%</td>
</tr>
<tr>
<td>Homeowner Vacancy Rate</td>
<td>--</td>
<td>0.4%-1.8%</td>
</tr>
<tr>
<td>Rental Vacancy Rate</td>
<td>--</td>
<td>4.3%-8.1%</td>
</tr>
</tbody>
</table>

Source: 2016-2020 ACS Estimates

Table 3-6: Year Moved into Unit

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1989 or earlier</td>
<td>2,212-2,840</td>
<td>7.3%-9.3%</td>
</tr>
<tr>
<td>1990 to 1999</td>
<td>2,236-2,936</td>
<td>7.4%-9.6%</td>
</tr>
<tr>
<td>2000 to 2009</td>
<td>5,567-6,445</td>
<td>18.3%-21.3%</td>
</tr>
<tr>
<td>2010 to 2014</td>
<td>6,163-7,131</td>
<td>20.4%-23.4%</td>
</tr>
<tr>
<td>2015 to 2018</td>
<td>10,523-11,711</td>
<td>34.9%-38.5%</td>
</tr>
<tr>
<td>2019 or later</td>
<td>1,061-1,807</td>
<td>3.5%-5.9%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>29,643-30,989</td>
<td></td>
</tr>
</tbody>
</table>

Source: 2013-2017 ACS Estimates

Table 3-7 compares Rapid City to other cities, the County and the State, and it illustrates the relationship between owner-occupancy and longevity in the same unit. Rental housing is an important component of any healthy housing market, and such housing tends to be located in cities. County and state statistics, which include both urban and rural residents, show that both owner-occupancy and time in the same housing are higher in rural areas than in cities. As owner-occupancy drops, so does the length of time residents tend to live in the same unit. Rapid City has lower owner-occupancy than Pennington County and South Dakota, but higher than Box Elder. Box Elder has approximately 3,268 – 3,768 units.

Table 3-7: Occupancy and Year Moved into Unit, Percentage of Units

<table>
<thead>
<tr>
<th></th>
<th>Homeownership</th>
<th>In unit after 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rapid City</td>
<td>60.2%-63.4%</td>
<td>11.1%-13.9%</td>
</tr>
<tr>
<td>Box Elder</td>
<td>42.3%-51.3%</td>
<td>16.3%-24.1%</td>
</tr>
<tr>
<td>Pennington County</td>
<td>67.3%-69.9%</td>
<td>9.7%-11.5%</td>
</tr>
<tr>
<td>South Dakota</td>
<td>67.4%-68.2%</td>
<td>10.3%-11.1%</td>
</tr>
</tbody>
</table>

Source: 2016-2020 ACS Estimates

It is important, in any urban housing market with a large rental component, to have organizations that support the healthy function of the rental market, providing training, education and advocacy both for renters and for landlords. Chapter VI of this report describes several non-profit entities that support housing needs in Rapid City.
Table 3-8: Housing Size by Number of Rooms, Percentage of All Units

<table>
<thead>
<tr>
<th></th>
<th>2006-2010</th>
<th>2016-2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 room</td>
<td>1.3%-2.9%</td>
<td>1.5%-3.1%</td>
</tr>
<tr>
<td>2 rooms</td>
<td>2.8%-4.2%</td>
<td>3%-4.8%</td>
</tr>
<tr>
<td>3 rooms</td>
<td>7.9%-10.1%</td>
<td>8.9%-11.3%</td>
</tr>
<tr>
<td>4 rooms</td>
<td>18.6%-21.4%</td>
<td>16.8%-19.8%</td>
</tr>
<tr>
<td>5 rooms</td>
<td>15.9%-18.9%</td>
<td>13.7%-17.1%</td>
</tr>
<tr>
<td>6 rooms</td>
<td>13.6%-16.4%</td>
<td>12.6%-15.8%</td>
</tr>
<tr>
<td>7 rooms</td>
<td>9.6%-11.8%</td>
<td>10.8%-13.8%</td>
</tr>
<tr>
<td>8 rooms</td>
<td>8.1%-10.1%</td>
<td>9.6%-12.2%</td>
</tr>
<tr>
<td>9 or more rooms</td>
<td>12%-14.4%</td>
<td>11.3%-13.9%</td>
</tr>
</tbody>
</table>


It is important to note any trends in the supply of various housing sizes, in terms of the number of rooms and bedrooms.
Table 3-8 offers a comparison of results from these two data sets. The data suggest (but cannot reliably indicate) a slight increase with 7 or 9 rooms, and a decrease in the supply of four-room, five-room and six-room units. The minimal increase in efficiency units is positive for the most disadvantaged residents, including those with very low incomes and those at risk for homelessness. Those disadvantaged populations are disproportionately non-white and have a high rate of mental illness, as indicated elsewhere in this chapter. Because of this, the minimal increase in supply of two-room (one bedroom) units is considered an indirect impediment to fair housing choice.
3.6 HOUSING SUPPLY AND VACANCY

Another important metric to track the health of a housing market is the vacancy rate. A five to seven percent rental vacancy rate is typically considered ideal, as it provides a good balance between the interests of renters and owners of rental properties. A vacancy rate between one and two percent is considered ideal in the homeowner market. Table 3-5 includes homeowner and rental vacancy rates using 2016-2020 ACS Estimates.

Owner-Occupied Housing

Based on that 2016-2020 ACS data, the homeowner vacancy rate was between 0.4%-1.8%, indicating a relatively healthy owner’s market.

A five-year review of home construction in the City (see Table 3-8) reveals modest increases in construction of new single-family homes since 2001. Permit data is available back to 2021. An average of 195 new single-family homes have been permitted each year since 2001.

Rental Housing

The 2016-2020 rental vacancy rate was around 6%, according to the ACS. However, based on CoStar real estate data and survey and stakeholder feedback, the rate may be closer to 1%-2%. The vacancy rate is lower than desirable. A lower vacancy rate can lead to rent inflation, which enables bad landlords and substandard properties to stay in the market and makes illegal discrimination in the renter screening process more likely. With a slightly higher vacancy rate, renters have more choices and property owners are forced to compete and to invest in their units to keep them occupied.

Based on City permit records (see Table 3-9), multi-family construction has been robust over the past five years. The high point of multifamily development was the 452 units approved for construction in 2020. The following have had permits issued and are under construction:

Table 3-9: Permits for Multi-Family Construction

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th># of Units</th>
<th>Type of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Red Rock Apartments</td>
<td>7175 Dunsmore Road</td>
<td>149</td>
<td>One-bed, one bath &amp; two-bed, two-bath</td>
</tr>
<tr>
<td>The Elements</td>
<td>100 Saint Joseph St.</td>
<td>99</td>
<td>Loft-style</td>
</tr>
<tr>
<td>Creekside Heights Apartments</td>
<td>2900 St Anthony Dr</td>
<td>50</td>
<td>Studio, one-and two-bed</td>
</tr>
<tr>
<td>Johnson Ranch Apartments</td>
<td>2072, 2060, 2076 Provider Blvd.</td>
<td>45</td>
<td></td>
</tr>
</tbody>
</table>

KEY FINDINGS

Housing Supply and Vacancy

Vacancy rates appear healthy based on the most recent available data, but the data do not account for the quality of available units. Very few new single-family or multi-family units have been built since 2010. Interviews suggest a lack of adequate supply of decent units in both the single-family market and the multi-family rental market. The rental vacancy rate is more likely 1%-2%.

The lack of supply of acceptable single-family and multi-family units is considered an indirect impediment to fair housing choice, as it makes illegal discrimination easier to hide.
### Name | Address | # of Units | Type of Units
--- | --- | --- | ---
Moonlight Apartments | 1062 & 1150 Valley Drive | 15 units in each building, 6 buildings, 90 total units | Efficiency, one and two-bed
Altitude Apartments | 1820, 1874, 1882, 1864, 1890, 1828 Fox Road | 2 phases 14 buildings 320 total units | One, two and three-bedroom
Sedona Flats | 5011, 5031, 5053 Shelby Ave | 108 | Studio, one, two and three-bed
**TOTAL** | - | **581** | 

As reported in stakeholder interviews, there is a shortage of 1-bed units for singles and 3- to 4-bedroom units for families. Particularly important for military families that may not want to purchase a home.

*Figure 3-19: Approved Units, 2001-2021*

![Graph showing units approved from 2001 to 2021 with labels for single family, two unit, 3-4 unit, and 5+ units.]

*Source: Rapid City*

As with the owner-occupied market, the appearance of a healthy balance of supply and demand in the housing market based on ACS data is likely deceiving. Feedback from local stakeholders revealed a concern with the quality of rental units due to age of the housing stock. As with the ownership market, it is quite likely that many of the available units are of poor quality and deemed unacceptable to most renters. The supply of acceptable rental units would therefore actually be much tighter.

Based on interviews and observations, there is a shortage of acceptable single-family and multi-family units, and these shortages are tilting the housing market to the advantage of sellers and landlords. In such an environment,
sellers and landlords can more often pick from multiple offers or applicants, and any illegal discrimination is harder to see or prove. These shortages are an indirect impediment to fair housing choice in Rapid City.
3.7 HOUSING AFFORDABILITY

3.7.1 FAIR MARKET RENTS

Each year HUD releases Fair Market Rents (FMR) for metropolitan areas. FMRs are primarily used to determine payment standard amounts for the Housing Choice voucher program (Section 8); however, they can also serve as a proxy for the rental market. As indicated in Table 3-10, which compares the Rapid City area to several peer cities and regions, Rapid City rents are higher than other metro areas in South Dakota, but lower than in Sioux Falls. Note that the “average” rent indicated in the table is the average of the five preceding rent amounts by unit size; it is neither the average rent for the City nor a weighted average.

Table 3-10: Fair Market Rents by HUD Metropolitan Fair Market Rent Area

<table>
<thead>
<tr>
<th>Metro</th>
<th>Eff.</th>
<th>1-Bedroom</th>
<th>2-Bedroom</th>
<th>3-Bedroom</th>
<th>4-Bedroom</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rapid City Metro &amp; Pennington County</td>
<td>$608</td>
<td>$695</td>
<td>$915</td>
<td>$1,294</td>
<td>$1,457</td>
<td>$993</td>
</tr>
<tr>
<td>Sioux Falls</td>
<td>$668</td>
<td>$733</td>
<td>$897</td>
<td>$1,187</td>
<td>$1,535</td>
<td>$1,004</td>
</tr>
</tbody>
</table>

Source: HUD FY 2022 Fair Market Rent Documentation System

3.7.2 GROSS RENT

The 2016-2020 ACS Estimates show that the vast majority of rents in the City are between $500 and $999, and between 13% and 18.2% of rents are less than $500 (Table 3-11). Rapid City has an almost similar percentage of rents less than $500 compared to Pennington County and a lower percentage available for rent at $1,000 or higher. Between 22.7% and 30.7% of gross rents in the city are above $1,000. The median rent for Rapid City of between $832 and $878 is only slightly lower than the county overall ($837 - $881).
Table 3-11: Gross Rent

<table>
<thead>
<tr>
<th>Gross Rent</th>
<th>Rapid City</th>
<th>Pennington County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $500</td>
<td>13%-18.2%</td>
<td>13%-17.8%</td>
</tr>
<tr>
<td>$500 to $999</td>
<td>47.5%-55.9%</td>
<td>47.6%-55.4%</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
<td>22.7%-30.7%</td>
<td>23.5%-30.7%</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>1.9%-3.9%</td>
<td>2.1%-3.9%</td>
</tr>
<tr>
<td>$2,000 to $2,499</td>
<td>0.9%-3.5%</td>
<td>0.7%-3.1%</td>
</tr>
<tr>
<td>$2,500 to $2,999</td>
<td>0.1%-0.3%</td>
<td>0%-0.8%</td>
</tr>
<tr>
<td>$3,000 or more</td>
<td>0.3%-1.3%</td>
<td>0.2%-1.2%</td>
</tr>
<tr>
<td>Median Rent</td>
<td>$832-$878</td>
<td>$837-$881</td>
</tr>
</tbody>
</table>

Source: 2016-2020 ACS Estimates

3.7.3 OWNER-OCUPIED HOUSING

Considering owner-occupied housing units, the housing stock in Rapid City had a median value of between $187,143 and $201,057 according to the 2016-2020 ACS, slightly lower than the Pennington County median of between $192,095 and $202,305, and 8% - 14% higher than the state average of between $173,184 and $176,016. Between 18% and 43% of Rapid City’s housing stock is valued under $150,000, compared to between 21% and 38% of Pennington County’s housing stock. This is a reflection of the aging housing stock in Rapid City.

Table 3-12: Selected Housing Costs as Percentage of Income

<table>
<thead>
<tr>
<th>Selected Monthly Owner Costs as a Percentage of Household Income</th>
<th>Percent</th>
<th>Gross Rent as a Percentage of Household Income</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20%</td>
<td>39.8% - 46.6%</td>
<td>Less than 15%</td>
<td>6.7%-11.3%</td>
</tr>
<tr>
<td>20% to 24.9%</td>
<td>17.2%-23%</td>
<td>15.0% to 19.9%</td>
<td>10.6%-15.4%</td>
</tr>
<tr>
<td>25% to 29.9%</td>
<td>8%-12%</td>
<td>20% to 24.9%</td>
<td>13.4%-18.2%</td>
</tr>
<tr>
<td>30% to 34.9%</td>
<td>7%-11.2%</td>
<td>25% to 29.9%</td>
<td>11.3%-16.7%</td>
</tr>
<tr>
<td>35% or more</td>
<td>15.2%-20.2%</td>
<td>30% to 34.9%</td>
<td>8.4%-14.8%</td>
</tr>
<tr>
<td>Not computed</td>
<td>10</td>
<td>35% or more</td>
<td>33.3%-39.9%</td>
</tr>
</tbody>
</table>

Source: 2016-2020 ACS Estimates

3.7.4 COST BURDEN

In general, housing is considered ‘affordable’ if housing costs do not exceed 30% of the household’s monthly income. According to the 2013-2017 ACS Estimates, between 42% and 49% of Rapid City’s residents who are renting are exceeding the ‘affordable’ threshold. In comparison, between 16% and 24% of homeowners are exceeding the ‘affordable’ threshold (see Table 3-11). This finding suggests that although rents in Rapid City are moderate compared to other fair market rents in South Dakota, namely Sioux Falls, household incomes are low.
3.7.5 HOUSING WAGE

Another way of looking at the cost burden of housing is by using the annual *Out of Reach* report. This report discusses the Housing Wage: the wage one must earn in order to afford a modest two-bedroom rental home in a community.

In the Rapid City HMFA (HUD Fair Market Rent Area), 2021 fair market rent (FMR) for a two-bedroom apartment is $875. In order to afford this rent plus utilities (without paying over 30% of income) a household must earn $2,917 per month or $35,006 annually. Assuming a 40-hour work week at 52 weeks per year, this level of income translates into an hourly wage of $16.83/hour.

The minimum wage in Rapid City (and across the State) is $9.95 (2022). In order to afford FMR for a two-bedroom apartment, a minimum wage earner must work 73.3 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 workers earning the minimum wage in order for a two-bedroom FMR unit to be affordable.

In the Rapid City HMFA the mean wage for a renter is $11.40/hour. In order to afford the two-bedroom FMR at this wage, a renter must work 64 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order for a two-bedroom FMR to be affordable.

Although this report focuses on prior years’ census data and estimates, we feel the above is important information as it is the most accurate when making decisions about affordable housing today. This report uses the median household income by census tract from 2016-2020 ACS estimates, the census tracts with the lowest median household incomes (census tracts 105), up $25,000. In order to afford a 1-bedroom unit, fair market rent ($675), a household needs to make an annual income of about $27,020, or for a 2-bedroom unit, fair market rent ($875), an income of $35,006. If we also look at monthly owner costs, the median costs for homes with mortgages in Rapid City is $1,412 per month, which is much more costly than a two-bedroom FMR unit.

Based on the above information, one-bedroom and smaller units are the most affordable units to workers making the mean wage in Rapid

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3 National Low Income Housing Coalition, Washington, D.C. (www.nlihc.org/oor)
City, thus these are the types of units the mean wage earner should be living in in order for their rents to be considered affordable. Housing affordability is an issue when the mean wage workers do not have a choice of smaller, more affordable units.

### 3.8 LENDING POLICIES AND PRACTICES

The United States has a history of discriminatory practices in the owner-occupied housing market. There have been patterns of conventional lending institutions refusing to extend credit to low-income communities, especially communities of color. This practice, known as redlining, made these communities vulnerable to exploitation by less reputable, higher cost lenders that increased the incidence of fraud and foreclosures.

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board’s regulation. This regulation provides the public loan data that can be used to assist in determining whether financial institutions are serving the housing needs of their communities; helping public officials in distributing public-sector investments; and in identifying possible discriminatory lending patterns. This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. Institutions that meet certain minimum thresholds must disclose data regarding the disposition of applications for mortgage and home improvement loans in addition to data regarding loan originations and purchases. They are required to identify the race, sex, and income of loan applications, as well as the physical location of the subject property in census geography.

For the purpose of this analysis, HMDA data was reviewed to identify and evaluate lending practices in relation to income, race, and geographical location. This analysis focuses on loans for 1-4 unit residences. Table 3-14 on the following pages provide a summary of lending practices for 2021 in the City of Rapid City. HMDA data for the City of Rapid City can be viewed at [https://ffiec.cfpb.gov/data-publication/](https://ffiec.cfpb.gov/data-publication/).

In 2021, according to the HMDA data, 9,278 mortgage applications were made for the purchase, refinancing or improvement of a 1 to 4-unit property or manufactured home in the Rapid City MSA. Nearly half of these loans were refinance loans, and are less indicative of the ability of residents to secure housing fairly. The table below summarizes the key findings of the three larger tables that follow – it indicates the percentage of loan applications by race or ethnicity, first for all loans, but then for conventional loans and FHA, FSA/RHS & VA loans, and it compares those percentages to the racial makeup of City households (which uses 2020 Census data). *Note that it combines race and ethnicity and omits other categories including “race not available”; the numbers do not add up to 100%.*
Table 3-13: Applications by Race & Ethnicity

<table>
<thead>
<tr>
<th></th>
<th>All loans</th>
<th>Conventional</th>
<th>FHA, FSA/RHS</th>
<th>All loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>White households</td>
<td>70%</td>
<td>91.32%</td>
<td>90.31%</td>
<td>85.3%</td>
</tr>
<tr>
<td>Asian households</td>
<td>1%</td>
<td>2.12%</td>
<td>2.31%</td>
<td>1.2%</td>
</tr>
<tr>
<td>Hispanic households</td>
<td>3.4%</td>
<td>3.53%</td>
<td>3.82%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Black households</td>
<td>1%</td>
<td>0.42%</td>
<td>0.80%</td>
<td>1.4%</td>
</tr>
<tr>
<td>American Indian /</td>
<td>2%</td>
<td>0.94%</td>
<td>1.07%</td>
<td>7%</td>
</tr>
<tr>
<td>Alaska Native</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>households</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hawaiian / Pacific</td>
<td>0%</td>
<td>0.11%</td>
<td>0.18%</td>
<td>0%</td>
</tr>
<tr>
<td>Islander households</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joint (2 or more races)</td>
<td>3%</td>
<td>1.54%</td>
<td>1.96%</td>
<td>4.4%</td>
</tr>
</tbody>
</table>

Source: 2021 HMDA Data, 2016-2020 & ACS Estimates

The HMDA data reflect a disproportionate lack of engagement in the home ownership market by minority residents. Members of minority populations are less likely to pursue and secure a home loan than white households, as indicated by the summary table above and the detail in Table 3-13. Minority applications for all loans are occurring at rates below the representation of each race in the City’s households. The greatest percentage disparity is among American Indian residents, who make up 7% of households but only 2% of all loan applications.

The HMDA data also reveal that applications by residents are rejected at rates of 17% for conventional and 7% for FHA etc. loans, applications by American Indian/Alaska Natives residents are rejected at rates of 3%, and applications by Black residents are rejected at a rate of 0.1%. These numbers compare to 74% rejection of applications by whites. It should be noted that the sample sizes for the minority applicants is small, and that this limits the reliability of the sample. It should be noted that it is difficult to discern which local denials are based on credit worthiness and which are due to discriminatory bias, without more detailed data comparing denial rate of race for similarly credit-worthy applicants. It tells us, at minimum, that Hawaiian/Pacific Islander, American Indian/Alaska Natives and Black residents have fewer housing choices due to fewer attempts and lesser success at securing home loans. American Indian/Alaska Natives are most frequently denied loans due to poor credit history and debt-to-income ratio and black residents are most frequently denied loans due to debt-to-income ratio, credit history, collateral, incomplete application and other reasons.
Table 3-14: Summary of Mortgage Application Data for 1-to-4 Family and Manufactured Home Dwellings, All Loans, by Race and Ethnicity

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Total Applications</th>
<th>Originated</th>
<th>Approved Not Accepted</th>
<th>Denied</th>
<th>Withdrawn/Incomplete</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Conventional</td>
<td>2,421</td>
<td>26.0%</td>
<td>1,669</td>
<td>26.0%</td>
<td>40</td>
</tr>
<tr>
<td>FHA, FSA/RHS &amp; VA</td>
<td>1,163</td>
<td>13.0%</td>
<td>895</td>
<td>14.0%</td>
<td>14</td>
</tr>
<tr>
<td>Refinancing</td>
<td>5,285</td>
<td>57.0%</td>
<td>3,491</td>
<td>55.0%</td>
<td>108</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>409</td>
<td>4.0%</td>
<td>244</td>
<td>4.0%</td>
<td>8</td>
</tr>
<tr>
<td>TOTALS</td>
<td>9,278</td>
<td>100.0%</td>
<td>6,299</td>
<td>68.0%</td>
<td>170</td>
</tr>
</tbody>
</table>

Applicant Race/Ethnicity, all Loan types

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Total Applications</th>
<th>Originated</th>
<th>Approved Not Accepted</th>
<th>Denied</th>
<th>Withdrawn/Incomplete</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian/Alaska Native</td>
<td>159</td>
<td>2.0%</td>
<td>94</td>
<td>2.0%</td>
<td>5</td>
</tr>
<tr>
<td>Hawaiian/Pacific Islander</td>
<td>9</td>
<td>0.1%</td>
<td>6</td>
<td>0.1%</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>81</td>
<td>1.1%</td>
<td>62</td>
<td>1.0%</td>
<td>2</td>
</tr>
<tr>
<td>Black</td>
<td>61</td>
<td>1.0%</td>
<td>42</td>
<td>0.8%</td>
<td>1</td>
</tr>
<tr>
<td>Hispanic</td>
<td>159</td>
<td>2.0%</td>
<td>104</td>
<td>2.0%</td>
<td>5</td>
</tr>
<tr>
<td>White</td>
<td>6,595</td>
<td>88.0%</td>
<td>4,584</td>
<td>89.0%</td>
<td>104</td>
</tr>
<tr>
<td>Joint (2 or more races)</td>
<td>400</td>
<td>5.0%</td>
<td>266</td>
<td>5.2%</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: HMDA 2021 Data
3.9 HOMELESSNESS

The South Dakota Housing and Development Authority (SDHDA) provides an annual point-in-time count of homeless every January. There were a total of 458 homeless in January of 2022, with 76% of the total being American Indian. The Cornerstone Rescue Mission and Women & Children’s Home serves about 200 people per month. Currently there are no waiting lists at the men’s shelter due to individuals sleeping on the floor. However, due to staffing and safety concerns, a waiting list may be established so no one is sleeping on the floor. This is the only homeless shelter in the western part of South Dakota other than domestic violence centers and some transitional housing beds at other facilities such as OneHeart.

Stakeholder feedback also revealed that homeless shelters are seeing an increasing number of people who have a combination of mental health and substance abuse issues. This uptick in mental health and substance abuse has created a need for more supportive, transitional housing for people who leave shelters. People with mental health and substance abuse issues often need a safe and stable living environment before they are able to address those issues. Transitional housing arrangements give people the support they need and help them address their issues and addictions when they feel

KEY FINDINGS

Homelessness

Typically, homelessness is disproportionately more common for non-white and disabled residents, though it is not itself an impediment to fair housing. While there are no indications that the City is acting or failing to act in a way that is causing a disproportionate outcome for protected classes, the City and its partners should focus on protected class issues in its efforts to reduce homelessness.
ready (often this can be between six months and a year’s time). Transitional housing is housing that is provided to people for a fixed period of time that helps them move from the shelter system into permanent housing. Rapid rehousing is another similar option that connects people to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services. Within Rapid City, the following are currently available:

- Cornerstone Rescue Mission – 60 beds for men’s shelter (up to 70 sleeping on floor of men’s mission)
- Cornerstone Women’s and Children’s Shelter – 68 beds
- OneHeart (Transitional Workforce Development Program) - (Not open to general public) 90 units (90 – 300 beds) depending on family size.

Despite having some units, the City is in need of more beds, including transitional and rapid rehousing units to meet the needs of the homeless within the City, as it is assumed that many of those who are currently homeless are living within the City. When homeless people leave shelters, if they do not have a transitional place to go to for help, they often end up back on the street and never improve their living situation.

Homelessness historically disproportionately affects protected class residents such as racial minorities and those with physical and mental illness. The causes of homelessness can be many, and a specific impediment to fair housing choice is not easily identified, but the disparate outcome for racial minorities and residents disabled by mental/physical health deserves attention in the City’s efforts to affirmatively further fair housing.
4 FAIR HOUSING PROFILE

4.1 FAIR HOUSING PROGRAMS AND ACTIVITIES

This section provides a brief overview of the current fair housing funding, programs and activities including public programs administered by the City of Rapid City and the efforts of private entities that support or affect fair housing choice.

4.2 PUBLIC AND PRIVATE GROUPS AND THEIR ROLE IN HOUSING

Table 4-1: Public and Private Groups

<table>
<thead>
<tr>
<th>Group</th>
<th>Development</th>
<th>Sale</th>
<th>Rental Management</th>
<th>Preservation/Rehab</th>
<th>Education and Advocacy</th>
<th>Fair Housing Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEDERAL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HUD</td>
<td></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>FHA</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fannie Mae</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freddie Mac</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health and Human Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internal Revenue Service</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>STATE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Dakota Housing Development Authority (SDHDA)</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Office of Attorney General</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>MUNICIPALITY/COUNTY</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rapid City</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Pennington County Housing &amp; Redevelopment Commission</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

KEY FINDINGS

Fair Housing Ordinance

Many communities have a local fair housing or equal opportunity ordinance. Such an ordinance could identify unique local protected classes (within the limits of state law) or it could simply reinforce County and State law.

The lack of a fair housing ordinance is a mild, indirect impediment to fair housing choice in Rapid City.
4.3 FUNDING SOURCES RECEIVED IN RAPID CITY

The City of Rapid City receives federal funds for the benefit of fair housing. Priorities for these funds are outlined in the one-year Consolidated Plan Action Plan, submitted by the City to HUD annually. The 2022 Action Plan outlined goals, objectives, outcomes, and estimated funding for approximately $514,500 in anticipated funding. The following is a listing of these funding sources.

- **Community Development Block Grant (CDBG)- Entitlement**

  The Community Development Block Grant (CDBG) program is administered by the Department of Housing and Urban Development. Grants are awarded to entitlement communities for a variety of community development activities that develop “viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income individuals and families. The use and allocation of CDBG funds is determined through the five-year Consolidated Plan. The Redevelopment Authority of the City of Rapid City (RDA) makes funding recommendations to the Mayor and City Council as to which programs CDBG funds should be allocated to.

4.4 NON-PROFIT AGENCIES

Although the City does not directly administer them, there are affordable housing providers, housing counseling service providers and fair housing counseling and enforcement activities administered by local, regional and statewide non-profits that serve the area.

- **NeighborWorks Dakota Home Resources**
  
  [www.neighborworksdhr.org](http://www.neighborworksdhr.org)

  NeighborWorks Dakota Home Resources is a US Department of Housing & Urban Development (HUD) Approved Housing Counseling Agency. Certified housing counselors are well-trained to maintain current knowledge in home loans, terms, mortgage default, credit, budgeting as well as state and local housing laws and regulations. Home purchase loans, housing repair rehab and community outreach and education are provided.

- **Black Hills Habitat for Humanity**
Habitat for Humanity partners with families to build and purchase their own home with an affordable mortgage. Habitat uses donations, volunteer labor and donated materials to reduce the costs of building and then sells the home to a pre-selected family at no profit. A two-adult household must complete 500 hours and a single adult must complete 250 hours of sweat equity. The minimum income required is 30% or $30,800, whichever is greater. The mortgage is provided by Habitat at 0% interest. Habitat also offers a home repair program which offers minor exterior repairs and maintenance, gutter repair/clean up, siding/trim repair, handrails and other safety repairs. Eligible homeowners must earn less than 80% of Pennington County Area Median Income.

4.5 PUBLIC POLICY IMPACTS ON FAIR HOUSING CHOICE

City government has direct effects on housing choice through program funding and administration, publicly-owned housing, and fair housing ordinances. Indirectly, policies that regulate land use, building codes, member composition of important boards and commissions, and unintentional bias in public processes can all negatively affect fair housing choice.

4.6 FAIR HOUSING ORDINANCE

The City of Rapid City does not currently have a fair housing ordinance or equal opportunity ordinance. The purpose of any fair housing ordinance is to protect renters/buyers in a housing market from landlord/seller discrimination due to protected class status. Although there are national, state, and county level protections for housing discrimination, it also benefits a community to have one in place locally. A local fair housing ordinance reinforces these important protections and commitments at the local level.

4.7 PLANNING, ZONING AND SITE SELECTION

There are several potential areas of a City’s zoning code that could act to impede fair housing. For example, policies that set minimum sizes for homes or lots can directly affect the affordability of housing stock. Zoning policy must be carefully balanced to affirmatively further fair housing while still protecting neighborhood character and promoting the goals of the City’s comprehensive plan. The City of Rapid City’s Zoning Code (Title 17) was analyzed based on the following topics identified in HUD’s Fair Housing Guide:

- Opportunity to develop various housing types and densities
- Definition of family and restriction on number of unrelated persons.
- Group home and community living arrangement regulations
- Treatment of mobile and manufactured homes
- Lot size requirements
- Accessibility

KEY FINDINGS

Planning, Zoning and Site Selection

Land use and development regulations play a role in promoting, restricting, providing, and/or permitting fair housing choice.

The City’s comprehensive plan and zoning ordinance are an indirect impediment to fair housing choice to the extent that they help perpetuate the concentration of multi-family housing (and lower-income and minority residents) in a few central city Census Tracts.
The zoning ordinance defines the following districts:

- “LDR-1” Low Density Residential District 1
- “LDR-2” Low Density Residential District 2
- “MDR” Medium Density Residential District
- “HDR” High Residential District
- “MHR” Mobile Home Residential
- “NC” Neighborhood Commercial
- “OC” Office Commercial District
- “SC-1” Neighborhood Shopping Center District
- “SC-2” Community Shopping Center District
- “CB” Central Business District
- “GC” General Business District
- “CC” Civic Center District
- “P” Public District
- “HI” Heavy Industrial District
- “Li” Light Industry
- “ME” Mining and Earth Resources Extraction District
- “HM” Hotel-Motel District
- “BP” Business Park District
- Airport Zoning District
- Canyon Lake Overlay Zoning District
- “UC” Urban Commercial District
- “NU” No Use District
- “FH” Flood Hazard District
- “GAD” General Agricultural District
- “PF” Park Forest District

Of the four residential districts, the MDR and HDR districts permit multi-family by right. The commercial district (CB) allows multi-family apartment-style housing as permitted by right. Accessory dwelling units (ADU) are also permitted by right in the residential districts. Short-term rentals are not permitted by right in any of the districts. See Appendix D for a table summarizing the types of residences allowed in each zoning district. The zoning map (see Figure 4-1) reveals a couple of areas lacking in MDR, HDR and CB (mixed-use) districts: the far west side residential area and far south east residential area. The MDR, HDR and CB (mixed use) districts are important to spread throughout the City to encourage healthy neighborhoods that incorporate multi-family housing.

One area Rapid City’s ordinances that offers flexibility to accommodate a variety of needs and uses is the planned unit development (PUD) zoning district. The purpose of the PUD is designation for a tract of land controlled by one or more landowners, which is developed under a plan for either residential, commercial/retail, industrial, public, agricultural, open space, or recreation uses or a combination thereof. Many of the City’s new multi-family developments go through the PUD process. See Appendix D for Rapid City’s PUD requirements.
Figure 4-1: Rapid City’s Current Zoning Map

Census Tract 102, which is one of the tracts with a high concentration of poverty and protected class residents, includes a concentration of varied density residential and flood hazard district. Low-Density Residential and Medium Density Residential area are all clustered together. This pattern is similar on the City’s Future Land Use Map (Figure 4-2) but adds light industrial to mix. Both the zoning map and the future land use map are good tools to ensure multi-family housing is spread throughout the community to ensure healthy neighborhoods.
Figure 4-2: City of Rapid City’s Future Land Use Map

Source: City of Rapid City

There are terms in a zoning code that can act as impediments, if poorly defined. A review of Rapid City’s zoning and housing code terms and definitions (see Appendix B), revealed no such impediments.

The definition of “family” in a zoning or housing ordinance can affect fair housing choice by regulating who may live together in a unit. The City of Rapid City’s definition of “family” prohibits more than five unrelated individuals from living together. “Family” is defined in the Rapid City Housing Code as:

One or more persons related by blood, marriage or adoption, or a group not to exceed 5 persons (excluding servants) none of whom are related by blood or marriage, occupying the premises and living as a single nonprofit housekeeping unit as distinguished from a group occupying a boarding or lodging house, hotel, club or similar dwelling for group use. A family shall be deemed to include domestic servants employed by the family.

Group Homes serving six (6) or more people are conditional uses in the residential districts LDR-1, LDR-2, MDR and HDR, commercial districts CB, GC, OC & UC. Assisted living centers are permitted in the MDR and HDR districts. Conditional uses are required for nursing homes (MDR & HDR) and assisted living facilities (LDR-1, LDR-2, CB, GC).
The zoning code considers emergency housing or homeless shelters and transitional housing to be “missions” or group homes and does not allow these facilities by right in any residential districts. Missions require a conditional use and only in commercial districts with the historic district excluded. There are no indications that this type of housing has been difficult to site, though the City should be aware of the importance of emergency and transitional housing to preserve fair housing choices for the homeless, who are disproportionately racial minorities and those with physical and mental illness.

Rapid City has zoning district for mobile homes (MHR). The City has at least 29 existing mobile home parks and replacement within or expansion of those parks is allowable. Existing manufactured and mobile home parks must comply with Title 15 of Rapid City’s code of ordinances. Manufactured homes are often included in mobile home parks and are not allowed on any residential-zoned parcel.

Minimum lot sizes are another element of a zoning code that can be an impediment to fair housing choice. Rapid City does have minimum lot areas per family, summarized in Table 4-2. The City’s minimum lot sizes are not excessively large and do not create an impediment.

The final topic explored was accessibility, noted by stakeholders as an issue of concern in the City. A review of the zoning ordinance and building code revealed no specific policy addressing accessibility or visitability (basic features enabling disabled visitors to a home, including a barrier-free entrance and a first-floor bathroom able to accommodate a wheelchair). The City does not have “universal” design requirements, but follows the 2018 International Building Code (IBC) for construction. This lack of proactive policy to improve accessibility is not an impediment, per se, but it is a missed opportunity to improve accessibility over time.

Table 4-2: Minimum Lot Area Per Family by Zoning District and Dwelling Type

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Minimum Lot Area Per Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>“LDR-1” Low Density Residential</td>
<td>6,500 ft²</td>
</tr>
<tr>
<td>“LDR-2” Low Density Residential</td>
<td>6,500 ft²</td>
</tr>
<tr>
<td>“MDR” Medium Density Residential</td>
<td>6,500 ft²</td>
</tr>
<tr>
<td>Single-family detached</td>
<td>6,500 ft²</td>
</tr>
<tr>
<td>Duplex (per building)</td>
<td>8,000 ft²</td>
</tr>
<tr>
<td>Multiple-family</td>
<td>5,000 ft² and 1,500 ft² per additional multiple-family unit or assisted living suite or room.*</td>
</tr>
<tr>
<td>“HDR” High Density Residential Multifamily dwelling</td>
<td>6,000 ft² plus 1,500 ft² for each dwelling unit or 650 ft² for each assisted living suite or room. *</td>
</tr>
<tr>
<td>“CB” Central Business District</td>
<td>5,000 ft² plus 1,500 ft² per each assisted living suite or room.</td>
</tr>
<tr>
<td>Multifamily dwelling</td>
<td>N/A</td>
</tr>
<tr>
<td>“GC” General Commercial</td>
<td>N/A</td>
</tr>
<tr>
<td>Multifamily dwelling</td>
<td>2,500 ft²</td>
</tr>
<tr>
<td>“NC” Neighborhood Commercial</td>
<td>N/A</td>
</tr>
</tbody>
</table>

* Lot area may be reduced with off-street parking

Source: City of Rapid City Zoning Code Title 17

The zoning code considers emergency housing or homeless shelters and transitional housing to be “missions” or group homes and does not allow these facilities by right in any residential districts. Missions require a conditional use and only in commercial districts with the historic district excluded. There are no indications that this type of housing has been difficult to site, though the City should be aware of the importance of emergency and transitional housing to preserve fair housing choices for the homeless, who are disproportionately racial minorities and those with physical and mental illness.

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4.8 PUBLIC HOUSING AUTHORITY UNITS AND TENANT SELECTION PROCEDURES

The Pennington County Housing and Redevelopment Commission owns and operates subsidized-rent public housing in 5 locations throughout Rapid City. This consists of three high-rise apartment complexes. See Figure 4-3.

Demand for these units is high (See Table 4-3 As the smallest homes are most affordable to those living in Rapid City currently, demand is highest for these types of units. If the Commission were to construct more units, they should be smaller units to meet the demand shown here and elsewhere throughout this report.

KEY FINDINGS

Public Housing Authority Units and Tenant Selection Procedures

Pennington County Housing and Redevelopment Commission supports low income and senior households with county-owned housing.

There do not appear to be any direct impediments to fair housing choice in the tenant selection process. Based on the large wait list for the smallest units and a lack of smaller, more affordable units in multi-family complexes, there is a market shortage for such units – this is an indirect impediment to fair housing choice.
Figure 4-3: Public Housing Location Map

Source: Pennington County and MSA
Another issue of concern is the number of scattered turnkey sites relative to the single multi-family apartment complex, as illustrated by the green and red dots in Table 4-3. Both types of units provide positive benefits for households living in them and both contribute to healthy neighborhoods. Though it is important to note that public housing should continue to not be concentrated, in whatever form it takes. One issue that came up during a focus group meeting is multi-family apartment complexes make it easier for to provide onsite services such as counseling. Units in multi-family complexes are also often smaller units (efficiencies and one-bedroom units) and most affordable to those with low incomes.

4.9 SECTION 8 VOUCHERS AND ASSOCIATED PROGRAMS

The Pennington County Housing and Redevelopment Commission pays a portion of the rent for approximately 1,300 households through the Section 8 Housing Choice Voucher Program. Eligible families pay between 30-40% of their adjusted income for rent. The balance is subsidized by the U.S. Department of Housing and Urban Development (HUD). The resident’s share of the rent is re-evaluated at least once a year. Eligibility is determined by the number of members in a household, a family’s gross income, criminal background checks, and rental history.

In 2021, Pennington County provided almost $8 million in assistance to around 1,300 households. Participation in the Section 8 Voucher program has been decreasing over the years due to budget cuts, which Pennington County does not have control over. Participation is not decreasing by choice; the demand for these vouchers is still very high. The wait list for Section 8 Vouchers is currently open and the wait time is 2-4 months for veterans, elderly or the disabled; families with children; and 2 years for singles.

4.10 SALE OF SUBSIDIZED HOUSING AND POSSIBLE DISPLACEMENT

The City of Rapid City adheres to HUD regulations regarding displacement, including providing relocation assistance as provided in the Uniform Relocation Assistance and Real Property Acquisition Act of 1970. These apply not only to subsidized housing, but any acquisition of housing using federal funds, including non-profit developers using CBDG and other federal sources.

Table 4-3: Current Public Housing Wait List by Unit Type and Size (PENDING)

<table>
<thead>
<tr>
<th>Number of Households on Wait List</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Source: Pennington County
4.11 PROPERTY TAX POLICIES

“Gross full value rate” is the total general property tax divided by the full value. This rate is preferred to the general property tax local rate for making comparisons between tax districts because all taxable general property is valued at the same level. However, it must be taken into consideration that this is an average rate, and that surplus funds may have been applied to reduce the rate.

“Effective full value rate” is general property tax less state property tax credit (not including lottery credit) divided by the full value. The effective rate is an average rate. The owner-occupied effective tax rate was 1.35% in 2021 according to the South Dakota Department of Revenue. Figure 4.4 shows 2021 mill levy for Rapid City. Rapid City’s property tax rate is lower than surrounding communities. For example, the City of Sturgis is at 1.51%. The statewide effective tax rate was 1.32%, which according to Wallet Hub ranked 35th out of 51 (including District of Columbia) for highest effective real estate tax. [https://wallethub.com/edu/states-with-the-highest-and-lowest-property-taxes/11585](https://wallethub.com/edu/states-with-the-highest-and-lowest-property-taxes/11585).

To offset the burden of property taxes, some residents are offered relief in the form of the Homestead Tax Credit. The Homestead Exemption Program delays the payment of property taxes until the property is sold. The property taxes are added up and interest of 4% a year is accrued but the taxes are not required to be paid until the property is transferred. "Property" is defined as the house, garage, and the lot upon which it sits, or one acre, whichever is less.

The Sales & Property Tax Refund for Senior & Disabled Citizens program offers eligible senior citizens and disabled individuals receive a yearly refund of sales or property taxes. Returns are calculated based on income. The 2021 income limit for a single-member household is $13,653; the limit for a multiple-member home is $18,465.
Figure 4-4: 2021 Rapid City Tax Levy

Source: Pennington County

4.12 RELEVANT COMMISSIONS

The City has several committees that routinely make decisions that may affect fair housing choice in Rapid City. These include the Plan Commission and Community Investment Committee. This commission and committee should be representing the interests of all Rapid City residents and should be aware of and responsive to the needs of the City’s protected classes.

One imperfect measure of this commission and committee’s ability to represent the interests of diverse residents is the representation of protected classes on each. The primary concern is the absence of any non-white residents on this commission and committee. While it is true that the City’s population is 79% white, it would be desirable to see non-white residents serving in at least a few of these 18 local leadership roles.

The City does not collect demographic information on the applications for commissions or committees, but applicants can choose to disclose in the open-ended questions. Assumptions cannot be made from names or photos. A special qualification is required for the Community Investment Committee described as “Community leaders from non-profit agencies, education, and business are encouraged to apply. At least one member of the Strengthening Families Committee should

KEY FINDINGS

Relevant Boards and Commissions

The City of Rapid City has a few commissions that are involved in decisions affecting land use, housing, and development. These commissions should be knowledgeable and represent the interest of all residents of Rapid City.

The analysis found that it is unknown whether all protected classes are unrepresented or underrepresented in these commissions, creating a higher risk for decisions that don’t adequately consider the needs of protected-class residents. This is an indirect impediment to fair housing choice.
serve on this committee, and at least one of the members shall be associated with a foundation or other charitable fund source in Rapid City.”
**Plan Commission**
The City Plan Commission promotes and administers all planning functions required by § 11-6-2 SDCL (to propose a comprehensive plan for the physical development of the city, including any areas outside of the boundary and within its planning jurisdiction) (City Code 2.60). There are 11 appointed members.

**Community Investment Committee**
The City Community Investment Committee reviews annual Community Development Block Grant (CDBG) sub-grantee applications and make recommendations to the Common Council regarding the selection of sub-grantees. This Committee also reviews annual applications and make recommendations to the Common Council regarding the selection of the General Fund non-profit grantees. The Community Investment Committee appoints and confirms the members of the Rapid City Strengthening Families Committee, receives and reviews quarterly reports and assists the Rapid City Strengthening Families Committee with overcoming issues and barriers to meet the high priority needs of the community. There are 7 appointed members.

### 4.13 CITY OF RAPID CITY FAIR HOUSING COMPLAINT PROCESS

Fair housing complaints in Rapid City are handled by the U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO). The City does not provide direct assistance for these complaints and refers people who wish to make fair housing complaints to the FHEO. The City Attorney’s Office does field calls related to discrimination.

Online information about the complaint process is also essential, especially due to the growing prevalence of smart phone use and the expectation that available resources are available online. The City website directs complaints to HUD’s FHEO. Google searches for “Rapid City housing discrimination” and “Rapid City housing” does not bring up relevant information related to the complaint process or fair housing. A search for “Rapid City Fair Housing” leads to the City page with links to HUD’s Fair Housing information which lists where to get help if you are experiencing discrimination. The webpage provides the Fair Housing Act of 1968, the most recent Analysis of Impediments to Fair Housing Choice, “How to File a Housing Discrimination Complaint” which is a link to HUD’s FHEO page and contact information for the South Dakota Fair Housing Ombudsman.

The City does not offer free fair housing training to housing providers in Rapid City on an annual basis. They also do not offer technical assistance, including information of best practices, to housing providers.

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**KEY FINDINGS**

**City Complaint Process**

There is no formal complaint process within the City of Rapid City. However, the City’s web resources regarding housing discrimination include links to HUD’s FHEO page. When a call is placed to the City, people with fair housing complaints are directed to the City’s Human Relations Coordinator in the City Attorney’s Office.

Difficulty figuring out how to file a complaint is likely suppressing some complaints and limiting enforcement of fair housing laws. There was little to no awareness of the complaint process at focus group meetings. This is an indirect impediment to fair housing choice in the city.
4.14 STATE OF SOUTH DAKOTA AND FEDERAL FAIR HOUSING COMPLAINT PROCESS

The South Dakota Housing Development Authority, like Rapid City, provides a link to the HUD FHEO page on the agency’s website. The statewide Fair Housing ombudsman is a resource for renters and landlords to utilize to understand their rights and responsibilities. The ombudsman will informally answer questions and act as a mediator to help find an answer that both parties can accept. The South Dakota Consumer Protection Division of the State Attorney General’s office role in landlord-tenant disputes is limited. The division is not authorized by law to provide legal advice or private legal services to individual citizens, only general information explaining rights regarding a landlord-tenant relationship can be provided.

The U.S. Department of Housing and Urban Development housing discrimination complaint process can be an 8 step process, beginning with a filing a short complaint. The complaint is reviewed by a fair housing specialist to determine if the alleged acts violate the Fair Housing Act. If there is evidence of a possible violation of the Act, the specialist will assist the complainant in filing an official housing discrimination complaint. HUD investigates the complaints at no cost to the complainant. The investigation will collect relevant documents or conduct on site visits, as appropriate. The Fair Housing Act requires parties to be brought together to attempt conciliation on every complaint, if the parties sign an agreement the case is closed. A “No Cause Determination” may be issued by HUD if no reasonable cause that housing discrimination has occurred or is about to occur and closes the case. If the investigation yields reasonable cause that discrimination has occurred and the law has been violated, HUD will issue a charge. A HUD Administration Law Judge (ALJ) will hear the case, unless the party elects to have the case heard in federal civil court. Complaint forms are readily accessible on the agency website.

4.15 DOCUMENTED FAIR HOUSING COMPLAINTS AND DISCRIMINATION SUITS

As previously mentioned, there are layers of fair housing protections in place within the City of Rapid City, the State of South Dakota, and the federal fair housing laws. While the protected classes for each layer of law differs slightly, a victim of fair housing discrimination can find information on how to file a discrimination suit with any (or all) of the applicable layers of government.

Fair Housing Complaints Filed with the FHEO

From April 1, 2021 – March 31, 2022, there was a total of one (1) housing-related discrimination complaint documented by the FHEO. This complaint was due to discrimination based on disability. In 2019-2020, there were
five (5) complaints filed; all were based on disability. In 2018-2019, there was one (1) complaint filed based on race and familial status.

4.16 DETERMINATION OF UNLAWFUL SEGREGATION

Large-scale examples of segregated housing do not appear to exist in Rapid City. No other determinations of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973 or where the Secretary has issued a charge under the Fair Housing act regarding assisted housing have been made in the City of Rapid City. However, as noted in Chapter Two, there is segregation in Rapid City resulting from the concentration of multi-family housing and lower-income residents. While it may not be unlawful, it is an impediment to fair housing choice that the City should work to change.
5 COMMUNITY INPUT

Focus group discussions, a community survey and phone and video-conferencing interviews were used to collect data regarding perceived and realized impediments to fair housing choice in the City of Rapid City.

5.1 FOCUS GROUP RESULTS

The City helped gather a group of people knowledgeable about housing issues in Rapid City—people who regularly work with those who need some sort of housing assistance (city staff, non-profit leaders, management companies, developers). Most of the following information was collected during focus group discussions on May 10 & 11, 2022 and stakeholder interviews held throughout. Participants included:

- City of Rapid City staff
- Elevate Rapid City
- Pennington County Health & Human Services
- Black Hills Area Community Foundation
- John T. Vucurevich Foundation
- Minneluzahan Senior Center
- Pennington County development staff
- Rapid City Council members
- NDN Collective
- Rapid City School District
- Various housing developers
- Various social service agencies
- Banking representative
- Various local realtors

The discussion at this meeting is summarized below and organized by topic, including possible impediments to fair housing choice. There were several impediment themes which were common throughout the discussions, including aging renter- and owner-occupied housing units, a lack of ADA accessible units, a lack of single-unit and family units, lack of affordable housing and lack of transitional or rapid rehousing.

While a reflection only of the opinions of the participants, they are the informed opinions of people who work in and understand housing issues in the City and region. These comments and observations therefore serve as the foundation for many of the recommended action items to improve fair housing choice in the City.

5.1.1 ADMINISTRATIVE ISSUES

- Need to gather all housing-related information in one place so that developers and organizations know who needs housing and can get information on the existing available housing stock within the City.
- Fair Housing complaint process not clear or unknown to respondents.
- Support needed for tenants negotiating leases, addressing housing conditions and eviction defense.
5.1.2 REGULATORY ISSUES

- Review of City zoning code needed to allow multi-family as a permitted use in more districts.
- Evaluate City’s Tax Incremental Financing (TIF) process.

5.1.3 QUALITY ISSUES

- North Rapid is seen as a bad neighborhood area to live in because of the high concentration of rental units, landlords who turn a blind eye to criminal activity and upkeep of their units. When people have limited income, no rental history and have a hard time renting, they often look in places like this since that is all they can find.
- Landlords are unwilling to make repairs to make units safe and stable and tenants are afraid to file complaints as the landlord may try and kick them out or not renew the lease.
- Strong housing demand creates diminishing condition of housing units, one tenant after another with no time in between for maintenance.

5.1.4 AFFORDABILITY/FINANCIAL ISSUES

- There is not enough incentive for developers to develop affordable housing.
- There is a lack of understanding about what affordable housing is and that people who need affordable housing are often hard-working individuals and families, including teachers, hospital staff and bus drivers.
- Infrastructure costs too high to support affordable housing development.
5.1.5 ACCESSIBILITY ISSUES

- Service animals are a common barrier to finding housing. Landlords need education, including reminder that service animals are not pets, they cannot charge additional deposits, increase rents, or ask if the service animals are actually needed.
- Not enough funding available to improve the aging housing stock and make it accessible for the aging population. In many cases, it is just small changes that needs to be made.
- Mental health issues are considered a disability and affect a large number of people – this is a topic often misunderstood. More single-units needed.
- Lack of accessible housing units. Landlords need education about providing modifications and to be shown that any modifications they make will be marketable to renters and often can result in long-term tenants. Landlords aren’t sure what improvements they are required to make to a unit if someone has a disability. Some tenants have asked for changes and their lease isn’t being renewed and they believe this is because of their disability.
- The limited supply of accessible units often are not big enough for families.
- Universal design for new construction needed.

5.1.6 SUPPLY ISSUES

- There is lack of 1-bedroom and 3-4 bedroom family units.
- There is a lack of all types of housing in Rapid City.
- When developers come to the City, they typically are unable to add a percentage of affordable units because of cost.
- Need more apartments downtown where transit and other services are available.
- Limited affordable owner-occupied housing units available.
- Demand for subsidized housing, the Section 8 voucher program and homeless shelters is much greater supply.
- There is a shortage of transitional and rapid rehousing in Rapid City. This is the type of housing people need when they leave homeless shelters so they can get additional help and become functioning members of society and stay off the streets.

5.1.7 DISCRIMINATORY ISSUES

- Landlords take advantage of families due to these families are afraid of making any complaints about their treatment or living conditions because they fear retaliation and don’t feel they have other housing options if they get evicted.
- Tenants face discrimination due to race and disability. Some of these tenants are ultimately denied rental housing due to rental history, employment situation, financial situation or criminal history.
- Native American residents, those with children, those with Section 8 vouchers feel their rental applications are often rejected for these reasons, but there is no way to prove it.
- Landlords typically do not want to work with people enrolled in housing assistance programs because they assume that people in programs will not be good tenants.
5.1.8 TRANSPORTATION ISSUES

- Rapid Transit’s schedule makes the service challenging to use for third shift workers or those who work on weekends (no bus service on Sunday).
- There is no transit service to surrounding communities. Therefore, if you work in Rapid City and live in one of these communities, you must own a car.
- Paratransit service is limited (fixed-route only).

5.2 PUBLIC COMMENT

A draft version of the AI was available on the City’s website from August 18 through September 17, 2022 for comment.

A public open house was held at the end of the comment period and before adoption by Council. The open house included a presentation of the draft report and opportunities for the public to provide input on the draft and ask questions. The public open house was held from 1:00-4:00pm on Wednesday, August 17, 2022 at City Hall (Rapid City, SD). Based on feedback/questions received at the meeting, no changes were made to the document. Attendees were most concerned with:
6 IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND RECOMMENDED MUNICIPAL ACTIVITIES TO ALLEVIATE IMPEDIMENTS

The goal of this report is to identify impediments to fair housing choice in the City of Rapid City. Impediments include actions, omissions, or decisions that directly or indirectly restrict residents’ choice of housing and disproportionately affect members of a protected class. This section identifies impediments created by both the public sector and the private sector, and recommends actions, typically by the City, to affirmatively further fair housing in Rapid City. In a few cases both sectors are responsible.

All impediments identified here are considered to be indirect impediments, meaning that they are circumstances that have the effect of unfairly restricting housing choice for members of a protected class. Overtly illegal discrimination that constitutes a direct impediment to fair housing choice is almost certainly occurring in the city, though this study identified little measurable evidence of such direct discrimination.

Each impediment identified is accompanied by a set of recommended actions to address the impediment. See the table of recommended actions in the Executive Summary, where possible deadlines for completion have also been suggested. The actions are offered in no particular order or priority. Selection, prioritization and scheduling of action items should occur in subsequent planning processes.

Implementation of these actions will require the coordinated effort of various groups in and outside City government, including City Council, various committees, city staff, and many private sector partners. In most cases the recommended actions identify “the City” as the actor, a generalization intended to capture all of those parties. A summary table of these actions provided in the Executive Summary offers specific responsibility assignments for each action.

6.1 SUPPLY IMPEDIMENTS

6.1.1 INADEQUATE QUALITY OF RENTER- AND OWNER-OCCUPIED HOUSING (INDIRECT IMPEDIMENT)

More than half of the City’s housing stock (both owner- and renter-occupied) was built before 1980, so it is older and in need of repairs. One concern with older housing is that lead based paint was commonly used before 1978 and poses a risk to children who live in these homes. Lower income households are more likely to live in homes where lead paint has not been mitigated.

Vacancy rates for the City appear healthy, but older data (ACS, 2016-2020) may not reflect the current 1-2% likely rental vacancy rate. There have been enough new single-family or multi-family units built since 2010 so potential buyers and renters are primarily choosing from older units, which are likely in need of some renovation. With the anticipated multi-family units (369 permits for 5+ units issued in 2021) being constructed in the near future, this should give existing landlords incentive to improve aging multi-family units. When new units come online, older,
typically more affordable homes are more likely to filter down to those with lower incomes. Older housing does serve as important source of affordable housing, but it needs to be of acceptable quality.

**Recommended Actions:**

6.1.1.1 To encourage development of new housing, the City should develop a list of available single-family and multi-family sites (including redevelopment sites) and identify what the City is looking for (i.e. sizes and price points) so developers know what housing the City wants and where it should be located.

6.1.1.2 The City should consider created a housing rehab and redevelopment revolving loan fund for both renter- and owner-occupied housing. The program could be capitalized with TIF money and focused in the Census tracts with the lowest median incomes.

**6.1.2 INADEQUATE SUPPLY OF ACCESSIBLE RENTAL UNITS (INDIRECT IMPEDIMENT)**

Based on stakeholder feedback and coupled with the relatively high number of those with disabilities, there is unmet demand for accessible rental units. Of the units that are accessible, many are not large enough for families and are geared toward older individuals. Accessibility problems are also the most common source of fair housing complaints.

**Recommended Actions:**

6.1.2.1 The City should encourage retrofits to existing rental units to improve accessibility. This could take the form of a rental rehab grant program that either funds the accessibility retrofits directly or makes accessibility an eligibility requirement. Universal design requirements could be considered for new construction.

6.1.2.2 The City should offer training and informational resources to improve both landlord and renter knowledge of “reasonable accommodation” legal requirements for disabilities. This training should also address the perception that landlords are being forced to pay for costly, permanent modifications to their property. These services could be provided by the City or a third-party housing services provider.

**6.1.3 INADEQUATE SUPPLY OF SMALLER RENTAL UNITS (INDIRECT IMPEDIMENT)**

Smaller rental units provide choices for residents that may have few other choices. An adequate supply helps to prevent homelessness. The large wait list for the smallest units, and a lack of smaller, more affordable units in larger multi-family complexes is an indirect impediment to the fair housing choice of low-income and disabled residents, and it increases the prevalence of homelessness.

**Recommended Action:**
6.1.3.1 Rapid City should further study this supply gap and offer strategies to fill the gap in smaller rental units. (see recommendation 6.1.1.1)

6.2 AFFORDABILITY IMPEDIMENTS

6.2.1 INADEQUATE SUPPLY OF ACCEPTABLE AFFORDABLE HOUSING (INDIRECT IMPEDIMENT)

Affordability is not, by itself, a fair housing issue, because income is not a protected class. However, due to the strong correlation between income and race and ethnicity, such that minority residents make up a disproportionate part of the City’s low-income population, the limited supply of affordable units has the effect of restricting housing choice for minority residents. This is an indirect impediment to fair housing.

Recommended Actions:

6.2.1.1 The City should update the Comprehensive Plan to encourage the inclusion of affordable units in development and redevelopment plans in all parts of the City, including units deemed affordable to low income (80% of County Median Income) and very low income (50% of County Median Income) residents. The City could also consider offering incentives to encourage the development of affordable housing.

6.2.1.2 The City could consider creating a rental housing rehab and redevelopment revolving loan or grant fund. This program could be capitalized with TIF money and focused on the areas with greatest need (see 6.1.2.1).

6.2.1.3 The City could also consider creating an Affordable Housing Fund which can be made up of funds from TIF and General Obligation Bonding. On the private side, developers should utilize Federal and State Low Income Housing Tax Credits (LIHTC). LIHTC applications are given higher scores where there is funding from a local government, which the Affordable Housing Fund would do.

The Low-Income Housing Tax Credit (LIHTC) is a federal program which gives the South Dakota housing development authority (SDHDA) the authority to issue tax credits for acquisition, rehabilitation, or new construction of rental housing for low-income households. When a project is completed, investors can deduct from their taxes about 4% or 9% of their investment in the project each year for ten years. LIHTC developments must continue to meet the established affordability requirements for 30 years, with either 20% of units affordable at 50% of the area median income or 40% of the units at 60% of AMI. SDHDA monitors the condition of each project awarded with credits to ensure they stay in good repair, have acceptable management practices and maintain affordability.

The following will be applied to the LIHTC funds available for 2022:

- $3.0 million available
- $600,000 per project
- $750,000 per developer
- $300,000 non-profit set aside
- $600,000 Indian Reservation set aside
6.3 FINANCIAL IMPEDIMENTS

6.3.1 LACK OF LOANS TO MINORITIES (INDIRECT IMPEDIMENT)

The HDMA data show that minorities, especially American Indian residents, are less likely to originate a conventional loan and more likely to be denied. If they secure a loan, almost half were a non-conventional loan. The inability to secure a mortgage, refinance, or home improvement loan is clearly a barrier to housing choice. This is an indirect impediment that the City should work to eliminate.

Recommended Actions:

6.3.1.1 The City and the NeighborWorks should collaborate to provide more credit and home-buying education to citizens, especially minority residents. Trainers should have knowledge of the unique needs of each minority group and should provide materials in multiple languages.

6.3.1.2 The City should provide education and information on common pitfalls for new buyers, to ensure that efforts to reduce the racial disparities in loan origination do not have the unintended consequence of increased rates of default and foreclosure among minority borrowers.

6.3.1.3 The City could address the apparent lesser interest in home ownership among minority residents by doing more to improve the success of minority homebuyers post-purchase. The City could offer workshops and training on the physical aspects of maintaining a home, energy conservation, budgeting, rehabilitation programs, home improvement loans, refinancing, money management and foreclosure prevention.

6.4 SPATIAL IMPEDIMENTS

6.4.1 RACIAL SEGREGATION (INDIRECT IMPEDIMENT)

The City has mild racial and ethnic segregation, which corresponds to concentrations of low income. This indicates a real or perceived lack of housing choices for black, Native American, Asian and Latino residents outside of neighborhoods where these minority groups are concentrated (primarily Census tracts 102, 103, 104, 105, 106 & 107 which are in central Rapid City). The census tract with the highest percentage minority concentration is census tract 102 with an American Indian population of 24.53% - 58.75%. This segregation is a symptom of other issues, especially income disparities, but it is also a cause, an impediment itself, because the physical segregation perpetuates the conditions that lead to differing outcomes and fewer housing choices for these residents.

Recommended Actions:

6.4.1.1 The City should amend the Comprehensive Plan and its Future Land Use Map to add policies that increase the supply of affordable housing for families in all areas and neighborhoods in the City. The City should incentivize the development of a mix of housing types and price points in areas without concentrations of low income and minority households. This could
include the identification of High Opportunity Zones (areas with employment opportunities, high performing schools, green space, access to transit, etc.) where new affordable units are specifically encouraged and Low Opportunity Zones where new affordable units are specifically discouraged. This may include targeted redevelopment strategies.

6.4.1.2 The City should have discussions with surrounding communities about developing affordable housing and creating a mix of housing types and price points in neighborhoods to aid in deconcentrating poverty and racial and ethnic segregation in Rapid City. This discussion should also occur along with a need for public transit to these outlying areas.

6.4.2 TRANSIT COMMUTING DIFFICULT AT SOME TIMES AND TO SURROUNDING AREAS (INDIRECT IMPEDIMENT)

The Rapid Transit provides limited routes to outlying communities which limits transit-dependent residents to living primarily in central Rapid City where there is frequent, regular transit service. This is an impediment because it limits where these residents choose to live and/or work. Hours of operation limitations affecting 2\textsuperscript{nd} and 3\textsuperscript{rd} shift employees, and employees who work on Sundays, are also a concern.

Recommended Actions:

6.4.2.1 The Rapid Transit should continue to evaluate changes to the transit routing system and schedules, including the potential for later routes that better support second and third shift employment, and more routes that serve neighboring communities. This evaluation should address the needs and impact on neighborhoods with concentrations of low-income and minority residents.

6.5 ADMINISTRATIVE IMPEDIMENTS

6.5.1 LACK OF LOCAL FAIR HOUSING ORDINANCE (INDIRECT IMPEDIMENT)

The City of Rapid City does not have a local fair housing ordinance. It is best practice for communities that are Affirmatively Furthereing Fair Housing (AFFH) to create a local fair housing ordinance by which local leaders affirm local support for fair housing choice.

Recommended Actions:

6.5.1.1 The City should create a Fair Housing Ordinance to AFFH and show local support for certain vulnerable populations. This ordinance can mirror County and State laws and should expand the definition to make discrimination based on use of Section 8 vouchers as a rent supplement illegal.

6.5.2 RESTRICTIONS ON RESIDENTIAL USES IN ZONING CODE (INDIRECT IMPEDIMENT)

Within Rapid City, the Medium Density Residential District (MDR) and High Density Residential district (HDR) permit multi-family apartment style housing (buildings with more than four units) by right. None of the
commercial districts allow multi-family apartment style housing as permitted by right. Only the OC district allows multi-family by conditional use.

Recommended Actions:

6.5.2.1 The City should consider revising its zoning map to increase the use of mixed-use districts throughout the City to avoid future clusters of apartment-style housing.

6.5.2.2 The City should consider allowing three- or four-unit multi-family housing by right in the Commercial districts.

6.5.2.3 The City should consider amending the zoning code to remove group homes as a conditional use in the residential districts.

6.5.3 LIMITED USE OF FAIR HOUSING COMPLAINT PROCEDURES (INDIRECT IMPEDIMENT)

The low numbers of complaints and anecdotal evidence suggest that residents don’t bother to file complaints because they don’t think it will make a difference, they have more pressing issues to deal with (usually homelessness) or they are worried about landlord retaliation. Finding information directly from the City on who to contact with a Fair Housing complaint is not intuitive - a Google search currently reveals no answers and the City website only has a link to HUD’s complaint process. A City contact person is not listed.

Recommended Actions:

6.5.3.1 The City should link the fair housing section on its website to organizational resources to ensure that a search for “housing discrimination Rapid City” or similar quickly leads to the City’s information and materials. This includes adding a link to the Housing and Zoning Inspection Departments’ webpage that leads to the fair housing page for the benefit of people who land there when searching for fair housing information. The City should also consider – in addition to listing third-party resources- listing protected classes on its website as well as the local fair housing/equal opportunities ordinance to help people determine whether or not they have been the victim of illegal discrimination.

6.5.4 LACK OF ACCOUNTABILITY FOR LANDLORDS (INDIRECT IMPEDIMENT)

There are no organizations which focus on ensuring that landlords are providing safe and fair housing in Rapid City. Interviews generalized concerns about the behavior of a few poor-performing landlords, this included discussion about real or perceived discrimination and fear of landlord retaliation if a tenant were to report a problem.

Recommended Actions:

6.5.4.1 The City should consider supporting the creation of a tenant resource center by an outside organization. A tenant resource center could give information on rental rights and responsibilities to tenants and landlords.
6.5.4.2 The City should continue to work with organizations to provide training to landlords and groups who work with racial/ethnic minorities and the low income population to increase knowledge about Fair Housing Law. Training for landlords should include busting myths about the Section 8 Voucher program and about people who are part of housing assistance programs.

6.5.5 PROTECTED CLASSES UNDERREPRESENTED ON BOARDS AND COMMISSIONS (INDIRECT IMPEDIMENT)

All protected classes may be unrepresented or underrepresented in key commissions, creating a higher risk for decisions that could result in impediments to fair housing choice.

**Recommended Actions:**

6.5.5.1 The City should continue to actively recruit protected class representatives to Plan Commission and other City Committees.
7 RELEVANT ZONING CODE TERM DEFINITIONS

Term definitions come from the City of Rapid City Zoning Code.

7.1 GENERAL DEFINITIONS

**ADULT DAY CARE CENTERS:** A facility, by whatever name, which care is provided to adults; such as the elderly, disabled or otherwise physically or mentally challenged adults, on a regular basis with compensation for 3 or more adults. This limit shall include adults related to the operator or manager thereof. The facilities shall not include those commonly known as assisted-living centers, group homes, nursing homes and retirement homes. Adult day care centers shall not provide housing or other overnight accommodations to clients.

**ASSISTED LIVING CENTER:** A form of congregate housing principally for the elderly with individual suites or rooms that is regulated by the state. Limited support services are provided such as assistance with activities of daily living, meals, laundry, housekeeping, transportation and social and recreational activities. Assistance or supervision with medications may be provided.

**DEVELOPMENTAL LOT:** A plot plan of 1 or more lots when signed by the Planning Commission or its designee. A developmental lot can only be so designated where the lots are under 1 ownership, as per ownership of record files. Only 1 residential building and its accessory buildings shall be placed on any developmental lot. In any commercial or industrial district more than 1 principal building for an industrial or commercial use may be permitted on a developmental lot provided setback, yard and lot coverage requirements are met.

**DWELLING:** A building or portion thereof, exclusive of mobile homes, as herein defined, used for residential purposes.

**MISSIONS:** An activity providing personal assistance on a nonprofit basis to individuals of an indigent status. The assistance must include food and/or shelter and may, in addition, include religious instruction, counseling and other incidental services customarily provided by missions.

**MULTIPLE DWELLING:** A detached building designed for occupancy by 3 or more families living independently of each other, exclusive of auto or trailer courts or camps, hotels, hotel apartments or resort-type hotels.

**SINGLE-FAMILY DWELLING:** A detached building designed to be occupied exclusively by 1 family.

**TOWNHOUSE DWELLING:** One of a group of 2 or more attached single-family dwelling units built on 1 or more common lot lines. Two 1-hour walls are required at the common lot line, 1 on each side of the common lot line. There shall be no overlapping of townhouse structures with the exception of roof overhangs. Each townhouse shall be located on an individually platted lot which may contain open space in addition to the area upon which the dwelling is constructed. The owner of the townhouse may also participate in the ownership of common property within a townhouse development.

**TWO-FAMILY DWELLING:** A detached building designed to be occupied by 2 families living independently of each other, exclusive of auto or trailer courts or camps, hotels or resort-type hotels.

**DWELLING UNIT:** One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the dwelling unit for the exclusive use of a single family maintaining a household.
**DWELLING UNITS, LIVE-WORK:** A dwelling unit in combination with another use otherwise permitted in the district such as shop, office, studio, other work space where the resident occupant both lives and works.

**DWELLING UNITS, MULTI-FAMILY:** Structures developed individually or as part of a complex that provide three or more dwelling units per building including accessory uses such as leasing offices, gyms, clubhouses, greenspace, and the like. MULTI-FAMILY DWELLING UNITS can take diverse building formats including but not limited to row houses, stacked flats, walk-up apartments, mid-rise apartments (multi-level), and courtyard apartments.

**FAMILY:** One or more persons related by blood, marriage or adoption, or a group not to exceed 5 persons (excluding servants) none of whom are related by blood or marriage, occupying the premises and living as a single nonprofit housekeeping unit as distinguished from a group occupying a boarding or lodging house, hotel, club or similar dwelling for group use. A family shall be deemed to include domestic servants employed by the family.

**FAMILY DAY CARE HOME:** A facility providing care and supervision of children from more than 1 unrelated family, in a family home, on a regular basis for part of a day as a supplement to regular parental care for 7 or more children but no greater than 12 children at any time including children under the age of 6 years related to the owner, operator or manager thereof, without transfer of legal custody or placement for adoption.

**PRIVATE GARAGE:** Any accessory building, structure, or part of a main building used primarily for parking or storage or for a permitted accessory use and which shall not be used for commercial purposes. This does not include an Accessory Dwelling Unit. The maximum cumulative allowable size of all private garages shall be 1,500 square feet or 30% of the size of the gross floor area of the dwelling unit(s), whichever is greater. In no event shall the size of the building footprint of the private garage(s) exceed the footprint of the dwelling unit(s). The private garage(s) shall be used only by persons residing on the premises. Any private garage exceeding the maximum allowed size shall be allowed only as a conditional use pursuant to §§ 17.08.030J., 17.10.030N., 17.12.030A., 17.14.030A., 17.38.030L., and 17.44.030A.

**GROUP HOME:** An activity providing personal assistance to 6 or more individuals unrelated by blood or marriage who, by reason of mental or physical disability, addiction to drugs or alcohol, or family and school adjustment problems, require specialized attention and care in order to achieve personal independence. The assistance must include board and room, and may include counseling, rehabilitative services and other incidental services customarily provided by group homes. This shall not include missions, detoxification centers or detention centers.

**HOTEL APARTMENT:** A building which is used as a temporary residence for more than 12 persons at one and the same time, and which provides short-term, furnished accommodations, with or without cooking facilities and with or without housekeeping services.

**MOBILE HOME:** A movable living unit designed for year-round occupancy, having no foundation other than wheels, jacks or skirtings, and which is capable of being moved, towed or transported by another vehicle. Sometimes referred to as a trailer home.

**PLANNED DEVELOPMENT:** means a procedure set forth in the zoning ordinance which allows for some deviation from the conventional zoning and subdivision ordinances. This procedure includes the following subcategories:

A. Planned residential development;

B. Planned commercial development; and
C. Planned unit development.
Each subcategory shall have a set of development standards and all approved planned developments shall be in keeping with the Rapid City comprehensive plan. Planned developments are regulated by §§ 17.50.050 through 17.50.100.

ROOMINGHOUSE: A building where lodging only is provided for compensation to 3 or more, but not exceeding 12 persons. A building which has accommodations for more than 12 persons shall be defined as either a hotel or a hotel apartment under the terms of this title.

TRAVEL OR CAMPING TRAILER: A portable or mobile living unit used for temporary human occupancy away from the place of residence of the occupants, and not constituting the principal place of residence of the occupants.

7.2 LAND USE DEFINITIONS.

7.2.1 RESIDENTIAL USES

Single-family detached dwelling: A separate and detached one-family residence on a single lot designed and arranged for use by one family or household. See the following graphic.

Two-family dwelling, duplex: A separate or detached two-family residence on a single lot, the first and second floors of which are each designed and arranged for use by one family. This type of dwelling is commonly referred to as an upper/lower duplex. See the following graphic.

Two-family dwelling, semi-detached: A dwelling within a building containing two attached dwelling units which share a common wall. The dwelling units may be located on the same lot or on separate lots, with the common wall at the lot line. See the following graphic.
Single-family attached dwelling, townhouse: A one-family dwelling unit with an individual private entrance which is part of a structure containing more than two dwelling units attached horizontally in a linear arrangement and having a totally exposed front and rear wall to be used for access, light, and ventilation. See the following graphic.

Multiple family dwelling: A building containing three or more dwelling units. Also known as apartment house/apartment building. This type of dwelling typically, but not always, has a common/shared entrance. See the following graphic.

Carriage-house dwelling: An additional dwelling unit subordinate to the principal dwelling on the lot and located above a detached garage.

Live-work unit: A dwelling unit in combination with a shop, office, studio, or other workspace within the same unit where the resident occupant both lives and works.

7.2.2 CONGREGATE LIVING USES

Rooming house, boarding house: A building that provides a dwelling space to be occupied by four or more individuals who are unrelated and do not constitute a family or by a family and two or more unrelated individuals. A fee is paid to the leaseholder or owner for occupancy for usually longer than one night, and common facilities may be shared, including toilet and kitchen. If, in addition to a room, the leaseholder or owner, as part of the fee
for services, provides meals, then the building is considered a boarding house. A rooming/boarding house may be considered a dormitory as defined and regulated within this Code.

Shelter facility: A temporary place of lodging for homeless individuals or homeless families. A shelter facility may be considered a dormitory as defined and regulated within this Code.

Transitional housing: A premises, other than a community living arrangement or community based residential facility, for the temporary placement of persons on parole, extended supervision, or probation in a controlled environment, including supervision or monitoring. A transitional housing facility may be considered a dormitory as defined and regulated within this Code.

Dormitory: A communal-type living arrangement of four or more persons not related by blood, adoption, or marriage who share common sleeping areas, kitchen, bath, or restroom facilities. This definition includes, but is not limited to, shelter facilities, educational facility housing, rooming houses, boarding or lodging houses, community living arrangements, community based residential facilities, migrant housing, seminary, or similar institution.

Fraternity, sorority: A building used as group living quarters for students of a college, university, or seminary who are members of a fraternity, sorority, or other group that has been officially recognized by the college, university, or seminary. A fraternity/sorority may be considered a dormitory as defined and regulated within this Code.

Convent, monastery, seminary, and religious retreat: A building or group of buildings that serves as the primary dwelling and place of work and worship for members of a religious order. A convent, monastery, seminary, and religious retreat may be considered a dormitory as defined and regulated within this Code.

Nursing home, assisted living: A building or complex of buildings where four or more persons who are not related to the operator or administrator reside, receive care or treatment and, because of their mental or physical condition, require access to 24-hour nursing services, including limited nursing care, intermediate level nursing care, and skilled nursing services, as defined in § 50.01, Wis. Stats. A nursing home/assisted living facility may be considered a dormitory as defined and regulated within this Code.
APPENDIX A  SURVEY RESULTS
1. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF RESIDENCE?*

Most Common “Other” Response:
- Spearfish
- Custer
- New Underwood

2. IF YOU DO NOT LIVE IN THE CITY OF RAPID CITY, PLEASE INDICATE WHAT FACTORED INTO THAT DECISION (SELECT ALL THAT APPLY).*

Common “Other” Responses:
- Wanted to live in country, have horses
- Less crowded
- Needed space that allowed pets
- More affordable
3. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF WORK?*

4. PLEASE INDICATE YOUR AGE:

Common “Other” Responses:
- Retired
- Hill City
- Work from home / Remote
- Spearfish
- Sturgis
- Custer
5. **DO YOU HAVE CHILDREN UNDER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?**

6. **DO YOU HAVE ANY CHILDREN OR DEPENDENT ADULTS OVER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?**
7. ARE YOU CURRENTLY A FULL-TIME STUDENT AT ANY OF THE FOLLOWING?

8. IF YOU ARE A FULL-TIME STUDENT AT ONE OF THE ABOVE INSTITUTIONS, WHERE DO YOU LIVE?
9. PLEASE INDICATE YOUR EMPLOYMENT STATUS.

10. EMPLOYERS: DO YOU FEEL AS IF YOU HAVE BEEN ABLE TO ATTRACT ENOUGH EMPLOYEES TO GROW YOUR BUSINESS TO ITS FULLEST POTENTIAL?
11. EMPLOYERS: IN THE PAST 5 YEARS, HAVE HOUSING-RELATED ISSUES IMPACTED YOUR ABILITY TO ATTRACT QUALITY EMPLOYEES?*

![Bar chart showing responses to the question about housing-related issues impacting the ability to attract quality employees.]

12. WHAT IS YOUR TOTAL HOUSEHOLD INCOME BEFORE TAXES?

![Bar chart showing the distribution of total household income before taxes.]

Responses
13. HOW FAR DO YOU TRAVEL TO GET TO WORK ON A TYPICAL WORK DAY (ONE WAY)?

14. WHAT MODE OF TRANSPORTATION DO YOU USE TO GET TO WORK? (SELECT ALL THAT APPLY)*

Most Common Response:
- Motorcycle
- Work from home
- Driven by family member
15. WHAT TYPE OF STRUCTURE DO YOU LIVE IN?

16. HOW MANY BEDROOMS DOES YOUR CURRENT HOME HAVE?
17. WHAT WERE THE IMPORTANT FACTORS IN DECIDING TO LIVE AT YOUR CURRENT RESIDENCE? (SELECT ALL THAT APPLY)*

Common “Other” Responses:
- Pet-friendly
- Availability
- Land

18. DO YOU RENT OR OWN YOUR PLACE OF RESIDENCE?
19. Renters: Approximately how much do you currently pay for your housing each month, including rent, insurance and utilities?

20. If you are a renter, would you consider living in an accessory dwelling unit (ADU)/granny flat/mother-in-law suite?
21. IF YOU OWN YOUR HOME, WHAT IS YOUR MONTHLY COST, INCLUDING UTILITIES, MORTGAGE PAYMENTS, TAXES, ETC.?

22. HOMEOWNERS: WHAT IS THE APPROXIMATE ASSESSED VALUE OR YOUR HOME?
23. HOMEOWNERS: IF YOU WERE TO SELL YOUR HOME RIGHT NOW, WHAT DO YOU BELIEVE WOULD BE A FAIR MARKET PRICE?

24. HOMEOWNERS: IN THE PAST 5 YEARS, HAVE YOU INVESTED MORE THAN $2,500 IN IMPROVEMENTS TO AN EXISTING HOME, NOT INCLUDING DAMAGE REPAIR RELATED TO A STORM OR FIRE?*

Common "Other" Responses:
- Flooring
- Windows
- Garage
- Landscaping
- Kitchen remodel
25. HOMEOWNERS: IN THE NEXT 5 YEARS, DO YOU INTEND TO INVEST MORE THAN $2,500 IN HOME IMPROVEMENTS?* 

26. IF YOU OWN YOUR HOME, WOULD YOU BE INTERESTED IN ADDING AN ACCESSORY DWELLING UNIT (ADU), GRANNY FLAT/MOTHER-IN-LAW SUITE TO YOUR PROPERTY?

Common "Other" Responses:
- Windows
- Roof
- Flooring
27. IN THE PAST FIVE YEARS, HAVE YOU HAD TO FOREGO OTHER NEEDS SUCH AS FOOD, HEALTHCARE, OR CHILDCARE TO ENSURE YOU COULD CONTINUE TO PAY FOR YOUR HOUSING?

- [Graph showing responses]
  - Yes: 20.00%
  - No: 80.00%

Common “Other” Responses:
- Healthcare
- Food
- Childcare

28. HAVE YOU EXPERIENCED DISCRIMINATION WHEN TRYING TO RENT OR BUY HOUSING?

- [Graph showing responses]
  - Yes: 90.00%
  - No: 10.00%

Common “Other” Responses:
- Skin color
- Single parent
- Felon/ Record
- Marital status
29. WHAT IS THE CONDITION OF YOUR HOME OR APARTMENT? CONSIDER BOTH THE BUILDING SYSTEMS AND THE INTERIOR AND EXTERIOR FINISHES?

30. ARE YOU CURRENTLY PLANNING TO PURCHASE A HOME SOMEWHERE IN THE NEXT 2-3 YEARS?
31. IF YOU ARE NOT PLANNING TO PURCHASE A HOME IN THE NEXT 2-3 YEARS, WHAT ARE YOUR MAIN BARRIERS TO PURCHASING A HOME?

32. WHAT IS THE ANTICIPATED AMOUNT OF FUNDS YOU WOULD HAVE AVAILABLE TOWARD A DOWN PAYMENT FOR HOME PURCHASE?
33. IF YOU WERE TO MOVE IN THE FUTURE, WOULD YOU RATHER RENT OR OWN YOUR HOUSING?

![Bar chart showing responses to the question on housing preferences.]

34. IF YOU WERE TO MOVE IN THE FUTURE, WHAT TYPE OF STRUCTURE WOULD APPEAL MOST TO YOU?

![Bar chart showing responses to the question on preferred structure.]

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35. HAVE YOU PERCEIVED CHANGES IN HOUSING OPTION AND AVAILABILITY IN RAPID CITY AREA OVER THE PAST 5 YEARS?

Common Responses:
- Prices too high
- Housing scarce
- Influx of out of state people
- Affordable housing hard to find

36. IN YOUR OPINION, WHAT ARE THE GREATEST UNMET HOUSING NEEDS IN RAPID CITY RIGHT NOW? (SELECT UP TO 3)

Common Responses:
- Housing for singles
- Affordable housing
- Senior housing
37. IF THE CITY WERE TO USE/CREATE PROGRAMS THAT TARGET A SPECIFIC HOUSING TYPE, IS THERE A SPECIFIC TYPE OF INVESTMENT YOU FEEL WOULD HAVE THE GREATEST BENEFIT?

![Bar chart showing construction of new ownership housing, construction of new rental housing, rehabilitation of existing ownership housing, rehabilitation of existing rental units with respective percentages.]

38. IN YOUR OPINION, WHAT TYPE OF COMMUNITY SERVICES AND PROGRAMS WOULD BE OF THE GREATEST BENEFIT TO RESIDENTS WITH LOW TO MODERATE HOUSEHOLD INCOMES (SELECT UP TO 3)?

![Bar chart showing various options for community services and programs with respective percentages.]

Common “Other” Responses:
- Affordable housing
- Affordable healthcare
- Rental assistance
- Budget training
1. In what community is your primary place of residence?

- Johnson Siding
- New Underwood
- The Ranch at Black Gap subdivision
- The Ranch at Black Gap south of Rapid City
- Hermosa
- Black Gap
- Rapid City, Summerset and Box Elder
- Spearfish
- Hill City
- Fall River County
- Twin Cities MN
- I live in Lead South Dakota but I’m trying to relocate either back to Sturgis or Rapid City
- Sioux Falls
- Spearfish
- Butte County
- Spearfish
- Spearfish
- Hill City
- Hermosa - Custer county
- New Underwood
- Spearfish
- Custer
- I’m staying at a friend’s airbnb because I cannot afford an apartment.
- Hill City
- Red Rocks Meadows
- Hot Springs
- Red rock meadows
- Rockerville
- Sundance WY
- Virginia
- Custer sd
- Inbound
- Newcastle Wyoming
- Hermosa, Custer County
- Custer County
- Custer
- Custer SD
- Custer
- Custer SD
- Custer County
- Custer
- We live in Hermosa part of the year then move our camper to Rapid City during the winter
- New Underwood
- Lawrence county
- Custer county
- Housiting for family friend while they are out of town and I find somewhere to live
- Spearfish
- Recently moved from RC
- Just outside of town west off 44. By Black Hills Cave - Cavern Road.
- Rural Rapid City
- Belle Fourche

2. If you do not live in the City of Rapid City, please indicate what factored into that decision (select all that apply)

- Love the country life
- Too many people. Growing too fast.
- I prefer to live out of the city~ less crowded
- Pretty area
- Live just outside Rapid City- in the hills
- I work in Whitewood
- Rural housing loan
- Enjoy the hills, trees and relative quiet offered in the hills
- Military
- My husband works in the Military
- Recently moved to Keystone from RC
- Found a lot in Black Gap that has prairie beyond our lot. Also bigger lots.
- just the place i found
- Built Home on Nemo Road in 1998
- Land is needed for our horses
- I own a home in Red Rocks Area
- I made about 7 house offers in Rapid City that were outbid. Had to go with a new build in Box Elder to even have a chance at a house.
- You were the least expensive option and allowed pets.
- Rent is to high
- SO LITTLE rental inventory! Looked for months before finding a house - and have been paying double rent until we move there.
- manage a resort in hills
- Needed to rent space that allowed pets.
- Could not find affordable pet friendly housing
- have rentals in City and wanted horses at home
- Wanted to live in the country and have horses.
- have affordable housing
- not a conscious decision at the time home was purchased
- I live just outside the city limits
- I prefer living in the Black Hills
Hills

- Wanted acreage
- Recently moved back and staying with family until we can afford our own place
- The house I wanted was in Rapid Valley.
- I would love to see a community of townhomes or duplexes built for seniors where it is just for seniors and they own that home. I would love this community to be located within city limits. I am hearing that many other seniors want this same thing.
- More affordable options to build in Box Elder
- I live in Rapid City
- To own our land and get away from city traffic
- Prefer to have small acreage and privacy
- Family lives here
- Property taxes Are Way To HIGH
- All of the above
- Good house price
- Where I found the best house for my family.
- Larger acreage lots…still close to town. Many hobby farm opportunities
- Living on parents property
- Husbands jobs
- Land ownership
- This is where homes were available when we moved here in 2005
- Housing Prices
- If I did not live with someone, I would still be living in Sturgis where it is more affordable.
- Only loan we could get was for outside city limits

- found a house to buy in meade county, only a few miles from businesses in Rapid City
- I love in rapid city, but my kids are bussed to the valley when there are multiple schools closer, and it’s frustrating because I chose to live in town as to not have to use the bus
- Housing was too expensive, found cheaper elsewhere
- Crime drug dealers at 203 Nowlin St.
- Crime is high (I know I’m a cop). Also all the new houses are the exact same house plan just some are reversed. Why spend stupid amounts of money for something everyone has the exact same thing.
- I moved out of Rapid City due to my home being burglarized.
- Homeless and currently living with family
- Live with family
- Spouse owns family ranch
- I would like to move to rapid
- I am in income based housing.
- We were able to find a home with a little more land but close to Rapid City
- Constantly Rising Cost of Rent is the largest factor
- You have to take what is available- not much on the market
- ranching
- Lack of newer housing, high prices for size of home being purchased, rental properties also way too high,
- Originally built in the valley due to taxes, price, regulations. Have since been annexed.
- no affordable housing between Spearfish and Rapid City
- Quiter
- We loved the subdivision, but it’s out of town to the west.
- Homeless
- Live in city
- I chose to live here
- we loved the house
- Price of rent
- Rent is too high
- Horses
- I just live 4 miles outside of Rapid City on Nemo
- We wanted to live in Summerset as it was desirable for young families.
- We live just on the other side of the City line. Although our address is Box Elder we consider ourselves to be from Rapid City
- Annexed into city
- Husband worked in Belle Fourche, it was central to our commutes
- I like the openness.
- have lived in RV for 30 years

3. In what community is your primary place of work?

- Retired
- Rapid City, Summerset and Box Elder
- Hill City
- Retired
- I work remotely from home
- i am retired
- no work - retired
- Twin Cities MN
11. In the past 5 years, have housing-related issues impacted your ability to attract quality employees?

- But I am not hiring professionals with families who need to relocate
- I don’t know if this is an issue or not.
- Housing prices, including rents, have surpassed people’s ability to afford what people want for quality in housing. Our community has too much ‘slum lording’ going on.
- Employees not able to afford housing costs
- High home prices/low supply has impacted our new hires ease in transitioning to the area
- Limited availability of affordable housing. As a director in education, current salaries do not support current housing costs.
- Talent unable to locate housing to relocate here
- Increasing housing prices and very limited availability are significant concerns as it relates to the Airmen working for me. Early communication is required to prepare personnel moving to Ellsworth AFB. Some families are staying at their previous duty location or going back “home” until the Active Duty member is able to secure a place to live.
- We had talked to candidates about their living situation. Lately there are a bunch of people unable to find
housing and they are living in travel-trailers at campgrounds. These candidates state that housing not easily available and the homes that are is too expensive.

- There is no housing available. We hire people wanting to move here but lose them when they can't find adequate housing for their family.
- availability and affordability.
- Yes due to the high rent increase in the Rapid city Area.
- Lack of affordable housing
- Increased cost of housing. Not enough options for rentals.
- Housing is too expensive for the wages we can afford to pay.
- Applicants accept employment offer but many have declined due to lack of housing options.
- Unable to relocate here due to lower wages and high housing costs and/or unable to find an affordable home.
- The high cost of housing has caused highly qualified individuals to withdraw their acceptance because of the cost of housing or their inability to find suitable housing for their family.
- cost of housing impacting salary needs and people balancing desire to take job
- many candidates do not want to move to Rapid City due to lack of shopping, affordable housing or services.
- At the pay level we currently have, prospects are finding affordable housing difficult to attain. We have increased our starting pay by 10% over the last two years and we continue to struggle for qualified prospects.
- It is very difficult for staff to find affordable housing near employment locations.
- Less applicants and people backing out after they accept positions
- Had employees turn down the job because they can't find housing here.
- poverty stricken employees can often not find transportation
- Way overpriced, for what you get. West Coast people need to stay there and deal with thier bad politics. Not bring that crap here.
- Rental availability and cost as well as ability to purchase homes are problematic in attracting and retention of staff
- Lack of housing, high cost
- Not enough affordable housing.
- Hired someone from Spearfish to work in Rapid City winter 2022. They struggled to find appropriate accommodations in Rapid City.
- Ability to find a place and cost of rent/owning.
- Affordability for several, likelihood of them securing housing if outside of Rapid City.
- Lack of affordable, quality housing isn't appealing to people who want to move here.
- Lack of affordable housing has impacted ability to recruit professional employees from outside the state.
- Lack of vacancies and high housing costs have turned out of state employees away from our agency or have delayed the onboarding process significantly
- Affordability
- Not enough affordable housing for the pay we are able to offer. Unfortunately offering more Pat is not an option.
- We have had people commit to positions in Rapid City and then withdraw after unsuccessful home searches. Price was listed as the factor.
- Wages do not keep up. Housing is unaffordable. I was looking on ReMax yesterday and an 1800 square foot home was asking over 300K. Hourly wage earners can't afford that. Same for apartments. Asking 1000 a month for a 2 bedroom apartment is insane. I do believe landlords are taking advantage of Ellsworth as well. Military personnel living off base are granted a set amount of dollars for rent. Landlords know military money is a constant source.
- Lot of low-income housing in the area resulting in under qualified candidates for employment.
- The rising housing costs are creating an affordability gap and if you work for a non Profit you cant afford to pay.
wages that keep pace with the rising costs

• I've lost several employees due to lack of housing and cost of housing being too high to live without having several roommates.
• affordable housing
• Rents are high if they can even find a place to live.
• Lack of rental or housing available. Also rising home prices and rents.
• Housing costs have gone sky-high and it's hard to keep up with paying my employees enough to compensate for the cost-of-living INCREASES.
• Too high for the salary which is market sensitive, and no housing available
• Housing costs and availability impact potential and current employees ability to stay or locate to Rapid City, this is especially true for mid-level staff.
• Expensive & availability
• the lack of affordable housing is a challenge for our staff, and now rents have been rising and causing issues
• I had a candidate from North Dakota who was retiring from teaching. He wants to be here, but the housing market was, in his words, “insane”.
• I oversee a department in the school system - our pay does not cover the cost of housing - purchase or rentals - therefore, we lose out on good applicants.
• Travel nurses have a hard time finding a place to stay. Have current travel nurse that has housing increase costs for the summer and may not be able to fulfill contract.
• We struggle to get Nurses and Nursing assistants on our units due to the high cost and availability of housing in the area which does not match what we are able to compensate them for through wages. Also have our own Caregivers moving out of the area due to the high cost and availability of housing.
• At the Rapid City Area Schools, we've had many candidates express interest in our positions, but indicate they're unable to identify affordable housing, so cannot move forward with accepting an offer. We have also had candidates commit to employment by signing contracts and then later have to back-out of the contracts right before the school year started because they tried to move to Rapid City and could not find a place to live. (In a couple instances, people moved out here and secured temporary housing, only to have to move elsewhere.) Affordable housing is a huge issue for us... and particularly in a shortage of family housing that isn't apartments.
• The cost of housing is too high so employees are not able to afford to work at our establishment
• We have a new employee that is having a hard time finding reasonably priced rental property.
• Houses go to quick, not enough, prices are high & rates are going up quickly along with bidenflation.
• No places to live for outside employees.
• Professionals can’t move here for lack of affordable housing.
• I own a business and a nurse manager.
• Housing prices to high. Unavailable housing in price range needed. Rentals too high or unavailable.
• I have interviewed at least six nurses that I can remember from other states who wanted to come here, but turned down the offer because they could not find affordable housing.
• We have had nurses resign due to not being able to find affordable housing and candidates that have accepted positions retract due to inability to find housing.
• Difficult to find reliable, flexible staff in Rapid City area.
• We use travel nurses and have had cancelled contracts related to inability to find affordable housing, especially in the summer.
• I have lost employees who were looking for housing, some for over a year. Many moved from the area all together.
• I’m in real estate, so the opposite.
• Not enough housing, prices too high, rent too high for wages in RC.
• cost of housing, very minimal options with in a reasonable price range.
• potential employees in professional positions unable to relocate due to increased housing costs or limited housing options.
• We have had difficulty finding housing for prospective employees, both in availability and affordability.
• Several potential employees have chosen not to accept positions because they cannot find either suitable or affordable housing in the Rapid City area.
• Unable to find affordable or available housing in the Custer area.
• unable to afford a quality livable space. Places in their price range have been undesirable.
• overpriced housing market.
• Have lost a couple candidates- primarily RN’s who have come to travel and would have liked to come on permanent but found housing to be unavailable or too expensive.
• Positions offered to people living outside of SD, accepted, and then unable to find living arrangements and declined offer for employment.
• Lack of housing has caused employees to withdraw their acceptance of a job.
• They cannot find housing.
• Not enough in fact virtually none available for people to move her and work.
• A key person for our organization what’s homeless for quite a while.
• Housing costs, schools, affordability, grocery stores, gas costs.
• High housing costs are a barrier - single-family homes and apartment rent.
• “Lack of availability and what is on the market is high priced.”
• No apartment available in the area.
• Not enough affordable options for families.
• I had a technician reach out to me about moving here from BC but he couldn’t find housing and gave up on the idea.
• Housing is to expensive for the wages in Rapid City.
• Wages too low, cost of housing too much.
• Self employed with no employees.
• Cost of housing has held back several applicants that are interested in moving to this area.
• Cannot find homes to buy or rent. Work at a college. Our students cannot obtain affordable housing in Rapid City to rent, so it is impacting our enrollment negatively.
• The rent and prices of homes are far too expensive for the wages in RC. If we raised our rates of the product and service we offer.
we would never have any business! I’ve heard people blame employers that they don’t pay enough but we are just stuck in the middle. It’s also hard to justify paying higher rates when the kind of work people do is poor and unreliable.

• Too little affordable housing. When the median salary is $58K, and rent is $1,400 it’s hard to help people find a place to live while also paying their bills.

• Not directly but I know of many individuals that would not join the company because they couldn’t find housing to either buy or rent

• Employees typically can’t afford housing within the Rapid City limits.

• We have not been able to retain employees because they cannot afford to move to Rapid City.

• I do two year employment contracts with employee’s (most come from out of state), one recently came to me and said for the second year of their lease the landlord is raising rent $300 per month. I currently have an employee that started yesterday living in a hotel with his spouse and child until they can find an apartment. Two employee’s in the past year had to AirBNB when they moved here until their apartments were finished being built. These issues have cost me the ability to bring employee’s to the area.

• Out of town Piti entail applicants have been unable to find housing or their spouse has been unable to secure high quality positions to move with them.

• Rent is too high. No where to rent, purchasing a home is not an option for the wage we can offer.

• My low starting wage was the biggest factor.

• Lack of housing has delayed the start date of some of our new employees.

• Cost and availability of housing.

• My last employee I hired was from Las Vegas. Took me 6 months to hire this person. The salary + bonus of this position is $140,000 and still had only a few applications. Previous person we were going to offer the job was from Connecticut but they couldn’t find a home. My candidate was lucky to find an apartment to relocate. Family trailed behind 6 months later after they found a house....very frustrating to recruit to our area. People are willing to re-locate if they could only find a reasonably priced home. Apartments are a ‘short term’ fix but most of the people I visit with... eventually want a home.

• The high cost, plus lower median wages and minimal housing stock have made it hard to hire people from outside the region b/c there is nowhere for them to live.

• unable to find housing.

• pay not adequate to secure housing

14. What is the most common mode of transportation you use to get to work?

• car

• motorcycle

• Retired

• I live on-campus of my workplace

• Motorcycle

• Work from home

• Sometimes carpool, sometimes drive alone depending on what is scheduled in my work day.

• Depends on the weather. I often ride a bike until it gets too cold.

• Work from home

• drop children off and drive

• Take kids to school then to work

• drive with one other occupant.

• Motorcycle

• I usually work from home, but when I go into the office I drive, alone.

• Scooter

• drive the vehicle that I own

• Lyft

• Remote

• driven by family member, never been driving

• I work from home, but drive solo for supplies

• personal car

• I pay a family member to get me to & from work

• Car

• Car

• I am able to work from home a lot and can walk to work from home when
needed
• Drive with children
car
• Work van

17. What were the important factors in deciding to live at your current residence? (select all that apply)

• Yard size/land
• Location of previously owned property
• Only place to answer their phone
• Allows pets
• allowed pets
• Cheaper in the long run to own and improve on our property over cost of rent.
• Home paid off
• Business furnished housing
• Needed a yard for my dog. Very few options in Rapid.
• backs up to national forest land
• Out of Rapid
• Availability
• Live in the hills
• rural loan
• Provided furnished apartment with salary
• I live in my van
• location
• Forced out of other housing, closest and affordable
• Location proximity to Downtown RC
• It was the only place available at the time (moved to SD November 2021)
• Only decent apartment available after a two month wait.
• availability
• Land/Lifestyle
• Personal recommendation of contact of current landlord.
• Family owned
• Not having loud apartment neighbors anymore!
• Land
• Was one of the only available options when I moved to Rapid City
• Outside City Limits
• Only option available
• Neighborhood
• Had a fenced yard
• Availability of the house, the market was very competitive to even find a home.
• It was the only available option when we moved here
• only thing available
• Built it
• It was the only place available.
• The amount of bedrooms and a yard that allows pets
• Yard
• Acreage
• Land
• 3 acres
• Only thing we could find when we moved back
• I didn't have a choice, lived with my in-laws for over a year until an apartment opened up - rented it within an hour of the apartment posting online. Now I get to pay over a mortgage in rent, even though we couldn't get qualified for a mortgage for less than we are paying now in rent due to student loans. The fact that this question doesn't even have the “not a choice” answer option is absurd considering the lack of housing in the Rapid City area.
• Green spaces and library within walking
• Close to base
• Fencing in yard for pets and allowing pets
• Utilities included with rent, so set amount
• Land
• nice setting and neighborhood
• Garage size
• Rural
• Land
• was a newer home at the time, 20+ years ago
• Free of Crime and safe for children
• I got married; my husband owned it.
• Unable to live on own due to cost of even apartments; co-habit dwelling with relatives as caretaker
• Rural location
• It is the only apartment complex near my family
• Living with family
• All I could find for what I could afford
• It was one of the only options available when I moved here
• Habitat for Humanity
• Inherited home
• Busing, South or West side of town
• Low income housing
• I was homeless
• Lg lot w/access to all amenities
• Living with friends until rent costs go down
• number of bathrooms
• scenic black hills
• Availability, couldn't find anywhere that had availability
• Lack of options that I could afford
• Able to have home offices & apartment in one unit.
• ALLOWING PETS
• Acreage
• Fathers house
• Had no other option since the move back was fast and we had little money at the time
• Availability
• Family built the house
• Housing comes with job
• Purchase price and the time line to move in
• can’t afford to live on my own so live with parents
• utilities included in rent-no longer applicable
• luck
• Had to have a two car garage and central air conditioning
• moved from Piedmont and currently living with someone until I can find a home for myself. Selling Market is too crazy to buy at this point.
• walkability for walking my dog
• Employer housing/tax benefits
• Family
• neighborhood amenities
• Views
• Little choice
• Large fenced on yard
• Can’t get anything else due to cost of living and housing
• Lot size, country feel
• Can’t afford to rent, I live with my Mother (she owns home)
• size
• Able to contract for deed when first purchased
• Few stairs
• The only house available at the time of purchase with enough space for our family
• Family
• Close to Family
• near daycare, and near family who could help with my children
• availability
• Great view of the city.
• inherited home
• Availability
• New to Rapid City, temporarily in an apartment
• living in the woods was important
• Acreage opportunities, still close to town. Privacy, less traffic. Saved money for many years to purchase our property and build.
• owned it as a rental and decided to live there full time
• I live with my parents still due to costs of homes in this area. I simply cannot afford to move out.
• acreage and outbuildings along with location
• having a place to keep livestock
• taking care of elderly parent
• Land ownership
• more about the structure of the home otherwise
• West side of town
• Looked for a community with houses on 5 acres, couldn’t find a house like that.
• Busing for my younger children
• Grandmother passed away and I inherited the residence.
• i live with my parents
• We recently moved out of the house I described above to have less acreage and be closer to work. currently living in campground while new house is built
• Availability
• Renting my mothers home
• In-unit washer and dryers; lack of stairs
• Knowing many of our neighbors
• Proximity to open space. Widely spaced lots. Parks.
• Outside of Rapid City
• Amenities in home
• someone accepted our offer on a home since rent was getting to be equivalent to a mortgage
• Long-term investment
• We were evacuated from our home in Black Hawk. We chose Rapid City because of spouse’s work & convenience. Our current home was an emergency purchase, but met our needs.
• Hospital
• One level living & I just like the house!
• Acreage for horses
• land
• We just sold, are renting back, still looking for a place
• Children are open enrolled at Meade schools so we live in box elder because we couldn’t afford housing anywhere else.
• Floor plan
• parents moved there when young
• Loan type
• Larger plot of land
• cost to rent with pets
• Trees, parks, walkable
• Bought the home I grew up in, from parents
• Was only place available when we moved two years ago
• HOA with lawn care and snow removal
• Only thing available
• The features that came with the house such as central heating and air, not on top of my neighbors with a little land, and a fence.
• Living with parents
• Neighborhood
• Recreational activities
• parks
• no other options
• closer to work
• The ability to build and in-law apartment
• Lack of choices/lack of housing
• Could not afford to live alone
• ability to raise small, domestic, private use animals (chickens, goats)
• naturalness of environment
• Only thing available
• Availability in town
• Unable to afford house
• Out of town
• It was the only thing available
• Was not north of Omaha St
• Family
• Nothing else available
• private owners
• Live with my son and daughter in law to split expenses, r/t to ridiculous housing market.
• Friend was willing to sell to me, and the payment was same as rent but I would be building equity.
• Husband owns family ranch and house on the ranch
• Acreage
• VA repossess, purchased at heavy discount.
• The architecture is very unique
• proximity to the church
• No other options available at the time
• only thing available at the time with a yard.
• cost to much but it was the best I could find
• Fenced yard
• The only option I had was this room I rent or this mission
• Literally no other options
• I actually live in an old mobile home, I own the home but rent the lot
• Its an apartment
• Want to sell and downsize
• acreage
• Fireplace
• Based on my income
• proximity to church, schools (when children attended) and work
• Away from the plane noise of EAFB
• Reside with family while looking for purchasing single family home after relocating in Jan ’22. Minimal affordable single family homes available.
• I have a large dog, and most apartment complexes have a size limit
• income based housing
• Garage
• Size of home vs budget
• Rental that allows pets
• bought from my parents 40 years ago.
• land
• Allows pets
• Commute - Gas
• this was the only place we could find when we moved to SD. Was a new build and was priced right at the time. If we had not found this place we would have not moved to SD.
• We rent- You are at the mercy of what is available
• We have lived here for 49 years - all of the above have changed
• ranching
• Bought a business with house included
• Out in the country away from close neighbors
• Very close to family that we help care for
• Hill City - small town feel, but able to commute to RC for work
• Outside of Rapid City into the Hills
• Land
• Living with grandparents until can find home affordable and large enough for our family
• housing market very tight when purchased - few options
• only available at time of move
• Self employed spouse needed space
• Bedrooms
• roommates to share costs
• Farm
• travel trailer
• only option when we moved
I live with my parents because I can't afford a house.
Availability
Only home available at the time
home amenities (I rent so features like a backyard, garage, in-unit laundry, driveway)
Military
Senior living community
Only thing avail
Walkable
Can’t find any adorable homes in rapid city.
In budget right before housing went sky high
Month to month rent
near relatives
Multi-acre home site with out buildings
Proximity to hiking and forest land
I bought my childhood home from my parents.
Close to family
I moved from CO and custom built in 2000 on family land/property
Benefit to live in the city and also be on WREA for electricity. Price savings and part of Co-Op.
Home Care for my Mother
Handicap accessible and multigenerational-friendly space
Amenities
we loved the house
Horses allowed
Availability
I married the owner.
Lot size
living with parents
Land
Look at first floor access to residence, dog friendly
Big yard
Availability
We took what was available!
Timbered acreage
provided by work
Ability to leave Sturgis during the Rally, to get to Rapid to work
proximity to bike path
living outside of town
Availability - literally the only SFD rental available at the time that would conduct leasing via phone/facetime/email.
Availability - literally the only SFD rental available at the time
Large lot

24. In the past 5 years, have you invested more than $2,500 in improvements to an existing home, not including damage repair related to a storm or fire? If so, approximately how much have you invested?

siding
Plumbing in a cistern for water, since we’re on a well and can’t be tied into city; new garage
Remodel of a family room down to the studs and flooring
getting ready to sell - so paint etc
Finished basement
Bathroom remodel due to mold, added insulation in the attic, updated electrical, yard improvements
New trex decks
patio, retaining wall, firepit
New floors,cabinents,counterops,new front porch

Replaced Deck, Replaced all flooring (carpet & hard floor)
Updated Flooring, replaced door, window, garage doors, re-painted entire interior/exterior
fixed cracked/ bowed basement walls
new flooring, paint, yard improvements/landscaping
Solar and upgrades $250000
Built a garage/shed, put up a privacy fence.
Built a shed, added a greenhouse, built covered patio
Kitchen remodel and interior paint
I had to build out the van
New AC Unit, New hardwood Floors Bedroom with Refinish to house, New deck
Added a detached garage
flooring, extensive plumbing repairs
shingles, upgrade deck
New paint, new flooring, new appliances, landscaping siding, windows
Landscaping
updating kitchen & laundry areas new washer/dryer
Added on a shed, added water pipe to ditch.
new build so we have spent apx $20k in landscaping, fencing, and a pergola
windows and flooring
replaced flooring, windows, sewer line
$5000 to $9999 - Added radon mitigation system, water softener, dish washer, landscaping
deck
New Deck & Porch
Backyard

Housing Study  A-31
Multi units carpet, paint, appliances, furnace windows
Added scope/garage
Remodel
Update remodeling exterior and interior
Built new deck, new water heater, updated lighting and water fixtures
Finished basement bedroom, updated fixtures etc, landscaping work/patio, insulated/put dry wall up in garage
Built deck, replaced appliances, floor replacement, yard improvements
Flooring, appliances, decks
I'm
Finished basement
New windows, concrete, bathrooms remodel, trees
Water heater, replacing items on furnace, central air unit, flooring (due to flooding in basement)
pole barn
landscaping
Landscaping, Large Shed, maintenance free decks, additional concrete for camper/boat pad
Re-did kitchen, added front porch and new fencing.
Concrete repair, garage, windows, sliding door, deck, electrical upgrade
Egress window, replaced pex plumbing lines, new porch, bathroom remodel, new flooring
Decking in front and rear, hot tub, fencing, landscaping, gas range, flooring, drywall and trim. security system, 12x30 garage
Bath remodel
Flooring, paint, kitchen roof, appliances, electrical, windows, fence, doors to make it livable
Landscaping; renovating lower half of home
second story including bathroom, central AC, new windows, deck and patio
New windows, new patio so water would drain away from house
new roof
Siding, paint, bay window
Privacy fence, fireplace, patio
tree stump removal, roof repair, window replacement, expand driveway.
Upkeep
New siding, windows, roof, doors
Built shop. Remodeled bathroom, utility room
Interior bathroom and bedroom remodeling, repainting, light fixtures and electrical
Painting/Staining, Fixed septic, fixed drainage issues, landscaping front and side yards, fixed driveway/road
Flooring, bathroom remodel.
Deck, furnace, A/C, Carpet, bathroom remodels, flooring
put in a sprinkler system and landscaping (new development home)
Kitchen remodel
Mobile home - new roof, siding, deck, windows, skylight - all were damaged by hail storm - just now able to get it fixed.

$11k invested in new HVAC system
$10,000-$19,000. Added a retaining wall/parking pad, added some minor landscaping, finished the (small) basement, remodeled upstairs bathroom, painted everything
new windows, paint inside and outside
Built a stick-built 30x40 shop building
Finish basement, yard, flooring
New flooring
Doors and decking
Garage, bathroom
Windows and decking
Air conditioner/heat pump and fan.
Windows and deck
Converting to gas from electric heat. Adding in two fireplaces.
deck, patio, sidewalk, sprinkler system, landscaping
retaining wall, widened driveway, 2 basement windows, landscaping
new roof with help from insurance
landscaping, new doors.
New windows throughout house and fencing
Remodeled bathroom, removed and re-carpeted stairs, installed 2 egress windows in basement, removed wallpaper and repainted kitchen, installed new flooring in kitchen and two bedrooms, new roof on main home, garage, and shed.
Flooring, concrete sidewalk and porch pad outside.

Rapid City, SD
• Added shower to bathroom, finished basement, replaced broken shower
• New decking material and landscaping and general repairs for a total of about $25,000. This question was not designed properly. It should have allowed clicking on a number above and then also allowed clicking on this option.
• Windows, doors, replaced some of the siding, repaired deck
• new furnace/air conditioner, put in underground sprinklers, added second laundry room, redid counter tops/backsplash, painted, new fence
• siding
• put in HVAC unit, new double windows, new roof, painted entire inside & carpeted entire house, bought a shed for the property
• Updated siding, roof, etc
• Lawn, upkeep, roads, driveways
• sewer system, roof, siding
• new flooring throughout, complete kitchen renovation, updated trim/casing work
• plumbing, flooring, carpet, counter tops
• not physical house, but removal of large trees that were threatening house if they were to fall
• REMODEL
• ADDED NEW ROOM AND NEW WINDOWS/ FLOORING
• Upgrade kitchen, bathroom, light fixtures, and patio furniture
• Flooring, paint, landscaping, windows, design
• Added drainage/water mitigation to basement, new windows, replaced wood trim along exterior and windows
• new roof, expanded deck.
• New windows
• Professional exterior painting, new deck substructure and metal railings
• custom built shed
• New carpet, new hot water heater
• ceilings, bathroom remodel, flooring
• windows, paint, some interior remodeling
• Deck and updates to the house
• windows, flooring
• New flooring
• New doors, deck, paint, carpet, bathroom remodel
• Paved driveway, added cement pad, added additional fireplace, heated garage
• remodeled bathroom due to broken pipe
• Siding, landscape, windows
• as our house is in the mine collapse in black hawk our houses are not worth that much even if we tried to see it with the safety issues of the collapse
• $10,000-$19,999: I had to update the siding and redo the hardwood floors. I also had to install Central Air and build a storage shed.
• Painting, concrete, landscaping, new garage doors
• New furnace, repairs to existing plumbing, a/c repair
• interior updates- paint entire house, cosmetic
• Photovoltaic Array
• Bathroom upgrade
• new septic and well
• Detached double garage
• Landscaping
• New flooring, paint, painted kitchen cabinets, painted exterior, garbage/landscape cleanup/removal
• Re-sided, electrical work, drywall, kitchen/bathroom remodel, refinish hardwoods
• Carpet, Paint, Redid a bathroom
• $5k-$9999k - flooring, electrical system
• Foundation repair, bathroom renovation
• roof, paint, bathroom update, etc
• New HVAC and windows
• We cashed in our 401ks to be able to buy this home in an emergency. It required a full, unexpected gut job.
• New floors, fence
• 54 x 80 shop, 48 x 80 barn
• landscaping, new front door, radon mitigation system, new interior trim/ painting/railing
• Re-did all of our siding, decks, etc that was almost $40,000 worth because insurance claim was denied. All due to hail damage- but it needed re-done regardless. I'm not including cost for new roof that was hailed out in 2016.
• We purchased and had a solar array installed
• Upgrade bathroom & floors
• Bathroom remodel, flooring
• New windows roof paint in
and out all new flooring
- Basement remodel, vinyl plank flooring, paint, landscape
- covered roof over deck. lean-to added to garden shed, etc
- replaced all the windows in the house.
- siding
- Entire landscape redone
- Water line burst, painting, landscaping, structural repairs
- Upgrades, shop building
- hardwood flooring
- flooring/windows/yard siding and porch.
- Repaired heat pump, added flooring, painted walls, updates light fixtures, new siding and roof
- New kitchen and baths
- Siding replaced
- New roof, interior painting, texturing, removing popcorn ceilings, painting decks, new flooring, landscaping
- New exterior doors, interior trim, yard work, fence
- Roof, shed, fence, painting interior and exterior
- Floors, re-tile shower, paint cabinets
- $3-4,000 in finishing basement, $20,000+ in hail damage to roof and siding
- Installed pellet stove, remodeled attic bedroom
- Remodeling and finishing up the basement
- Tankless water heater, painting
- 3 tier retaining wall, wood burning fireplace, kitchen island, lighting
- Deck in backyard with metal gazebo and new storage shed. Remodel upstairs bathroom.
- Installed solar panels - appr. $30K
- had black mold, remodeled bathroom/texture, tile/drywall/vanity
- I’ve lived here about 30 yrs and had to almost do a full rebuild inside the home and outside.
- Handicap ramp and making the home handicap assess-ible
- Bathroom/bedroom remodel
- Remodeled kitchen
- hot water tank, new patio, improved drainage to fix flooding in the garage
- exterior paint
- Updates/remodel
- Finished bathroom, work in basement and the deck.
- Additions/new windows/quality
- Start finishing basement, painting
- roof of house and garage, remodeled bathroom.
- added rooms onto house for family
- yard work and driveway
- Renovations to update
- Built the house
- Siding, lighting, roof, carpet, paint
- new flooring, tree removal, paint, new carpet, start-ing to finish the unfinished basement, new fence
deck, siding - 75,000
- New AC unit, remodeled basement, new water heater
- upgrades to accommodate
- my parents, sewer replaced, cosmetics
- Drain tile, partial basement remodel, two bathroom remodels
- asphalt driveway resurfacing, built a garden with raised beds, flooring with hardwood and luxury vinyl
- Expanded our driveway
- Paint, supplies to paint, cabinetry, grass seed
- Bathroom remodel, flooring, paint, tile
- $20,000 - new roof, siding, patio cover, water heater, new flooring
- New windows, blinds, re-graded around house
- New water heater, new HVAC system, outdoor garden curbing, landscaping, security cameras. Upgraded siding and shingles (needed replaced due to hail, but replaced with a higher quality product than was previously installed/covered by insur-ance)
- All new appliances, new trim, additional garage built on, all new lights, new flooring, new bathroom cabinets and countertops.
- landscaping, finished the basement, improved the garage
- Created an in-law suite, new roof, kitchen, flooring, landscaping
- Replaced driveway/new kitchen cabinets & appli-cances/Replaced windows & doors
- New flooring. Remodeled bathrooms
- Kitchen remodel, added
deck
- Siding, Windows, New HVAC, New Furnace, Duct Work
- New Siding, New Windows, New Roof
- Kitchen and bath remodel, deck, patio
- Expanded patio area by triple and added covered portion with new roofing structure
- 10-15K to have our home painted, new sewer line put in, and some small interior work done. Will spend another 10-15K this year on a new deck
- Patio, outdoor kitchen, hot tub and landscaping, kitchen counters, granite countertops and new carpet
- Spent $15,000 on new HVAC system including new ductwork with funds from refinancing our mortgage
- New metal roof, new garage, new deck,
- New flooring, new appliances
- masterbath and kitchen
- Windows
- Finished basement adding 3 bed 1 bath, added patio, created mil suite
- Flooring, paint, light fixtures, countertops, landscaping
- Roof, gutters, porch, basement bathroom
- Windows, roof, garage door, sewer line
- Fencing, shed, concrete on driveway and walks, door
- Hail
- Added a shop buildind
- Finish basement and improvements to garage
- New deck, basement finishing
- Pantry, bathroom fan
- Kitchen remodel
- Total remodel.
- Spent between $10,000 & $19,999 on replacement of a deck. Please note there wasn’t a selection for this dollar amount.
- Windows, gutters, paint, new stove
- Landscape
- Windows, deck,
- Solar panels
- New shop: greenhouse
- new water pipes, heating/AC, 2 windows
- Whole house renovation
- Painting, counter top
- Greenhouse, stairs off deck and garage door
- cement board siding, remove 2 wooden decks and replaced them with trex, landscaping, outdoor kitchen, updates inside home
- Interior remodel, windows, paint,
- Flooring, countertops, appliances, fixtures, landscaping
- Kitchen remodel
- Finished basement
- Windows shingles and paint
- Decking, landscaping
- new roof and general upkeep
- Paint exterior
- Flooring, appliances, fixtures, radon mitigation
- An addition to the house
- We put in new wood floors throughout the upper level, new paint.
- New floors, trim, paint
- Added patio kitchen, paved driveway, fire pit, landscaping
- Railings, flooring, bathrooms.
- Replaced roof, replaced deck, added wheelchair ramp, added a roll-in shower and other wheelchair friendly items.
- paved driveway, kitchen update
- Skirting, patios, paint, doors, lighting
- Added some cove heating and 3 new doors.
- Finishing a basement
- Reno bathroom, professional painting
- New countertops and pergola
- Deck, lighting, water heater
- Built basement, renovated upstairs
- Finished basement, updates to house (lighting), landscaping, painting
- Flooring throughout house, remodeled kitchen and painted every inch of house.
- $50,000 + on two bathrooms and laundry room
- Put $20K into remodel before moving in in Feb 2020
- Windows, door and gutters re-model including two bathrooms, all new floors, kitchen counters, lighting, new privacy fence, painting inside and out.
- Built an addition, remodeled inside
- Remodeled kitchen, all new flooring, new paint in every room, all new light fixtures, new bathroom vanities,
landscaping updates and repairs.

- New energy efficient windows and doors
- New siding and front porch
- Replaced roof on garage due to age not hail, replaced front deck
- We bought a home under foreclosure, it ended up needing more work than originally anticipated. We did sell that house and bought another home, more expensive AND needed no updates!
- Hail damage to siding, windows etc
- Basement remodel, additional bathroom and 2 bedrooms ntc

25. In the next 5 years, do you intend to invest more than $2,500 in home improvements?

- Kitchen and bathroom remodel
- Bathroom remodel and drywall fixes
- Landscaping, appliances, electrical
- Walk in basement, trenching, foundation
- Concrete, paint interior
- Flooring
- Tree removal and extensive maintenance
- Flooring
- We want to add solar panels.
- Kitchen remodel
- Update main bathroom
- Back Yard Landscaping
- New deck, and flooring
- Outdoor landscaping/asphalt driveway/refloor side porch
- Working towards adding a garage, fenced in yard, and a small deck
- Kitchen Remodel
- New flooring, paint, plumbing, lighting/electrical
- More updates and improvements
- Siding
- Need to put in insulation in the walls
- Larger out building
- Landscape work, trees
- New furnace and water heater
- Remodel Master Bathroom and guest bathroom
- Add on to the deck
- Flooring, roofing, drywall
- New windows
- Kitchen update, garage update, electrical update
- New house, landscaping
- Finish basement
- New basement, exterior paint, appliance update.
- Appliances in kitchen & landscaping
- Bathroom remodel
- New deck, replace carpeting, windows
- New appliances and creating a 4th bedroom
- Updated flooring
- New kitchen counters, backsplash, and sink; new master bath shower surround
- Likely - New whole house fan, more landscaping, renovate bathroom(s) & basement
- Egress Windows in Basement, Bathroom Remodel
- Kitchen
- Bathroom Update
- Driveway
- Kitchen remodel
- Updates
- Landscaping, paint inside and out
- Windows
- Roof, exterior, septic, interior
- Landscaping
- Water softener, range hood, humidifier, green house, deck
- Kitchen, hvac, driveway
- Fixing a bathroom that is unusable due to old drainage system
- New deck; new windows; garage floor
- New linoleum, new counters, new furnace and air conditioning
- Finish the fourth bedroom in the basement, finish landscaping in the back yard, add different amenities to basement living room
- Replace cupboards, flooring, and lawn
- Carpeting and wood floors
- Replace deck
- Flooring, lighting, kitchen remodel
- My home is 15 years old so its likely there will be something to replace or repair!
- Windows, addition
- Concrete driveway
- Kitchen, living room and master bath remodel
- Kitchen remodel
- Heated garage
- Counter tops
- Flooring, landscape
- Insulate garage, plumbing upgrade, large window replaced
- Interior paint, exterior sid-
We need a new garage door and other odds and ends fixed due to normal wear and tear.

Flooring, landscaping

Home needs a lot of work and updating

Plumbing

Finish renovating lower half of home; new siding; new patio and deck

New windows

Full remodel.

Maintenance

Siding, roof, windows, deck, flooring

New deck, bathroom remodel

Refinish the wood floors. Paint inside and out.

Second bathroom has mold

Remodeling inside, landscaping and driveway upgrades

Kitchen remodeling and flooring

Gutter replacement, new carpeting

Exterior improvement

Painting, deck repair

Upgrading current features

New garage door, siding, paint

Finish the basement

House needs to be finished. Driveway, siding, and roof are left

Heated garage

Remodel kitchen, new floor covering

Redoing the garage, finishing privacy fence, redoing front deck

Repairs and upgrades

Siding

Replace deck

Updated kitchen - bathroom - master closet - front porch

Siding / Roof

Windows, enclose patio, greenhouse

Remodel bathroom, kitchen, dining room

Landscaping, hvac

Landscape backyard, finish basement

Hydroseeding, landscaping, fence - new construction in this area does not come with a finished yard

New siding and roof. Remove carpet and replace with flooring.

A garage

Repaint the outside and add a backyard patio

Hope to work on completing the unfinished basement

Windows

An additional room, possibly change heating to propane, window replacements

Remodel for master bath, addition for family room

We are currently in the process of replacing roofing, siding, and windows. Based on estimates, it will cost us approximately $45,000

Was unable to fix all of the windows, and remaining portions of deck last year due to cost.

Replace worn deck

Flooring for the upper level, upgraded trim, upgraded interior doors, additional landscaping

Patio window. Plumbing, flooring, electrical updates

Covered deck, carpet bedrooms

Remodel kitchen

Update flooring cabinets doors & windows

Kitchen remodel, finishing basement, resurfacing hardwood floors

Remodel kitchen

Kitchen

Kitchen remodel, new siding, garage remodel, deck expansion, new flooring, bathroom remodels

Build a garage

Must replace patio and deck due to ground shifting.

Kitchen

Kitchen update

Generator for power outages

Kitchen remodel, add a shed, bathroom remodel

Flooring, fixing up patio

Finishing the completely unfinished basement, desk stairs, yard work, etc.

Trees/plants including food sources, root cellar, replace foundation, fix driveway

New flooring throughout

Paint/siding

Interior finishings, exterior finishings

Redo front & back decks

Placing an addition on current structure.

Remodel bathroom, change out doors and trim, lighting, install storage area above garage, new cement pad for back patio.

Outdoor deck and landscaping

New siding, new flooring in main living areas upstairs and downstairs, minor remodel for basement bathroom, and redo laundry
• room walls.
• shed, countertops
• Electric to garage, minor upgrades, paint, carpet
• Flooring, 2nd bathroom
• We would like to add a deck and pergola to our backyard
• new siding
• Remodel 2 bathrooms, add 3rd stall to garage.
• We need to do general maintenance such as restaining woodwork, painting some areas, repairing cracks in ceilings and walls (sheetrock), and the like.
• paint, repair gutters, repair deck
• upkeep, new windows
• New sidewalks and kitchen upgrades
• remodel kitchen & bathrooms
• Kitchen upgrade
• Get it ready to SELL.
• Kitchen remodel, garage insulation & sheetrock plus new finishes throughout the house.
• renovate 1st floor apartment, renovate bathrooms, landscaping
• fencing, siding
• Covered porch
• Bathroom remodel
• remodel
• Continued upkeep…always need to be done
• Whatever comes up
• New windows, carpet
• Fence, Basement flooring
• refinishing a bathroom. New siding
• grading, new retaining wall, removal of Hawthorne Ditch infrastructure
• replacing windows
• MAINTENANCE/UPDATE
• REMODEL AND NEW CARPET
• Upgrade appliances, furniture
• I plan on buying a home and updating the previous renovations.
• remodel bathroom
• build a shed, do landscaping
• kitchen update
• replacing front deck, paint, and bathroom remodel.
• remodel bathroom
• siding
• 3 bathroom remodels, new flooring in bedrooms
• New windows, new doors, new appliances, paint
• basic interior up grades
• new decks
• expand & cover deck
• driveway addition, new garage floor, windows, update sprinkler system
• New deck, new windows.
• currently building a new home
• renovate master bathroom, new water filter
• siding, windows
• rennovating for elderly care.
• windows, interior remodeling improvements
• fix covered patio
• $2,500 does not get much these days, i am sure something will need to be improved or fixed like a water heater, furnace, etc.
• New heating system
• replace driveway and replace flooring
• Kitchen remodel
• Basement flooring
• maintenance and up-keep
• Take out carpet add non carpet, re do the bathroom down stairs
• as our house is in the mine collapse in black hawk our houses are not worth that much even if we tried to see it with the safety issues of the collapse
• flooring, siding, lawn improvements
• To keep up with neighborhood value we will try to put in new floors, front door, windows, sliding glass door, deck on back of house.
• 1960’s house with 1960-1980 appliances, need lots of catchup updates from previous owners neglect
• Concrete fixes, new flooring, painting, new siding, possibly new windows
• bathroom
• New windows
• exterior siding and landscaping and interior flooring
• Off Grid
• bathroom and deck improvement
• I am not that lucky I am sure something will come up
• New windows and siding
• Finish the basement
• Finish basement, new appliances, update flooring
• complete bathroom renos, kitchen reno
• Replace deck
• Primarily landscaping
• deck
• entire basement remodel; new siding; new windows
• Electricity updates, plumbing updates, bathroom
remodel, kitchen remodel, privacy fence, wider driveway
- All new flooring, paint, redo bathrooms, update fencing, landscaping
- Kitchen
- New A/C Unit
- Windows, HVAC, water heater
- Paint, replace windows/doors
- Upgrade kitchen
- New decking
- Fix up sunroom, new deck
- Whatever I choose. I don’t see how it’s relevant
- Finish a room so we have 3 rooms, renew siding, redo foundation, get new air conditioner, get new heating furnace.
- Landscaping, interior doors
- Remodel kitchen.
- Landscaping and driveway improvements are still needed.
- Update kitchen bathrooms finish basement
- We would like to add a shop/outbuilding
- Radon irradiation and landscaping
- Adding a 4th bedroom
- Current home- landscaping, hopefully finishing basement area
- Adding a shed, landscaping
- Kitchen bath remodeling
- New siding
- New carpet, landscape, paint
- Installing new windows, in a home built in the 1950’s.
- Home is built in 1950s, so some aging with the home is highly expected - A/C possibly
- Landscaping
- with the exorbitant increase in property taxes and basic homeowner costs, not sure if my household budget will be able to afford major home improvements
- we will need new flooring and updates throughout the house
- basement support
- basement remodel, shed addition, landscaping improvements, new deck
- Would like to make a large storage room into an office/bonus room.
- Interior redesign
- Bathroom remodel, windows, siding
- Roofing, siding, painting, deck repair
- New well
- General maintenance, landscaping
- Windows, flooring
- Sprinkler system, interior improvements/fixes
- Kitchen appliance
- Backyard updates, hot tub, interior updates
- Flooring
- Kitchen and the bathroom renovation.
- Drywall, garage updates, new flooring
- Yard and fence
- General deferred maintenance
- New flooring
- Fence, roof, siding, heating/cooling
- Landscaping
- Kitchen remodel, 2 bathroom remodels and landscaping
- Remodel the inside
- Landscaping
- Bathroom remodels, kitchen remodel, yard improvements
- Hopefully building a new home
- Bathroom and deck remodel
- Adding on a three season room.
- Deck replacement, flooring, inside paint
- Siding and windows
- Bathroom and landscaping
- Furnace, A/C, landscape
- Siding, repair fence, add off street parking, replace flooring and banister
- Windows, driveway repair, interior paint
- Home is 70+ years old, so I will be upgraded all of my home in time. Bathrooms, kitchens, flooring, paint, retaining walls
- New entry stoop, add parking, new roof
- Fence
- New kitchen counters, bathroom remodel, build new garage, new siding
- Multiple paver surfaces, outdoor fireplace, deck, landscaping
- Flooring
- New windows, new garage siding, new privacy and chainlink fence.
- Kitchen remodel and hardwood floors refinished.
- Landscaping
- New carpet.
- Additional garage/shop
- Possible upgrade to tankless water heater
- New Paint, New Carpet, New Flooring
• More outside concrete work and additional landscaping.
• New decks, add bathroom, reconfigure basement to more bedrooms, reconfigure the kitchen.
• Updates and cosmetic improvements
• Update bathrooms and outside painting
• Refinish bathrooms and kitchen
• Build deck and front porch, Paint and repair fence
• Finish basement.
• Building mother in law suite
• Flooring upgrade
• Roof
• Finishing yard, finishing basement
• Addition of a new bedroom and bathroom
• New flooring, remodeling bathrooms, replace drop ceiling
• Paint inside, redo front porch.
• Exterior paint, new windows
• Redo decks, Paint interior and exterior, remodel kitchen and all bathrooms
• Patio door addition side; wall windows
• More updates
• Basement leak repair
• Repair crawl space entrance
• Reshingle roof, no flooring
• Finishing the basement, adding a fireplace, landscaping
• Up keep - carpets, painting windows, new doors, painting, framework
• Finish the basement, currently unfinished
• Windows, siding
• If we stay in this house we would need to build a second bathroom and replace several doors, replace the shed in the backyard
• Buying new home, need yard, fencing, deck, parents kitchen, etc.
• New siding and flooring
• Install lawn sprinkler system, update old bathroom, re-paint bedroom,
• New carpet, countertops, finish a bathroom.
• Roof and windows
• New siding and deck, new upstairs flooring, renovate kitchen and bathrooms
• Painting and Kitchen Renovation
• Decking, lawn
• Garage addition
• New flooring, bathroom remodel, new windows.
• Bring electrical and plumbing up to code
• Bathroom remodel, new front step, new water heater
• Windows, doors, hvac, water heater, plumbing, electrical, fencing, concrete
• Kitchen remodel
• Update kitchen, add bedroom
• Replace A/C - install lawn sprinkler
• Kitchen remodel
• Siding/Paint, Radon system
• Update Kitchen and Bathroom
• New floors throughout house, new appliances, painting interior remodeling the basement
• Roof, siding
• New deck
• New roof, siding
• Expanding a half bath to add a shower.
• Windows, kitchen and bathroom upgrades
• Bathroom remodels, general maintenance, upgrades
• Kitchen remodel, flooring throughout
• New deck, new heating and air conditioning unit
• Bathroom remodel X3
• Flooring, Shop addition.
• New windows
• Add on a bedroom
• Fencing, continued updates to old home
• Landscaping, new flooring, general updates
• Kitchen, flooring, decks
• Addition to home if I can find a builder
• Bathroom remodels
• Paint and landscaping
• Garage
• Adding loving quarters in shop because our adult daughter can not find affordable housing in RC
• Concrete work
• Kitchen remodel, upgraded deck, new flooring
• Front deck, basement upgrade
• New carpet
• New furnace.
• Additional square footage.
• New deck, painting the house, new carpeting
• Landscape
• Flooring, paint, kitchen remodeling, landscaping, decking
• Outdoor improvements to back yard
• Front step, backyard
• Windows
• Updated heating and cooling system

A-40 Rapid City, SD
- Driveway repair and landscaping
- Siding and roof
- Finish basement
- Landscaping, yard fence
- Finish Basement
- Re-do flooring, install egress windows downstairs, replace kitchen counters
- Electric upgrade, windows, solar
- New door’s, windows
- Siding, deck, landscaping
- Update bathrooms
- Siding, glass
- Exterior painting
- Will likely but a new home within the year and invest into it
- Solar panels, update the front of the house, landscaping
- Basement remodel, landscaping, garage remodel, kitchen remodel
- Paint, roof
- H
- Routine maintenance, some fence work or replacement
- Fence, deck
- Old house needs work
- More landscaping
- General upkeep
- Covered patio
- New Siding
- Siding
- Continued improvements - siding, roof, etc
- Remodels
- Bathroom, flooring, landscaping
- Window, residing
- Remodel kitchen, update flooring, replace roof
- New HVAC system.
- Replace siding, seal asphalt, upgrade some electrical items and appliances.
- Master bath remodel
- Windows
- Carpet, remodel master bath
- Paint outside of house, resurface driveway, new windows
- Updates to main level. Ongoing yard improvements
- Garage and patio improvement
- New Roof
- Patio and landscaping
- Update kitchen and floors
- Outside landscaping and curb appeal.
- Bathrooms, Egress windows, Siding
- Garage Doors, landscaping
- Looking to make minor improvements, but I would guess in 5 years, it will add up to more than $2,500.
- Don’t know yet but there is always something.
- Landscape work, solar roof.
- Further renovations
- Master bathroom remodel
- Update kitchen
- I would like to update the bathroom
- Just had a tree trimmed at @$2,500!
- New flooring
- Exterior- 3rd stall garage, trex decking-front and back, 4 seasons room with hot tub
- Flooring, Fencing, shed
- New flooring, re-face fireplace
- Landscaping, covered deck, bathroom tile
- Finish the basement
- Kitchen and upstairs bath-room upgrade

27. In the past five years, have you had to forego other needs such as food, healthcare, or childcare to ensure you could continue to pay for your housing?

- We are a family that is on WIC
- Currently without health insurance.
- Not yet
- Have had to cut back on thing. Taxes keep going up.
- Basically everything has to come before healthcare--just a simple visit to the doctor for a consult set us back over $800- and that was WITH insurance. Ridiculous.
- This was in Wyoming when I lived there, so it may be irrelevant.
- My parents built an apartment above their garage so that housing would not be horribly expensive because I could not afford it otherwise.
- Housing cost increase in the past 12 months drove me to spend 50% more in housing, struggled to find adequate home for me and my kids. I had to find a way to reduce other expenses, including medical care, and childcare cost
- Limited food/groceries
- No, but if I didn’t have my spouse, I’d be SOL - you can’t afford anything nowadays on a single salary
- I did use my credit card
copiously though!

- Yes. Food and healthcare
- Landlords are scum. They provide nothing to society and charge a ridiculous amount for their garbage ass services. Fuck you.
- cant afford a lot of groceries at times
- Food has been minimized
- Rent is too high and even though my husband makes almost 30/hr its not enough for a family of 4 and the cost of child care is excessive. No one can promise my children will be safe with strangers and no job i can acquire will be worth it after child care costs.
- I currently do not have healthcare, because paying rent is more important. In the past we had to use such things as the food bank because after rent we had no money for groceries.
- Between private school due to the possibility poor quality of the public schools to the exorbitant rent, we're taking a huge hit to our pocketbook with this move. 7
- Rent just keeps climbing
- I did have to remortgage my home in order to continue to afford the monthly payments
- n/a
- our home was purchased in full at time of sale
- Healthcare then food
- I have had to put off medical payments and put groceries and household expenses on credit cards
- We ask for leases but they never give them to us! And yes on fixed income in a high crime area we worry our landlords will sell out from under us and the raising of rent! Keeping food on table for one person and medical bills and gas Ian's upkeep of veichle to go do laundry off premises cause ours don't work,
- avoided going to the doctor on many occasions due to high deductible health insurance plan. Cannot afford out of pocket costs.
- My 2 cars are 20+ years old.
- No. But weve had to change other items in budget
- No however this community is headed in that direction. You say affordable house yet 1 bdrm are close to $1000 and you are bringing in out of state investors its a disgrace.
- I'm behind on rent verge of eviction currently
- No Healthcare, rent went up, buying less.
- RENT AND UTILITIES TOO HIGH
- Previously lived in St. Louis only making $20,000 together and couldn't afford health insurance
- Had to save up to repair leaking roof, broken windows, and severely damaged siding on mobile home.
- We have no mortgage just maintenance but have to budget for it.
- Most years, 90% of income goes to rent
- cant afford health insurance
- disabled, receive 1150 per month in disability
- I have forgone dental work, mental healthcare, and follow-up doctor's appointments because I would not have been able to afford rent. My partner and I have also stopped buying meat as often to be able to afford rent. We look for cheaper rental options, but feel our current rental has been “grandfathered in” in price when compared to how dramatic rental unit prices have risen in the past 5 years.
- Medical Care and other expenses
- In answer to question 22, I am strongly in favor of allowing ADUs in all neighborhoods. Adding one would be difficult in our lot though not impossible.
- close but started a second job
- When I worked at RCAS as support staff I couldn't afford groceries
- Extra Covid monies were for this purpose
- I love with my parents.
- Had to take my kids out of daycare to be able to pay for rent
- However, meeting rent is not easy
- if I had children, I would not be able to afford either childcare or healthcare without having a second job
- We forgo unnecessary expenditures such as eating out, vacations and other entertainment in order to afford what housing, taxes
and upkeep require.
- very tight budget
- I’ve been lucky
- I have in the last 15 years, but not the last 5 years.
- But it was a very close thing for a couple years.
- There was a period of time where I could not afford health insurance for my toddler son and had to cancel the policy and go uninsured for a few months until I was able to get a job with benefits.
- Not get grocery's for two weeks, so I could ensure rent could be paid
- Housing costs makes it impossible to pay for recommended Healthcare tests.
- Took creative financing
- Child care is too expensive and the options we used for a decent price were terrible quality.
- optional healthcare and higher quality childcare has not been possible
- Only once or twice
- Not forgo, but had to set up payment plans for almost a year… hospital bill (even with insurance) for having a baby was expensive!
- Food costs are high and have gone 4 years without dental care
- Healthcare is too expensive
- We had to live in an RV, (couldn't afford rent), have one car, and no insurance
- military with housing allowance
- Even with two incomes we still live paycheck to paycheck and so our budget doesn’t always cover our needs, despite living frugally in some respects and, limiting our splurges.
- It's been a close thing
- We are running a very tight household to weather the disastrous administration in Washington that is driving up the cost of everyday items due to terrible decisions all while wrecking the change of retirement using 401/403 accounts.
- We use savings to pay property taxes. We voted no on the school expansion because of current high property taxes
- It's been close a few times, but never this drastic.
- prior to becoming an RN
- most of my bills are late to insure my rent and utility's are paid
- wages vs cost of living is nowhere close to being livable.
- food, childcare
- Can not afford a car paying rent and some else money for their time and fuel.
- Healthcare; I literally work at the hospital and can't afford the care that I provide to patients every day.
- Covid sucked
- There's never enough money to pay for everything, utilities are excessive, insurance and taxes go up every year, salaries are not up to par with the cost of living in this town
- I am fortunate that I bought my house before this current housing crisis. So my housing costs are not as crippling as it is to most of the other people i know.
- Frequently avoid healthcare; A few times in the last 5 years I’ve gone without food
- If I didn't have help paying rent I could not live here.
- food, childcare, pay housing
- we skip groceries a lot to pay for bills
- My adult children have
- But that is unacceptable and rents are too high
- Had to cut down on groceries
- Went without healthcare for a long time
- Health costs and inflation
- Our home is paid for.
- We are very fortunate. We worked like crazy in our 20,30s to be in our current financial situation.
- Dental work
- As long as we can keep working
- Only no because of help from family
- I am fortunate....others have struggled with this due to wage limitations

28. Have you experienced discrimination when trying to rent or buy housing?
- landlords who would not rent to women, landlords who wanted to know marital status, landlords who wanted lifestyle contracts
- Been treated as a lesser than or rather someone who cannot afford such housing!
- Buying housing - realtors get first choice of the cheap
homes and often but then before going to market. I feel discriminated against as a “non-realtor”.

• I’ve been denied for being a single man, for being a millennial, and for being “intimidating”
• Small community in Northern hills seemed to always have an excuse why we couldn’t buy the property.
• Using VA Loan- some sellers did not want to use VA Loan.
• We have ESAs, sometimes as soon as we mention animals we instantly become “less” qualified.
• Single woman trying to buy a house on her own, says it all.
• I was told that it’s easier for people with children to find homes because they can write a letter to the seller.
• when I previously rented I was told I was “taking advantage” when I asserted the landlord clean up trash from the crawl space and manage rodent issuer
• Husband was required to sign the loan with me, even though I was the main earner.
• Not really discrimination but it’s hard to find rentals that allow dogs.
• I mixed couple
• We are a foster home. I lives at 1130 11th Street. The owner kicked us out due to being a foster home. My children are Lakota.
• First interview, Native American, and minorities
• Income too low
• I am Native and as I filled out and paid for applications, I was never chosen. even though I am a long time resident of Rapid City, SD
• And I’m white and not on sd housing who add penalties with if you work or are a student the letters they send out are short term to react to them before they pull our housing vouchers
• I was shown a remodeled apartment, but when it came time for me to move in I was shown one that had not been redone next to laundry room.
• I’m a felon
• Some renters don’t want kids.
• “Aggressive” dog breed.
• The natives won’t rent to white people
• I was a single parent; owners did not want to contract with me
• Did a bad background check and refused to acknowledge their mistake and refused to rent to me.
• currently don’t get treated well by my landlord. she’s rude and insensitive.
• partner has a criminal record causing us to be turned away from renting
• not many nice places take section 8, and I have companion pets. Of your poor no one wants you. You have to live in the slum area and they still jack up the rents on you
• Discrimination based off of marital/relationship status
• Single, age, male, income, types of employment (low wage/entry level) have all been confirmed reasons I have been denied rentals, mostly cited for security risk, bias, fear I won’t be good renter. I have never missed rent or bills once, ever.
• Former felony on record
• Single mom
• People see I can’t walk right, have bad teeth and say there is nothing to rent...
• Not being a local South Dakotan
• Landlord would not rent to cohabitating unmarried couples
• My dog (Belgian Shepherd) excludes me from certain housing. My husband is Latino.
• Housing is given to the whitest looking person who makes the most money or can afford the biggest payment
• my relatives and clients of my program have experienced racism
• No. However, housing discrimination is extremely common in Rapid City.
• My skin color
• N/a
• ESA
• I cannot sell my home and purchase a new home because the new housing prices are too astronomically high
• I have not, but employees trying to secure housing to
work for our organization have reported discrimination.

- Single parent- I experience alot of discrimination due to my low 1 income and not having a spouse for help.
- Stoney Creek would not provide any information re availability.
- Husband has criminal record from when was juvenile - many places will not even consider renting to him even though was < 18. Not sure if this counts or not?
- Reverse racism. People think we are white and we get discriminated against almost everywhere we go.
- Single income issues I tried to buy a client and I wasn't approved for very much which didn't lead me to find a home I was in the housing market for a year and a half I couldn't find anything for what I was approved for. I just recently stopped trying to buy a house
- We are disregarded and judged because of our race and ethnicity.
- Attempted to rent, spent $$$ on applications never heard back
- Our VA loan was discriminated against by a seller when trying to buy a house.
- LGBT, and politely refused housing to my wife and I after we were preapproved.
- I income, credit history
- Being a first time home buyer meant we were often turned down on offers due to paying with a loan instead of cash or just generally priced out by unreasonable bids.
- I have a felony record and it’s hard to find places that will rent to felons
- I feel if it was me and not my husband buying our home, I would have problems with discrimination. I am full blooded Dakota Sioux and he is mixed blood Lakota who could pass as a non native man.
- Can't obtain loan related to exuberant student loan debt.
- I was denied a rental application due to being Native American. Owner of residence said that his experiences with my people in the past weren't good.
- I'm a pet owner
- im black
- NA
- My husband and I bought our home in our mid twenties and when we initially started looking at the first bank wouldn't talk to us due to our age and us being unmarried
- Housing is too high for me to even consider buying a house
- Pets
- My dog is 60 pounds
- When trying to buy a property, a lot of available properties at the time were not shown or even an option due to my nationality.
- In the sense of not being able to compete with over the top offers. Cash offers and offering well above market are not affordable for single households on a lower income budget.
- Divorced female and builder was hesitant to sell to me because of my situation
- “too young” “this is your first house”
- Disability discrimination buying - credit low
- I have a dog and alot of places don't allow pets or don't have a yard
- Part of the LGBTQ Community, and not being recognized appropriately.
- I have an emotional support animal, and we've been refused or made to pay way more d/t that
- I could not rent a trailer because of my being white.
- My partner has an emotional support animal and when touring a property, the manager expressed her disdain for ESAs and mental illness before we were able to explain our situation. We felt very unwelcome.
- Low credit Score
- Healthcare
- Years ago as as a single woman, was denied apartments and mobile home rentals.
- Treated unfairly for being young; not knowing anything
- Was not dressed apporate. Looked down on me
- O
- Military
- Discrimination against pet owners
Low credit scores, no references,
Lady refused to rent to me because I had children

35. Have you perceived changes in housing options and availability in Rapid City area over the past 5 years?

- mid-range housing is difficult to find, entry level housing has always been difficult to find.
- The price hike is outrageous! A single person has to work 60 plus hours to afford housing. The local companies (not corporate) can barely afford to keep up the wages. The housing in the area isn't worth what people are paying. The amount of out of staters moving here is getting out of hand and now I see them building houses so quickly that I know the quality isn't there and that the house is going to have issues once the ground settles in the next 2-3 years.
- Unfortunately we live in a world where a majority of bottom classes of society get buried under more debt to a degree of uncertainty and despair to reach barely surviving paycheck to paycheck!
- Housing in this junk town is almost exact same cost as Las Vegas! This town has zero perks but real city rent. Its a joke
- The cost prohibits purchasing a home that is affordable
- I haven't looked for housing so I can't say
- Availability and prices way to high. In the next 2-4 years we will move out of Rapid City.
- Inflation in housing is a challenge because housing is scarce and has become very expensive over the past few years. Incomes in the community don't making owning a home realistic for many that have been living in our community for years.
- “Recent influx of out of state people moving here has absolutely ruined the housing market for people who work and grew up here. They have driven up the prices to make owning a home not feasible for many.
- I fear my children will not be able to own a home, or be able to raise their children in a home, due to the increasing prices. “
- My rent for the last 2.5 years has gone up $100+ per month for each year. It is much harder to find housing in general, but affordable housing especially. We had hoped to buy a house this year, but there are very few houses available and they are almost double what they were when we first began looking about 2 years ago. Now much too expensive for us to buy a dated home that would need a lot of work.
- Housing costs have always been higher than the earning wage in Rapid City. I feel like it's only gotten worse.
- Rapid City housing is getting very scarce for the average person to afford
- Houses are too expensive and not enough in the area for the amount of buyers.
- It's been difficult to find adequate, affordable housing since we moved here in 2015. The house we had available within our price range is much smaller and much more basic than the house we sold in Texas. I'm still sad about this.
- I decided to commute since the price of single bedroom apartments are ridiculously high.
- the housing market has gotten ridiculous,
- Lots of housing going up in Rapid, however it isn't affordable.
- Cost's have become unreasonable for this area. Not sure how 85% of residents are able to afford current prices.
- there are very few houses available for purchase currently, prices have increased exponentially, and even if a house goes up for sale it is immediately purchased (usually by out of state or military)
- Housing prices have gotten too high and houses in an affordable budget are hard to find and are selling for much more than asking price.
- house prices are crazy high and taxes are ridiculous
- We have a lot of new builds but most are homes with stairs and levels. Not much around that are ranch style, which is my preferred style. Also, homes are sold faster than you can blink an eye.
- A year ago my landlord of 3 years decided to sell the house. I had a hard time finding affordable and adequate housing for me and my kids, regardless of my income and great credit. Rentals were too high and had 20+ applications in a matter of days. Houses for sale had a dozen of offers and cash offers usually got the house. We had to stay with family and friends until we got a house. Couldn’t even get a storage unit for our furniture, so we used friends/family garages as storage.
- Housing, regardless of rental or otherwise, is ridiculously expensive and is only increasing. Making it more difficult to find affordable housing considering the income of jobs in this area.
- Moved here in 2/2022
- I work with youth who have a very difficult time finding affordable housing even with a voucher from the housing department.
- We were fortunate to have lived in our previous home here for over 15 years and had savings as well, so we were able to comfortable take advantage of the market situation and upgrade. With that said, we ended up going with new construction as the existing houses available were few and not adequate when compared to our former home.
- We bought our house at the end of 2020 right before the market exploded. Before then it was still hard to find a house, and now it’s even harder. We were super lucky, but many of our friends have struggled to find houses because the demand is so high right now.
- Market here has always been high and wages low, making it hard on a single income.
- I’ve watched the housing market in Rapid for years and there are less houses that are more expensive.
- It took 8 home offers until I had one accepted and I believe the only reason the 8th offer was accepted largely had to do with it being so close to New Year’s Day and the timing benefited us.
- Prices are absurd in this trashy fucking redneck town. There is nothing here, and the people suck. Why are people moving here?
- Afford quality housing has become very difficult to find.
- Haven’t lived in the area that long.
- It was challenging to find housing 3 years ago, but there were semi-affordable options available as long as you had a good realtor who was in the know. Those no longer exist.
- Prices in general are way
Affordable housing is hard to find...the wages here don't match the home prices. Adequate rentals were especially hard to find when I moved here in 2010. Affordable housing is hard to find. Rapid City provides no leadership. Its refusal to build out infrastructure drives housing costs up. My adult child and her child live with me. She is in college and working full time. She cannot find really anything affordable at this time in our community. We needed ADA housing, couldn’t find anything suitable and after 2 years, finally found a lot to have a custom home built to merge my husband’s needs. The amount of growth is ridiculous, as is the number of people moving in with much higher income who can price locals out of housing. I am not thrilled about the growth. I moved back to South Dakota to get away from city life and issues. It is more expensive to rent than to own. Home prices have increased exponentially over the last 5 years. I believe due, in part, to the increased cost of materials since COVID. The other factor being Rapid City did not have an adequate plan in place for progressive growth. Over the last 10 years, Rapid City has done very little to plan for the projected growth made very clear in several studies. Now that demand is at an all-time high and supply can’t keep up, homes prices have been driven upward to ridiculous prices. “City founders believe $200,00.00 is what they consider low-income housing. No more comment necessary” Prices are skyrocketing. People are paying way too much for houses that need major remodels, and it’s driving prices up for the rest of us - who aren’t interested in investing in a “fixer upper.” It’s ridiculous. I was born and raised here in Rapid city and in the past 3-5 years housing prices and number of available homes has become out of control. Rent is outrageous. If you are a single person seeking to live on your own it can be very difficult to find safe/affordable housing options. Very hard to find rising cost, less house, pay more in taxes. Housing is too expensive the costs associated with adequate housing are astronomical now Have only lived here for 1 year Slumlords renting out places that should be considered ‘unliveable’ for an astronomical amount. Landlords buying more property and not fixing anything on one’s they own. No one requiring inspection on these places. Even section 8 doesn’t care about the quality of homes. The cost of rent and buying have went up a ridiculous amount. I do think that it has always been hard to find adequate housing here BUT with the economy, pandemic and influx of people moving here it has gotten harder. Prices are through the roof. We moved here from Washington State in July of 2021. We are glad we moved when we did, because housing prices since then have skyrocketed even more and we would not be able to afford where we live right now. Because of all of these out of state people moving here and buying their houses with straight cash Would like communities for seniors that maintain lawn, snow, etc The market is crazy. Rapid City is growing yet the city can’t meet the demand for affordable housing for its residents people like myself dont rely on the government for assistancs yet cant afford to move because the housing prices are ridiculous. Affordable housing?? For who?? Company executives that’s who. Prices are sky high We are in a serious housing crisis. My house went up in value $140,000 in w years that is insane. I could get $400,000 for my house. My children will not be able to afford living here.
My salary has not increased in Rapid City. I used to love living here but lately I hate it. I’ve been here all my life.
• I just moved to the Rapid City area in October 2020
• There is no affordable housing
• Although adequate housing options at an affordable cost was difficult to find when purchasing three years ago, currently the market is impenetrable for the majority of people due to the salary/wages most commonly available in Rapid City. Most jobs are at or below $40,000 a year whereas decent, clean housing is price in the mid to late $200,000 range; that is impossible even for working class, let alone impoverished people.
• there’s nothing for seniors on social security making 12,000 a year. my income is $1025.00 a month. If it weren’t for section 8, I could not afford to rent where I am at . Rents went up to 838.00 and I live near to star village which is dangerous and dilapidated,
• It’s too expensive for those of us who make $17/hr with a Master’s Degree...
• I work as a case manager who, among other things, helps individuals find housing. It is nearly impossible right now to find affordable housing for low-income people.
• The price for a starter home has become unaffordable for many young families
• Inventory seems to be very

in Rapid City. No one can afford to live here. We wouldn’t be able to buy a house now and rent at crappy apartments is the same as my mortgage.

People approved for housing cannot find anything available so then they loose it and that is horrible.

• mostly 4 bedroom homes, no small 2-3 bedroom homes that don’t need massive repairs or updates

• A community of townhomes or duplexes for seniors that are owned by those seniors does not exist in Rapid City.

• We purchased four years ago after looking for twelve months, but it would be even more difficult now.

• The amount of renting has gone up by hundreds. Even for homebuyers the amount of property taxes has increased house payments in the hundreds. landlords are wanting outrageous amounts of rent for their rentals. There really needs to be a cap on rent here in Rapid City. There is no way working folks can continue to live here. A friend of my recently had to move because her landlord sold the house they were living in. In her efforts to find a new place to rent she has paid $850.00 ALONE in application fees. Who can afford that? It is insane and sad what has taken place here down, prices have skyrocketed. We cannot afford what we truly want (land, house, shop) in this market.

• I believe there is a lot of development but it is not affordable for the minimum wage earnervwith families or elderly on fixed income

• Housing is extremely limited. What is available now is too expensive and there are waitlists for everywhere. Houses are typically selling for over $40,000 asking price. A house I looked at this year was listed at $250,000 and it was listed two years ago at $150,000.

• Rentals were hard to find for our daughter and the price of buying a house is out of range for both of our children.

• “Older, smaller, cheaper buildings continue to be demolished while newer, $350,000+ homes are built, a tiny, old place I rented 10 years ago for $400/mo + utilities is now listed for $900/mo + utilities (no joke-blew my mind) and that place was described to me by visitors as a hole in the ground and looks worse now than when I was there.

• Also, pedestrian and bicycle travel has gone from dangerous 20 years ago to suicidal, the housing for the city spreads outwards but the ability to get to one’s job affordably and safely with or without a car puts a huge burden on the $ of Rapid City residents and
makes the cost of living in this town much higher and more dangerous. The city refuses to invest in proper bike lanes and pedestrian travel, doesn’t clean or enforce sidewalk snow removal, and retail and grocery stores are near inaccessible without a car and the low paying jobs disproportionately far from the affordable housing of the employees who work the jobs.”

- Prices and availability are absolutely outrageous here. It’s almost criminal how expensive it’s gotten.
- Housing prices in the area are ABSURD! Thank God I own a home because I don’t know if my son will ever be able to afford something in his hometown. He can barely afford rent.
- I have been looking for 2 years, still on a long waiting list (number 91) for subsidized housing and have only moved 5 spots.
- Availability of rentals is sparse. Availability of affordable homes for first time homebuyers is also lacking.
- The housing market has gotten incredibly expensive. Land is expensive. Most houses look old and worn out. I’ve heard out of state people are buying everything up too. Now I have no solid evidence of that but I wouldn’t doubt it.
- It is shocking how quickly rent prices have risen in the past five years. Five years ago we rented a one bedroom unit for $750/mo, and now commonly see prices listed in the $1,200-$1,500 range for similar units. My partner and I are considering moving to a larger metro area because rents in Rapid City are now comparable to Denver. The salaries here are low and stagnant. With all this considered, we find little reason to continue living in Rapid City.
  - Need affordable housing
  - Harder and harder to find affordable living in a safe neighborhood. And property taxes are ridiculous.
  - I think it is hard for people to find affordable housing
  - Housing is difficult to find, much less affordable housing.
  - It has always been hard to find affordable housing but has gotten MUCH harder the past 5 years.
  - Home prices are far too high, rent is even worse. If I were to move to home right now with the exact same amount of bedrooms and bathrooms I would pay double.
  - There are not enough affordable homes and they go to fast.
  - Developed lots are too expensive and not readily available and current contractors aren’t building affordable smaller starter homes. We need affordable 2 bedroom homes.
  - Housing costs have become inflated. You cannot get into a new home in a good neighborhood for under $350K
- “cost of housing has skyrocketed and more apartment buildings

- There are so few options right now. My parents would love to sell their house and move into a smaller home with less upkeep, but there is not much available in their price range that meets their needs.
- Rapid City has always had a lack of affordable housing for families in the lower income levels forcing them to pay above what they can truly afford toward housing which then reduces the number of units available for middle income families. This pattern pushes all housing costs up for low and middle income families. The current environment with new people moving into the area and the potential for additional families relocating to EAFB is adding to the pressure on the availability and cost of homes.
  - And the prices of what is available is very expensive. Housing is very hard to find.
  - it is so expensive to rent nothing is affordable
  - prices
  - I work with people on disability whose options are becoming very difficult to find. Rents have increased substantially in 5 years and benefits and assistance have
Rapid City has always had a huge shortage of housing, especially affordable housing. It would take a few hundred million dollars to build the affordable housing needed and to keep it affordable with subsidies. The city and county need to begin pumping much more funding into affordable housing opportunities.

Adequate housing has always been difficult in the Rapid City, Black Hawk, Piedmont, Sturgis, northern and southern hills do to the lack of good pay. Yes their are jobs but businesses don't want to seem to pay a decent wage, but the cost of living continues to sky rocket, especially single family home.

Prices have gone ‘through the roof’. The only reason I own a home is because I bought it 10 years ago. I couldn't afford an apartment if I moved here now.

More expensive/ less houses

We feel so defeated... we finally have good jobs and now the housing prices have all jumped by 100k plus

Adequate housing was difficult five years ago and it has only become worse!

Only through responsible money management were we able to purchase a home.

Housing costs have increased faster than wages.

Housing in Rapid City is way too expensive for the wages paid.

I purchased my home 6 years ago, Thank God! Availability has always been bad, but nothing like it's been since 2019

This is humorous. I am not sure how a single (not married) person can afford to live in Rapid City.

I am not looking but, this is what I am hearing.

and too expensive

Newer to town

It is TERRIBLE trying to find reasonably-priced housing in Rapid City right now. We are looking to buy a new house, but there really are no reasonable options right now, so we'll have to stay put in our 1,700 sq ft house with 5 people living in it probably for another couple of years because there is hardly anything on the market now. We would have pretty easily been able to find a nice, reasonably priced home in our price range ($400,000-$450,000) about three years ago.

Rent prices have gone up exponentially. Trying to purchase a home is difficult because houses are often going above asking price, and above appraisal value, so you have to have cash to make up the difference. I also would need to find housing within walking distance to schools (or that has busing). I have no assistance with getting my child to and from elementary school.

There is no way an average, lower-middle income family can afford adequate housing in R.C. right now. Property values are far too high for the structures they are assessing.

We would downsize if we could find something that we liked.

Cost to value ratio had changed. Higher cost for less quality/ space. Also too many homes where a car is required/ not located near amenities.

All housing has gone up along with the cost of apartments.

I haven't looked

“I moved to South Dakota three years ago and housing options were plentiful. Now, housing options are nearly non-existent. I lived in Fairway Hills initially and was one of perhaps thirty residents (most were retired and some were in their nineties) who received an ultimatum: buy your unit or get out.

I need safe and quiet housing without pets running above you and with a garage.”

It is simply outrageous and unaffordable to single people.

Taxes are way too high

Due to migraines, I cannot live in close proximity to those who smoke or use strong laundry detergent. This takes apartments and most roommates out of my list of options, so even with a full time job and without children, I cannot afford to...
have or rent a house. I have relied on the kindness of friends and God the last few years. I don't know where I will live this fall.

• It seems there are many gaps in affordable housing. This is at the lower end (it seems we do have more apartments) and in the mid-range 300-400k range (250-335k 10-12 years ago).
• I know 3 families personally that cannot find housing.
• Housing costs are outrageous at this time. I do not know how a young couple starting out can afford the current prices of renting or owning.
• We moved this past summer (summer of ‘21) and inventory/pricing was much worse than when we moved in the summer of ‘16
• No handicap housing!
• Prices for renting or buying have risen greatly in the past year and causing more homelessness
• Have a 40 year old living with me, because she can't find reasonable housing
• I made 11 different offers on houses in 2021. All of my offers were over the asking price. All were outbid by $15,000-30,000. Rapid City has become an unaffordable place to own a home.
• Not enough houses for sale, and prices have skyrocketed.
• A loved one on section 8 is finding it impossible to get a housing.
• Rapid City officials are catering to the out of towners money, raise our taxes where we cannot afford to live here anymore. The out to towners contribute nothing to the community.
• It has always been difficult to find a place to live in Rapid. Now that there's an even bigger housing crunch the same things that are available are now outrageously over-priced. It is very difficult for ordinary people, and young people, and anyone else not earning 6 digit income to find a place to live.
• Unless you live under a rock it's obvious the base is gaining members and coastal city areas with high taxes and high crime are moving here and housing options have diminished with prices skyrocketing.
• It's impossible to find a house in my price range. If I do, it's terrible quality and needs a lot of fixing to it. This was not the case 3 years ago. Every time I put an offer on a house, I get outbid from someone from out of town.
• It was difficult 5 years ago when we first looked, and it is seemingly harder today because of condition of home for the price and less inventory. This time, location matters to us, and very few doable homes coming available on the west side or southwest Rapid. When they come available, we are losing our offers to cash buyers. We've been looking for over 5 months.
• The pricing for a home we would have looked to purchase next has nearly doubled in the last 2 years; we're stuck where we are on that basis.
• I was not able to even purchase a home when I was approved for the neighborhood program and I got approved for a mortgage and I still couldn't find a home in my price range which was only $136,000. There's a few times a home was bought out right from underneath me because of cash offers or they were able to offer more. I can't compete with that I'm a single parent.
• We can't even think about buying a new home because homes are hardly on the market long enough to even get a showing! Then the problem of 20+ offers over asking price (we can't compete). Also nothing has been in our price range… we are fortunate we currently own a starter home (our first home, we purchased in 2015 in Hermosa). We thought we would be well on our way to a bigger house by now with our own land. It sadly will be a long while until we can move our kids into a bigger house.
• Rent has gone up significantly and the houses that are offered are old and need repairs. We need more housing options with good
prices.

- Plenty available, cost prohibitive
- Housing in rapid city is insane at this juncture- my husband and I grew up in the area, and had to move to Minneapolis for a year due to his job. Housing options are often more expensive in rapid city than in minneapolis, and we are tempted to move back.
- We do not have enough inventory to support buy up borrowers or all the people relocating here
- Prices have risen with few low cost options
- There has been a huge influx of out of state people moving to SD since COVID-19 hit, which put a tremendous stress on the housing market, resulting in increased home values and eventually increased assessed values. People will end up getting taxed out of their homes that are retired.
- I moved here in 2018 and worked in Real estate, and it was a buyers market. If I were to buy the same house sold back then, I would be easily paying more than 40% for the same home. In fact, we bought in early 2022. The home we bought was purchased in 2019, for $70,000 LESS than what we bought it for (in 3 YEARS!)
- Not just harder- it’s impossible even with two incomes in the household and both making close to 25 an hour
- Housing costs have increased dramatically for equal or less quality.
- I keep hearing horror stories of bad new builds, houses seem to be continually put on with very little land and on poor land. The quality is terrible and the prices are too high.
- Cost of housing has increased-making it more difficult to find the house you desire within your budget
- It was extremely hard and stressful to find a house when we moved here. No options outside of a new build
- Expensive too
- Housing was bad in 2018 when we moved here. Now, people are paying above asking and making our tax rate go up so bad.
- Prices are way too high and wages low
- Too many people have moved into the area
- Prices are ridiculously high! As a single person income in the middle class I can’t afford to even look for what I need! It is outrageous and frustrating. So I have to settle for subpar housing because of the super high prices.
- housing has trended to lower quality, yet exception-ally expensive housing with an even higher trend towards HOAs that destroy the freedom of the American Dream.
- Affordable and quality housing for lower income and working families has become out of reach for more and more people.
- Moved here 2 years ago and got lucky due to connections in finding home not specifically on the market. I would hate to look now!
- The cost has been outrageous and you have to spend more than 200k just to have a decent home or pay over 2k in rent to have a decent home
- Was ready to buy in Spring/summer of 2020 but then lack of choices and cost started to skyrocket which made it so we could but purchase a home.
- “adequate housing housing has become out of reach in price. rapid City has nothing or limited housing available in the $150,000-$200,000. price range. / taxes have gotten out of control.
- “
- The housing prices are very high compare to to when we bought our house 7+ years ago
- Limited options near good schools.
- There was always a current difficulty to find adequate housing, especially for those families with limited income. With many people moving to Rapid City it is causing higher rent prices hurting the already struggling families. The ones getting catered to are the people who can afford safe nice homes.
- The new “affordable” hous-
ing coming to Rapid City is not within my means as a single person. Large apartment complexes increase their rent every few months. Nice, clean, safe apartments that are in smaller complexes almost never become available.

- Many people across the country are impressed with our governor and the freedoms we kept in the state while others were having strict COVID lockdowns that in the end statistically did not affect any measurable change. Many people are recognizing this state as a place that fits their values and lifestyle at a rate that is surpassing historical growth. We have an extraordinary political problem in this country that has many coming into the state at a rate that we naturally cannot sustain to include locals trying to pay for inflated home prices. Fix the root issue in the states people are leaving and our housing problem is resolved.

- Employers report to me that it is a challenge to hire employees because of the lack of housing. We could also talk about adequate schools.

- Housing has gotten more expensive

- Too many people moving into our area, and that has increased the demand and pricing to go up.

- Rented about 4 years ago and it was hard to find appropriate space for the size of our family. It seems to be even more difficult now. We built our own home because it wasn’t possible to find a space that would meet our needs and not require significant work.

- Home prices have drastically increased

- There are over 30 AirBNB or VRBO houses in our little neighborhood; 3 on my dead end street alone, out of 8 houses.

- the housing market is the worst I have ever seen it. the cost of living is rising but pay not matching up to the price of serving, I live pay check to pay check sometimes even being completely broke a few days until payday. my bills food gas and daycare take all my money.

- Prices of houses have gone too high to look at moving

- Housing market is out of control and makes it borderline impossible for new/young families to get a start. Rapid City is clearly focusing on the retired group and people who have already made their money and not those starting out.

- It’s always been a little on the expensive side. The last year has killed my dreams of ever being able to afford a home in Custer since the prices have skyrocketed. I would have to move to find something in my price range- and it wouldn’t be anywhere close. Anywhere in the black hills is outrageous.

- Prices are insane.

- The pricing for renting a home/apartment has gone up far too much for this community. It is sad to see as the house market for buying homes has gone up, landlords are hiking up prices as well. Very disappointing and discouraging for families.

- Been looking for months.. prices crazy now and the size I want is often in bad parts of rapid.

- Housing here is very unattainable because we are not building up our suburban communities fast enough. We need to put more residential single housing outside of the core of Rapid City while replacing all residential in the core with Condos in a high-density format. The parking lot across on Mainstreet and eighth needs to be redone into a multi-story parking garage.

- I have lived in my house almost 20 years. I haven’t looked around at other houses.

- I have lived in RC for 22 years, safe housing is still very difficult to find for a single person and the price continues to rise.

- There were few rentals available in 2017 in decent areas/school district and now they are ridiculously priced.

- A home I bought 10 years ago for 275,000 just sold for over 500,000 it is insane.
• Too many paying cash and over asking price make it difficult to be the successful bidder
• Housing was already difficult to afford for the bottom 20% of the wage earners in Rapid City. Now it seems difficult for the bottom 60%. The crime rate is out of control because Rapid Citians who use to get by no longer do. On top of that, property taxes are out of control. My own property taxes constitute just over 40% of my mortgage payment. The city should consider decreasing the property tax rates. The city should incentivize builders to build affordable houses. As a stop gap, they should limit the ratio of speculators who can buy a property in any given neighborhood. Otherwise, people like me will have no choice but to leave our hometown and seek better conditions in other communities.
• Adequate housing that is affordable has gotten much harder to find.
• We have never had affordable housing that is decent for renters.
• Cost per square footage has gone up, interest rates up and need to offer/pay above asking & forego inspections/assessments, etc.
• Expanding the housing in the valley with over 400 houses with no plans of expanding amenities, is going to cause the valley to become much less desirable to live in. Long term neighbors are looking to move.
• It’s nice to have a higher value on your home but our current market is way over inflated and it’s detrimental to lower and even middle class families. We’re very fortunate in our income situation but most people can’t afford to buy a house right now in this market and I attribute to out of control out of state buying. Urban residents and investment groups have exponentially more money to spend than rural state residents so when they come in by the masses and buy up our houses (especially when it’s just to rent or vrbo them out) it causes the market crisis we’re currently seeing. All in all, our local residents are suffering at the behest of big market buyers.
• Exponentially increasing rent and real estate prices/mortgage interest rates
• Rent at my apartment complex went up $300 in the fall of 2021 because of higher demand.
• It is difficult to find housing in good condition at a good price in a good neighborhood, and when you do - you better put in an offer right that second or it’ll be gone the next day. That’s my experience with homes in my own price range. However - I also believe Rapid City is severely lacking in affordable housing options. The options for affordable rental units when I first moved here after college were very slim compared to coming from Brookings, SD. Even after finding an apartment, rent was double what it was in Brookings for a similar sized unit in similar condition.
• Housing is not affordable & purchasing homes on the west side of town are outrageous for the many updates they require plus very limited. Staying on the west side is important to us to stay in the school district on this side of town.
• Higher rent, less amenities, and a very competitive market make it hard for a young person to find adequate affordable housing.
• Housing in Rapid is exponentially more expensive than anywhere else in the state and with the wages in Rapid it is extremely difficult to afford decent housing and still be able to pay other bills.
• just moved to Rapid City in May 2021- but was horrible compared to where we moved from
• Housing is harder to find and the cost of rest has gone from $875 to $1300 since 2018
• The property managers and realtors have said that it is increasingly hard to find housing for people in this area.
• As a senior couple we would prefer main floor living, new/newer construction in
a quiet neighborhood with no HOA
- Housing costs, both renting and buying, are predatory and unconscionable in Rapid City right now.
- Housing has increased to the point of locals being unable to afford housing in Rapid City.
- I am new to the area.
- The three of us living in this home would prefer to live singularly but none of us can afford that.
- Cost of living has increased exponentially over the last few years. Cost of rent and housing prices especially.
- When I bought my home 5 years ago it was easier to find a home, but we still had to move quickly in the buying process as listed homes were selling very fast.
- Little to no inventory in the market. I could get a premium for my house now but I would be putting all of that into an inflated price of housing. Doesn’t make any sense to move right now, especially with mortgage interest rates being higher.
- The housing market is too high in Rapid City for the pay.
- I think that large families in poverty have the hardest time finding decent housing.
- It is nearly impossible to find affordable housing in Rapid City. Or housing in general.
- Since we moved 1.5 years ago, the price in rent and housing has increased by at least 30%.
- New construction is often poorly laid out, wasted space, cramped, and poorly constructed. In the last three years an increasingly large number of homes in residential areas have become short term vacation rentals.
- Housing is pricing out the average Rapid City worker. Houses are overvalued.
- Out of state buyers are driving up prices, coming in with cash offers, making it hard for locals to compete in the area.
- My spouse and I bought a house about 3 months ago. Previously, we lived in an apartment. If we had renewed our lease on that apartment, it would have been $1570 a month for a ONE bedroom, an increase of 33 percent from last year. We are paying about $1000 a month for my mortgage. My spouse and I have good jobs and no kids. I cannot imagine how stressful finding housing would be for families with lower incomes.
- When I was house hunting in 2015, I found a lack of nice smaller homes, around 1000-1200 sf. The smaller homes I looked at were in horrible condition. I think the area still needs new or nicer single dwelling homes in the 1000-1200 sf size. Not all single people want to live in apartments.
- The variety of housing stinks. I am sick of split levels.
- Much harder to find, upsize or downsize. Rents are unaffordable. My adult children can’t afford to buy houses in our community.
- I made 12 offers before one was accepted. Each was over asking with multiple problems.
- The definition of affordable housing is subjective and a one size fits all bureaucratic definition doesn’t work in reality.
- My fiancé and I have been house hunting for the last 6 months with a budget of $320,000. We have a somewhat substantial down payment of $65,000, however we continue to be our bid. In addition, the inventory is extremely low and the quality of homes in comparison to their price is not feasible. The differences in a home here in our price range compared to a home in Sioux Falls in our price range is substantially different. With Sioux Falls offer more inventory and higher quality homes. We are also dealing with the issue of location limitation. Rapid city has a number of high crime areas in the city, thus decreasing the suitable inventory even more.
- I lived here ten years ago. The housing market is insane. I rent a home worse than I owned in my late 20’s in SD. Every month I
dig into savings to pay rent because of the low wages. I have two Master’s degrees.

- Prices skyrocketing. Rentals deteriorating. New construction destroying scenic areas and causing runoff problems.
- Too inflated
- There’s a shortage and the cost of rent is to high for workers work are barely making it. Think about single parents and disabled people etc. Fix the housing and the costs
- Housing costs are too high. Being a single person, cant afford to live alone these days. On Average a single person needs to make $20 an hour to afford a 2 bedroom house with NO other bills.
- Affordable housing is difficult to find.
- Son wants to move back to area but preferred housing to expensive, especially with rising interest rates.
- Not just harder, but almost impossible, especially entry level.
- I do feel affordable housing is harder to find. I had a friend who did not have an income like mine and he and his family moved as they could not afford housing here.
- Exorbitant rents make it hard for all of us who rent.
- We have been in our house for 25 years - we have not been looking for new housing.
- Housing costs have far exceeded service industry pay that our area wants. $100,000 plus earners want to live well by paying lower wages. Do the maybe what’s 30% of what you pay your workers? Can they really rent or own for that? NOPE!
  - The cost of a house is high enough to be unappealing. It would be unaffordable on my income if I didn’t already have money stashed away
  - My household has 2 full-time working adults and a combined gross annual income of 96k and we were not able to find an affordable single-family home to rent in Rapid City
  - To upgrade from my 1,800 sqft house which I purchased in 2010 to a 2500-3000 sqft house would be around $500,000.
  - Cost and availability are huge factors
  - Outrageously high property taxes. Meade County is within the top 25% highest taxes in the country.
  - Rapid City has always been an expensive place to live and it continues to be
  - Since I was in high school there has been a housing crisis- I have little to no hope to afford a house in the area with the current market.
  - Would like a smaller home, 2bdrm, 2 bathrooms, on outskirts of town.
  - Not for myself but I have 58 employee’s and this is a large concern for many of them.
  - I’ve been priced out of the market and it’s impossible to finance most places unless they have an HOA or other restrictions.
  - Prices have increased dramatically. We bought our home a year ago and just sold it for 100,000 over what we paid (granted we completely remodeled), but the housing market is insane.
  - Prices have skyrocketed, at least $100K per single unit home in my opinion.
  - The price of housing is too high for the wages people make in this area. My son and his family moved back from Oklahoma just before COVID -19 hit. They were going to stay with us temporarily until they found a place to buy. Needless to say, they are unable to afford anything decent and are still living with us. They both have jobs and have been saving but if they do find something, it becomes a bidding war they can't afford. They qualified for a Governors house, but the expenses are too much for them. He works for the county and she works at a daycare. How sad is that????
  - When we bought summer 2021, paid more than desired/anticipated. Young families are having a really hard time competing against cash offers.
  - Available homes are hard to find and usually overpriced.
  - We are military and just got stationed at Ellsworth. Liv-
36. In your opinion, what are the greatest unmet housing needs in Rapid City right now? (select up to 3)

- Working within the various programs that are available within SDHDA to develop good and affordable housing for people with disabilities is overly burdensome. There has to be a more - much more- streamlines practical approach to this development.
- New apartments are shitty construction (as fast and cheap as they can build it, thin walls with no noise cancellation), and ugly (most have no aesthetic value, stupid rectangular boxes and bland lifeless colors). There should be a requirement to improve quality and feel of these apartment.
- This town is not worth the rent.
- Housing for low paid individuals
- Allows multiple pets/dogs of larger size
- All housing too expensive and overpriced
- I have worked with multiple agencies in our community and this is a common struggle and seems to have only made affordable housing farther out of reach for those that need it. Our community is expanding, I believe services, resources, and affordable options for all are needed to keep our community progressing with those changes.
- Students trying to attend WDTC who do not have housing already identified when they apply to come to WDTC are significantly less likely to come to WDTC, which means the community is missing out on a significant number of technical, nursing, and health sciences skilled people that we could bring in from outside the area.
- Owning animals makes finding a rental much more difficult.
- As SD Mines staff who works with students, there is a huge need for off-campus housing that is AFFORDABLE.
- It's hard to be a young person in the community trying to buy a house when the generations above are also struggling due to being constantly outbid by $50k-$100k over the asking price.
- While the cost here has always been higher, the past 2 years have put our residents in a very difficult spot. The cost of housing does not match the income levels in our state. Housing is going to out of state people and our residents are struggling to obtain housing.
- General availability of single family housing
- Availability. When we were looking for a 1st floor and/or elevator apartment - NONE were available. We had to wait until a 2nd floor became available. About 8 weeks. Not what we wanted but we could no longer afford living in a hotel.
- I can't speak to a number of these, and I know that we have been very fortunate to have the landlord that we do and the rental costs we pay - a great deal! But many of my renter friends tell me stories of the ridiculous costs they pay for rent (double what some are paying on their mortgage) - so that makes it difficult for renters to save up for a down payment to get out of the cycle of overpaying on rent (and delaying the opportunity cost of putting mortgage $$ into something that generally increases in value over time.
- WDTC needs housing for their students
- Seniors who are on Social Security can not keep up with rising costs. There is very little help with housing, food, medication etc. for seniors. I am experiencing this with my disabled father. Unless you have kids or have a different ethnicity there is not help.
- Children unable to find rentals in their budgets
- My 30 year old son and his girlfriend who both work good jobs can't afford a house because the prices in Rapid City have gotten ridiculously high very quickly.
- Housing is so expensive,
everyone is barely making ends meet. Have to choose between groceries or a roof over our heads.

- I think more “halfway houses” or group living opportunities would be beneficial for the community as a whole; if rehabilitating existing units, the price needs to STAY THE SAME or go down. Pricing out vulnerable families to appeal to higher income renters is not an okay plan.

- Housing for military - we don’t have the luxury of time to look for a house! Please have property managers work with the base to provide safe and adequate housing for every Airman who needs space.

- We need smaller, more affordable homes. Look at Denver. TONS of close quarters housing. all beautiful. Also, let’s update to 2022 and let homeowners use Blue poly to attach to city water. Copper is a JOKE with our alkaline levels.

- Affordable and available housing for all. Hard stop.

- Housing for single people with one income.

- Safety or safe neighborhoods

- Working at the college, I witness many college students trying to find housing off campus—this past year has really been eye opening in terms of the lack of affordable, safe options for students. And for employees of the school who are only making $30-$35K it is almost impossible for them to find places to rent that are affordable.

- Lack of new housing
- Housing for temporary workforce and college students
- All housing
- Workforce Housing for employed
- All of these apply
- The lack of infrastructure so home builders can actually build homes.
- Housing for smaller families/single persons looking for small homes (2-3 bedrooms)
- The places being built are high end and do little to remedy the housing issues that exist.
- Prices are outrageous
- I was lucky to find my 3 bdrm 2 bath home 4 years ago I am fortunate to pay just $710 because my landlord is not full of greed like most of the landlords in this city. Pricing is a disgrace families cant afford to live or raise their children in good living conditions. The prices in this city give people no choice but to become dependent on the government. That is wrong city officials are not leading a healthy path for its residents.

- Housing in the rapid city area is geared toward a specific population of people - it is nearly impossible for someone that is not considered to be upper class to find a home.

- Something needs to be done about the homeless and vagrancy problems. They litter everywhere and frequently steal from/damage vehicles.

- The housing market is over valued

- Housing for local residents.

- Out of town people outbid local residents

- Apartment rent seem very high to me…I’m just going off of what some friends have said.

- Housing for military personnel

- Housing for single people who do not have significant incomes and have had some credit barriers (divorce) also pet friendly homes

- Housing in the Rapid City area has always been difficult. Right now it is nearly impossible to find affordable, safe housing.

- City needs transformational housing

- We need more housing for low-income and middle class citizens.

- “It’s so difficult/near impossible to qualify for affordable housing as a responsible person working as hard as possible to still not make a living wage but the standard rate rentals know they will get from people who do qualify drives the rent up while supply is low. New construction must be $100,000 value or more - norm seems to be $350,000+, so for every affordable, small, older Rapid
City house that is torn down or not, 1,000 new homes go up costing more money than I’ll ever be able to afford to buy or rent.

- Most places I’ve rented have required 2x to 3x people than bedrooms available just to pay costs of the rent and utilities and this is way more common than most people might think in this town.
- Rapid City would benefit greatly from tiny homes, changes in development and tax laws to allow houses of different values to exist in near or neighboring communities and for home property values and taxes to not skyrocket every time a neighbor spends $150,000 to fix up their $70,000 house and then sell it for astronomically inflated prices, which is what happened to my parents, causing them to have to sell the house they built in 1970 for $30,000 which went from being valued at $70,000 around 2013 and them paying around $1,000/yr property taxes to being valued at around $180,000 just 7 years later and the property taxes being more than doubled with no changes/updates being made to the house and no sympathy just excuses from the tax office after my father died and my widowed mother was left to wonder why the city’s overall costs had to be raised so much when we all voted down the civic center scam and instead Joe Muth is raising the property taxes of her house causing her to choose between paying them and buying her medications so the banking and construction millionaires of Rapid City can keep getting richer and she can lose the house she spent her entire life and every nickle she earned on. Unmet housing needs? Tons. I personally know a dozen people who sleep in their cars. Just wait until the air base gets tens of thousands of new people. Last place I rented raised the rent $200/mo because they knew they could get it from air base military - they told me so. I thanked them for their honesty and was sad to leave because it was a nice, newer, quiet, clean, attached townhouse rental.
- If Rapid City suddenly got a few soviet bloc style buildings in walking distance to rushmore crossing, downtown, and a metro line that connected them all through lacross to downtown all the way to canyon lake, and each 1 bedroom rented for a flat rate $500/mo (300 sq ft) and every 2 bedroom $650/ mo (500 sq ft) Rapid City would be near affordable for everyone and that would meet the housing needs of people who can get by with a smaller place but have a warm bed, shower and ability to not have to spend 3/4 of their income on rent."
- Need to make houses affordable and raise income. I’ve been wanting to move back home from ND but the pay is too good up here and the rent/house prices are much more fairly priced. Rapid doesn’t pay you what you’re worth. Whoever is reading this is probably nodding their head as well.
- There are a large number of people moving to the area immediately and even more coming in the next few years with the expansion of EAFB. The area needs a large number of single family units for these people to live in. Apartments are not the solution.
- Homelessness ranks 2nd-too many people walking the streets. I might be soon even though I can’t walk...
- Unable to buy with contingencies. Must have cash on hand to make an offer. Out of state home buyers moving here making cash offers.
- Too bad i can only select 3. We need more housing and apartments that are affordable. Especially with the base expansion.
- The new neighborhoods going up lack character, walkability, and easy access to amenities and grocery stores. While the new homes are potentially within our price range in the next few years, we find the neighborhoods undesirable because of these characteristics.
- Need more small and
medium sized apartment/condo style homes/complexes with adequate outdoor space to appeal to families, young people, and people who need affordable, healthy housing. Renting is too often either expensive large houses with big yards, or dingy, poorly lit apartments that focus too much on making the interior look good without being healthy or having good landscaping/playground/space to just sit outside or have a small yard.

- Houses with garages and no stairs are almost impossible to find.
- Affordable housing options are by far the largest need in the Black Hills Area and part of that means providing affordable options for current homeowners to maintain and repair their homes. Affordable homeownership is the best way to help our residents acquire wealth through equity building and the majority of homeowners take pride and work to maintain their investment. The other need around housing rehabilitation is the lack of control in our community over landlords and the quality of housing they are allowed to rent. So many of the ‘affordable rentals’ in our community are in poor repair and the landlords are allowed to continue renting what have become unhealthy and unsafe units.
- I work as a case manager and finding housing for low-income individuals is extremely limited, and even efficiency apartments would require at least two full time workers making minimum wage.
- Question 36: Rapid City needs more new rental housing. The problem is that much of the new rental housing is for middle and upper income folks. WE NEED MORE AFFORDABLE HOUSING, i.e., housing at $800 per month or less. The city/county will have to buck up to support this.
- Rent is too high and make it hard for people to live comfortably. Housing purchase prices are WAY too high, housing that is at the lower cost is generally in bad shape and would take a lot of money to bring up to decent living standards.
- Several people I know would like to move here for work but can’t afford housing.
- Housing for those individuals that have incarcerated or through the prison system.
- Affordability across the board.
- All of the above are an issue.
- I believe younger families are looking for larger lots. Families are wanting chickens, gardens, and activity space with the food shortages.
- Safe housing at a reasonable price. The only affordable houses are in scary areas of town and I just don’t feel safe there.
- young adult child struggling to obtain adequate housing, the lease on his current rental home will expire soon and the home is for sale.
- Many homes are being used as temporary rentals, such as for Airbnb, so decreasing affordable housing for the area.
- FOR SOME REASON, THE CITY PUTS LOW INCOME HOUSING NEXT TO EVERY NICE HOUSING AREA. I HAVE NO DESIRE TO LIVE NEXT TO PEOPLE WHO BREAK INTO MY SHIT.
- Not enough inventory. It’s a sellers market.
- For seniors/retired people or over 60 very few options for one level living, like townhouse or twin home. If there were a retirement community with affordable one level units and amenities like walking path, swimming pool, community room it would be filled up in no time.
- Section 8 needs to lower prices.
- There is a widespread housing shortage in Rapid City for all buyers.
- Stick built houses on acreage of 3 or more acres.
- Housing for locals at local prices not inflated by outside money.
- Housing for recent graduates who have “too much debt” and are new to the workforce.
• Very limited inventory.
• I work in the school system and I’m loosing a good teacher because she can’t afford to live here any more.
• If everybody would just quit encouraging people to move here it wouldn’t be a problem.
• Affordable housing for everyone. Unless you make a lot of money, which the majority of us do not.... especially ones who work for the school district, the housing prices, as well as taxes are flat out ridiculous. The city has my house tax assessed $100,000+ higher than appraisal.
• “My heart aches longing for the community that is spoken of and shown in these two videos. Maybe something like this: 230 People LIVING COMMUNALLY: TOUR of Ithaca EcoVillage — Ep. 051 - YouTube I don’t know how much sense financially, but they build on 10% of land and leave the other 90% open for the community to grow food or just enjoy nature.
• Outlook Circle in town seems to have some of this going on. I drove through the other day and could hear birds from the open field behind them and families were enjoying the night with each other on the neighborhood playground. It would be better if there was a small grocery store or coffee shop (You guys are so very creative, but something.) Andrew Peterson tells of it here: https://rabbitroom.com/videos/andrew-peterson-reads-from-the-god-of-the-garden/
• Thank you for reading this. I would be interested in dreaming on this too if input is needed. Kristin Smiley 605 499-9590”
• Housing connected to parks and green space. All of the development I see is crammed into tiny spaces with no walking access to LARGE green spaces, parks for kids. Most families don’t need or want a ‘Main Street Square’, they need a Jackson Park. Developers, of course, don’t profit on the green space, so we get what we have. It’s the main flaw in Rapid City’s development - the ‘Monument’ is a perfect example of this complete lack of capacity to understand what really matters to families. Neighborhoods with affordable housing should include parks within easy walking distance.
• I am a single professional and have found housing costs to be exorbitant in the past 2-3 years. I will likely have to move if I ever want to own a home. I grew up here, and would rather not move, but I am being pushed out due to housing costs.
• Just looking at real estate, any time that would be comparable to our current home would take us out of our preferred school district. If we moved here today, housing would either be unaffordable or we would be looking at private school.
• Needs to be affordable to the military families that have no choice to move here when they PCS.
• It’s very hard for military to find adequate housing, we can’t compete with cash offers from Californians.
• “Small homes for single people / couples with no children in good repair
• Also, animal friendly rentals that aren’t large apartment complexes “
• Also affordable housing for people that are just getting on their feet and don’t qualify for government assistance

Rapid City, SD
Is there an option for “all of the above”?
- Three bed 2 bath
- Rapid City desperately needs more condos so older people can downsize.
- Housing is visibly impacting every single dwelling need.
- Is there a specific type of investment you feel would have the greatest benefit?? Yes affordable housing meaning detached single family homes, (with down payment assistance with proof that the potential homeowners have jobs) where families feel safe to live, work and play!! Have an HOA oversight so the neighborhood is maintained, with amenities such as parks, walking trails and green space. (no junk vehicles, crime is low, people take pride of ownership in their property)
- More single family homes. People want to live in single family homes and are fleeing blue cities and states that have dense housing. We need less apartments in rapid city and more single family homes. Apartment living is miserable.
- Housing for 55 plus communities with club houses, biking paths, fitness room etc. Gated community?
- The pay scale and housing costs are out of balance. Employers are not willing to pay for experience. I have over 20 years experience in my profession and have been offered what I made at my first job out of college.
- Affordable with at least two stall garages (please discourage builders from putting up one stall garages).
- And please, these housing developments being put up on horrible land with little tiny lots. More affordable options on the West side.
- We seem to be attracting the wrong people for the wrong reasons and we do not have the structure to support them regardless
- Cost of living/buying a house is increasing and wages in the surrounding area will not support new mortgages wages.
- There’s a huge influx of new people arriving due to military move and not enough housing
- There is no affordable housing left.
- Housing for military. Half of us hardly want to be here living on terrible BAHs, rental companies who take advantage of us, and soon to be retirees who move here, buy up a house and never leave
- The rental market in the area is poor to exceptionally poor. It is unbelievably expensive for what the community offers in return, While I love the area, the trend towards even higher priced housing could drive me from my dream of retiring here post military. (~8 years)
- Let’s start with... I believe all children/students and their families should have stable housing, food security, and medical needs met in order to have a chance at happiness in adulting successfully in this society we have created.
- It’s been hard to find starter homes for families that are within a reasonable price range and in a good part of town.
- In Box Elder the character of our neighborhood (creekside) has changed from military families with kids to out of state retirees. In our 4 yrs in the school district our bus has gone from 3 kids to a seat to one to a seat. These are 400-500,000 in Box Elder so I’m sure affordable housing has become a major issue
- Home prices are high for the area.
- Most lesser expensive homes are near poor schools & high crime.
- Transitional housing, maternity home
- I’ve been informed that there are so many housing needs in Rapid City, that it’s hard to limit to 3.
- back to my last comment. Rapid is not set up to help middle class/low income people survive. middle class doesn’t even qualify for any sort of assistance in that aspect your better off being poor.
- it was and is really hard to find housing i can afford as a travler
- Homelessness lack of op-
tions for the homeless
• Make it impossible for new/young families to get a start.
• Affordable homes are existing homes. Need some options for the people to know their options on buying and selling.
• Small nice homes r needed!!
• Affordable furnished rentals year round.
• “Actually building out the SDSMT campus into a full college campus like sdus and usd would make the student experience much better and that includes on campus housing that coexists with the downtown corridor.
• The amount owner occupied homes needs to also increase for rent prices to drop.”
• rentals in safe/secure neighborhoods
• Na
• All of these are important, but by shear quantity of of people affected, feel that affordable home ownership, affordable rental opportunities and housing for homeless people are the most dire.
• No affordable housing options that are decent.
• I have a 32 year old son who cannot afford a place of his own and has to live with us. He makes $15/hr and cannot find anywhere that is not a total dump.
• Emergency, transitional housing options for persons experiencing homelessness is almost impossible to find.

Difficult to find anything affordable to rent from private landlords. Almost no housing that will rent to anyone with a record
• To expensive
• Housing for medical field (travelers) short timers. It’s almost impossible for them to find housing during the summer months.
• Affordable townhouse/condo for small families such as 1-3 people. Most options are for larger families that cost as much as a single family house.
• affordable housing for new workers right out of education who have debt and need to have a place to live so we can hire them
• As stated above - I believe Rapid City is severely lacking in affordable housing options. The options for affordable rental units when I first moved here after college were very slim compared to coming from Brookings, SD. Even after finding an apartment, rent was double what it was in Brookings for a similar sized unit in similar condition.
• Some of the places that we looked at were in very poor condition. Landlords unwilling to fix issues. Also, some affordable housing is in dangerous areas- Gang violence. TOO EXPENSIVE. Pay is not commissary to what is needed for adequate safe housing
• Actually all of these issues exist. It is hard to pick three.
• Housing for First-Time Homeowners
• rent is way to high in Rapid
• Nearly all new housing is 3bed 2bath which doesn't fit the needs of larger families like myself
• Too many VRBO or AirB-NB houses. We have 3 on our tiny dead-end street and MANY more in our west side neighborhood that would make perfect homes for young families/workforce housing.
• “I think we have landlords who do not reinvest or repair existing properties because the demand is so high they don't have to, putting renters at risk. Many renters are reluctant to file a complaint because they fear being evicted and not having a place for their families.”
• Housing costs are exceeding the previously recommended limit of “30% of income”. Extremely difficult for individuals and families on fixed incomes to make those payments and have money towards food, utilities, medications, etc. Very difficult for individuals and families to build a savings account with so much of the income going towards housing costs.
• Housing with fenced in yards
• Common sense, good quality construction. Lack of use of sustainable, fire &
hail resistant materials. Landscaping to fit our naturally dry environment between the plains and the hills.

• We are short of housing in all areas of affordability
• Na
• Housing for young adult non-students is not affordable, given the disparity between income and the low-wage job market in the area. There is too much emphasis on a tourism-based economy and too little meaningful economic development to bring in higher-paying jobs.
• All of the above are desperately needed
• Renting prices are skyrocketing.
• Discourage new residents. We have plenty!
• Need more mobile home parks
• Pet allowance
• My grown children won't move back because the housing is so horrible there's no where to affordably live.
• People moving in from out of state and paying cash for a home!
• Affordable rent for seniors who can care for themselves. Need elevators
• Property taxes are too high, unaffordable for many.
• I don't have enough info on housing needs for seniors, students, large families, or with disabilities or homeless. I don't have access to that info.
• I work with homeless families and see their struggle every day. We need to get more income based housing. Families should not be on a waiting list for years before they get a voucher! Right now even if they do get one, there are not enough places available for them to use it. We also need affordable housing that is doable with the wages people make in this area. First time homebuyers who make the local wages can't even compete with the people moving here from out of state!
• Housing for people with mobility limitations (wide halls and doors, accessible bathroom, no-step entrances). It doesn't need to be all one level. Just make sure essential elements (accessible bathroom and room for sleeping) are accessible through the no-step entrance.
• people are coming to RC with no employment and no plan

38. In your opinion, what type of community services and programs would be of the greatest benefit to residents with low to moderate household incomes? (select up to 3)

• help understanding the buying process and loans
• I've been working for over 15 years and can't afford dental work, or even other medical expenses and it scares me for any future related issues!
• Education programs for all from daycare options up to job preparedness programs.
• Affordable health care. Like all other rich countries have.
• More accredited private schools.
• Expand public transit to Rapid Valley
• In terms of healthcare, Rapid is in a very odd place. Anyone new to the community must either see a third party urgent care and often not get access to as many resources as needed, or wait for about a month to see a family practice doctor. I believe it is becoming so overrun at these medical facilities that everything is being forced to push elsewhere rather than be able to accommodate for the growth we are seeing and forecasting.
• The city wants the income from the valley, but the valley needs improvements, from transit to parks to a pool. A real park - not a school playground.
• affordable housing. Hard working people are putting themselves in unsafe situations because they cannot afford rent.
This affects mental and physical health, safety and wellbeing of children and adults equally.

- does not apply to us. But quality living at the right cost.
- Off Grid sustainable housing.
- It is getting very difficult for young adults to find housing of any kind that they can afford even when they have a good job.
- Budget education
- Whichever need is not currently being met by the patchwork of social service NGOs... and whichever need is currently experiencing the most need with the fewest resources.
- We need a REAL recreational center. Look at Sturgis, Spearfish, Watford City, Dickinson, Gillette. Real indoor facilities for kids and young adults to get out and do something. Especially in the colder seasons. Would have been a better investment than an arena that can't score a concert to save it's life.
- Rent control
- City building out infrastructure to bring down building costs
- Many, if not all, of these apply
- training on being a good renter
- Rental Assistance is of utmost importance!
- Unsure
- affordable health and wellness services. There is a gap that exists for people that do not qualify for Medicaid and have insurance through their employer but cannot afford the out of pocket costs to go to the doctor or secure mental health services. There are multiple programs for the poor, but few (if any) that are working and barely able to pay for needs.
- Annual inspections on all rental properties, requiring landlords to make repairs or deny rental ability.
- Accessible grocery stores. They’ve all closed on the north side.
- My 22 Autistic son has been living in Sioux Falls for 4 years now because Rapid City the 2nd biggest city in the state does not have the resources to serve him. There is NO EXCUSE for this we need better leadership.
- Regular police patrols to deter crime against people property. Stop panhandling and public intoxification that make myself and others feel unsafe outside my own home
- Easier to build homes/ lots. The City couldn’t be more difficult or expensive to work with to create housing opportunities
- Rent control for the slum lords you shouldn’t be able to charge as much for a dump as you can for a new apartment, we need code enforcement on these sort of rentals
- Affordable housing
- Very hard to pick 3, when all would be beneficial.
- more safe, affordable housing, more recovery programs, treatment programs, transitional housing for families
- So many of the above have proven to be scams or just benefit the people involved in construction and banking, typical rug pulls. What happens when they build the new mental and health services in Rapid City? All the people from the small, surrounding communities will suffer, many not being able to make it into town so it will forego their health. Rapid City is notoriously a bad provider for its citizens and wants more to be a wealthy city but instead succeeds in creating all the aspects of big city problems. Pedestrian and bicycle travel is dangerous and near impossible in most areas, despite a good 20%+ of the populace not owning a car, the geography of the city and outdated road systems are overloaded and bottlenecks in downtown and the gap, food deserts exist all over town, evidenced by the rampant surge of dollar stores popping up everywhere, the construc-
tion boom is gentrifying neighborhoods of our elderly, driving them out due to increased crime, building of liquor stores right next to once-safe communities where they now pick up liquor bottles dumped in their front yards every day, surging property taxes, and apartments being constructed in quiet, suburban areas. Affordable medical, dental, food, all these things and the above are things low to moderate income people would benefit from, but corruption, mismanagement and shady politics is the dominant factor of Rapid City. I expect this survey to not be in good faith, like every other thing of this nature. We don't need the “best and biggest equine center in the US” - we need jobs that will pay living wages and a city that isn't as broken as Rapid.

- Income based housing in more realistic bracket caps, especially with how low rapid pays and how high inflation has risen at such a rapid pace.
- Get rid of the old motels and trailer parks.
- housing
- Affordable health services.
- Rental Assistance
- Financial and budgeting training to prevent the need for other financial assistance
- Better access to food and essential items such as hygiene products and cleaning supplies.
- Rental assistance
- Ha, ha, ha! Just pick 3? Big joke! The whole ball of wax is needed. Each person's needs is different. One might live near good transportation but might need broadband or youth services, etc. I chose three, but to do it correctly, you need to provide all of these and more. Depressing, isn't it, because we are talking big money to do this properly.
- Raise the living wage in this area
- A way for people to better access housing/rentals through a website or office.
- BUILD A BIGGER JAIL AND KEEP THEM IN THERE.
- City-wide preschool.
- All of the above
- Unsure
- Do something about out-of-control increases in real estate taxes!!!
- CJ's Playpen notified parents at or about Noon on Thursday, May 12, 2022 that the business was closing as of close of business the following day. Parents were given a single day's notice when daycare/ pre-school services were decimated because of the pandemic.
- assistance in getting people into jobs rather than choosing to not work
- lower taxes
- small communities as described above.
- Please be innovative. We do not have the infrastructure to deal with the increasing population. We need better schools, roads, health care, and more grocery stores ASAP. Rapid City is becoming over crowded like a large city without all the luxuries of a large city. Please build more grocery options ASAP. In addition, why do we not have more recreation facilities. Places like Watertown and Aberdeen have large aquatic facilities. Do better!
- An emphasis on human-powered commuting, parks/gardens
- More grocery stores, Aldi and Trader Joes
- Make mortgages have the first few years without interest payments or something so people aren't paying over half the mortgage toward interest and property taxes.
- If parents can't pay for childcare, then they can't work. If they can't work, they can't afford renting or owning.
- down payment assistance with proof of having a job
- Better support of existing youth serving organizations by city.
- Parks and improved sidewalks
- Parks in the valley of rapid
• Busing for High Schoolers. Not all 14 year olds have a license or can afford a car and parents have to work. We NEED busing for High School
• Reasonably priced starter homes for young people to purchase. Then have a cap on how much they can resell for. Boulder and many other cities have these kind of options.
• Wages for grocery, retail, restaurant, hospitality, and basically any job that requires fluctuating days, hours, holidays (often part time/no benefits jobs) do not come close to covering basic living expenses, let alone afford luxuries like healthcare, childcare, or being able to pay off debts or save for a down payment or even a rainy day. If a teacher can’t afford to buy their own home, that should be addressed.
• Adequately paying jobs
• Crime prevention & fund the police
• Please offer skilled trades/learning opportunities so people can become self sufficient and have an opportunity for a stepped up income. Minus overcoming disabilities, the additional income will address most off of the boxes above without created taxpayer funded services/programs. A life class on managing money and market investing would also benefit many willing to listen. It’s better to teach a person to fish than fish for them for the rest of your life.
• All the above, but not sure about priorities, what is the greatest need.
• after school from 2-6pm is outrageous expensive
• I would say getting people to work but honestly you get more assistance then you would in having a job I can see why people stay low income. MIDDLE CLASS is were programs should be created to help these people live paycheck to paycheck while still going to work.
• Question is really toooo broad
• All of these are important
• Medicare for all.
• Income based for seniors who want to work
• Continued education support services
• The majority of these options are essential for people with low incomes. Having to narrow down these essential services is quite frankly, insulting to those with low incomes.
• household budgeting and fiscal management
• Education on homeownership, helping with the path to becoming a homeowner
• The city, county and surrounding areas close to Rapid City should place limits of owner occupancy on Air B&B types, which would open up rentals and entry level homes.
• affordability
• Programs that teach to be more self-sufficient, less reliance on government.
• There needs to be programs to help people with getting them to their appointments also more counselors
• There is no lack of jobs. People need to be enabled to work and be a productive taxpaying member of society.
• Solar installation on current homes.
• Learn needs versus wants.
• Affordable housing that gives people a second chance
• Energy efficiency home improvement financial GRANTS
• All of these are desperately needed.
• Parenting, parenting, parenting. Every home needs a dad and a Bible.
• Build a tiny house community for our homeless community
• We need to focus on getting people off the streets
• Already have all existing programs adequate for low to moderate incomes
• Skill based training so people can enhance themselves and income to afford a nicer home
• Affordable and safe housing for rent or purchase
• Down payment assistance
• Help with closing and down payment assistance programs. When a family is paying up to 2000.00 for housing, how can they save for that?
• Is it possible for the high property taxes to be diverted to additional housing resources?
• Government services, no. Non-profit services, yes.
• I’ve heard many of the homeless are from other areas coming here from far away. Is that accurate?
• Not really sure… all of the above probably
• homelessness
• Grants to so home owners can make accessible home modifications once they develop a mobility limitations
• How to be a responsible renter or home owner
APPENDIX B  HOUSING DISCRIMINATION LAW (SD. STATS.)

20-13-20 UNFAIR OR DISCRIMINATORY HOUSING PRACTICES BY OWNER OR AGENT

It is an unfair or discriminatory practice for any owner of rights to housing or real property, or any person acting for an owner, with or without compensation, including any person licensed as a real estate broker or salesman, attorney, auctioneer, agent, or representative by power of attorney or appointment, or to any person acting under court order, deed of trust, or will:

1. To refuse to sell, rent, lease, assign, sublease, or otherwise transfer any real property or housing accommodation or part, portion, or interest therein, to any person because of the race, color, creed, religion, sex, ancestry, disability, familial status, or national origin of the person or persons intending to reside there;

2. To discriminate against any person because of that person’s race, color, creed, religion, sex, ancestry, disability, familial status, or national origin, in the terms, conditions, or privileges of the sale, rental, lease, assignment, sublease, or other transfer of any real property or housing accommodation or any part, portion, or interest therein;

3. To directly or indirectly advertise, or to indicate or publicize in any other manner that the purchase, rental, lease, assignment, sublease, or other transfer of any real property or housing accommodation or any part, portion or interest therein, by persons of any particular race, color, creed, religion, sex, ancestry, disability, familial status, or national origin, is unwelcome, objectionable, not acceptable, or not solicited;

4. To refuse to permit, at the expense of the disabled person, reasonable modifications of existing property that may be necessary to afford full enjoyment of property. The landlord may, where it is reasonable to do so, condition permission for a modification on the renter’s agreeing to restore the premises to the condition that existed prior to the modification, reasonable wear and tear excepted.

The provisions of subdivisions (1), (2), and (4) do not apply to rooms or units in dwellings that contain living quarters for no more than two families living independently of each other, if the owner maintains and occupies one of the living quarters as the owner’s residence.

This section does not apply to dormitory residences maintained by public or private schools, colleges, and universities for the educational benefit and convenience of unmarried students or to dwellings occupied by fraternities or sororities officially recognized by such institutions. Nothing in this statute may be construed to displace federal, state, or local guidelines setting reasonable standards governing maximum numbers of occupants.


20-13-20.1. Discrimination based on familial status--"Family" defined--Application to housing accommodations.

For the purposes of determining discrimination based on familial status, a family is one or more individuals under the age of eighteen who are domiciled with their parent, legal custodian, or person granted custody with permission of the parent or custodian. This definition includes a person who is pregnant or in the process of securing custody of a person under the age of eighteen years. Discrimination based on familial status applies to housing accommodations only.
20-13-20.2. Unfair or discriminatory housing practices based on familial status--Exemptions.

The provisions of § 20-13-20 as it refers to familial status do not apply to residences publicized as specifically designated for older or disabled residents and if:

1. A state or federal program has designated the residences for the elderly;
2. The residences are intended for and solely occupied by persons sixty-two years of age or older; or
3. Facilities and services for the residents are designed to meet the needs of the elderly and at least eighty percent of the units are occupied or intended to be occupied by one or more persons fifty-five years of age or older.

Household Distribution by Census Tract
Percentage of Black Population by Census Tract - City of Rapid City

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

July 5, 2022

Black African American Alone

0 - 4.89%

13.33 - 27.82%
HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

- Jurisdiction
- Region
- Disability
  - 1 Dot = 75
  - Disabled Ages 5-17
  - Disabled Ages 18-64
  - Disabled Over 64
- TRACT
- R/ECAP

Date created: 7/5/2022
Households Receiving SSI (Social Security Income)

Rapid City Metropolitan Area
Meade & Pennington Counties
South Dakota

Data Sources:
- Pennington County GIS & Land Information
- Rapid City Metropolitan Area
- Meade County

- South Dakota County Boundary
- Census Block Boundary
- Rapid City Boundary

Percent Households Receiving SSI
- Under 15%
- 15 - 30%
- 30.1 - 40%
- 40.1 - 50%
- 50.1 - 58%
- No Households Receiving SSI

0 0.5 1 Miles
# APPENDIX D  ZONING CODE

## Summary of Residential Uses within Zoning Districts

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>General Agricultural</th>
<th>Low Density Residential</th>
<th>Low Density Residential</th>
<th>Medium Density Residential</th>
<th>High Density Residential</th>
<th>Central Business</th>
<th>General Commercial</th>
<th>Neighborhood Commercial</th>
<th>Office Commercial</th>
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<tr>
<td>Single-family dwelling, detached</td>
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<tr>
<td>Multiple-family dwelling, 3 or 4 units</td>
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<tr>
<td>Multiple-family dwelling, more than 4 units</td>
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<tr>
<td>Carriage-house / ADU’s</td>
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<td>Short-term rentals (STRs)</td>
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<td>Group Home:</td>
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MSA Professional Services, Inc.
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<th>Use</th>
<th>General Agricultural</th>
<th>Low Density Residential</th>
<th>Low Density Residential</th>
<th>Medium Density Residential</th>
<th>High Density Residential</th>
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<th>General Commercial</th>
<th>Neighborhood Commercial</th>
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<tr>
<td>Dormitory</td>
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<tr>
<td>Fraternity, sorority house</td>
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<tr>
<td>Convent, monastery, seminary</td>
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<td>C</td>
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<tr>
<td>Nursing Home</td>
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<td>Transitional facility/ missions</td>
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**Note:** P = Permitted Use; C = Conditional Use
Planned Unit Development Zoning Code Excerpt

17.50.010 General provisions.

A. Purpose. In order to accomplish the general purpose of this title it is necessary to give special consideration to certain uses because they are unique in nature, require large land areas, are potentially incompatible with existing development, or because the effects of the uses cannot definitely be foreseen.

1. The conditional uses set out in this article shall be subject to compliance with the regulations in this article and with the procedure for authorizing conditional uses as set forth in § 17.54.030.

2. The Planned Development Overlay District allows the Planning Commission to approve an application containing amendments to the development standards in the underlying zone district chapter. The Planned Development Overlay District shall not be used to add additional land uses that are not listed as permitted uses or conditional uses within the underlying zone district. As applicable an application for a conditional use permit and Planned Development Overlay District may be combined into the same application provided the underlying zone district lists the proposed use or uses as a conditional use. Planned Development Overlay Districts shall be subject to compliance with the regulations in this article and with the procedure for authorizing conditional uses as set forth in § 17.54.030 as applicable.

3. The Planned Unit Development Zoning District allows for the rezoning of property to allow land uses and development standards not listed within any of the specific zone districts within this title. Planned Unit Development applications shall be subject to compliance with the regulations in this article and with the procedure for rezoning property as set forth in § 17.54.040 as applicable.

4. The administrative exceptions section applies to all zone districts allows the Director to approve applications for minor amendments to the development standards in all zoning districts within this title. Administrative exceptions shall be subject to compliance with the regulations in this article.

B. The uses set out in this article shall also be subject to compliance with the regulations for building in the flood fringe building district if the lands concerned lie within the flood fringe building district.

(Ord. 6282 (part), 2019; Ord. 5881, 2013; Prior code Appendix A, Art. V (§ 1 (part)))

17.50.020 Townhouses—General requirements.

A. Townhouses may be permitted in LDR-2, MDR, HDR zoning districts and in the LDR-1 zoning district within a planned development. If the requirements of § 17.50.030 are met, townhouses shall be permitted uses within LDR-2, MDR and HDR zoning districts. Otherwise, townhouses may be permitted as a conditional use or within a planned development.

B. In the LDR-1 and LDR-2 zoning districts, there shall be no more than 2 attached dwelling units on any townhouse development lot.

C. In the MDR and HDR zoning districts, there shall be no more than 12 attached dwelling units on a townhouse development lot.

D. Prior to issuance of a building permit, the area upon which a group of attached townhouses are to be constructed must be a platted lot which shall be referred to as a townhouse development lot.
E. Proposed individual townhouse lot lines for a group of townhouses shall be submitted on a site plan and approved prior to issuance of a building permit. Following the start of construction, the final location of individual townhouse lots shall be determined and platted.

F. In order to permit openings in exterior walls, each townhouse structure and its appendage and projections shall have a minimum 6-foot setback from individual townhouse lot lines which are not common to other individual townhouse lots, unless approved otherwise in a planned development or in a conditional use permit.

G. Townhouses shall have a 6-foot exterior maintenance easement on either side of a common lot line to provide adequate room for maintenance, repair and alterations.

H. Townhouses shall conform to city's Building and Utility Codes.


17.50.030 Townhouses–Standard requirements.

A. Minimum lot size. There shall be no minimum lot size of a townhouse development lot or an individual townhouse lot. However, all applicable setback, density and open space requirements of this article must be met.

B. Front yard setback. The front yard setback shall comply with the requirements of the underlying zoning district.

C. Side yard setback. A group of townhouses shall have a minimum side yard setback of 8 feet for single-story structures and 12 feet for 2-story structures, measured from the property line of the townhouse development lot to the group of townhouses.

D. Rear yard setback. A group of townhouses shall have a rear yard setback of 25 feet, measured from the property line of the townhouse development lot to the group of townhouses.

E. Lot width. An individual townhouse lot shall have a minimum width of 16 feet.

F. Lot area. Individual townhouse lots shall have land area in addition to the area upon which the structure is built. This land area shall, at a minimum, meet open space requirements for individual townhouse lots.

G. Density. Maximum density for townhouses located in LDR-2, MDR and HDR zoning districts shall be 4,000 square feet of land area for each townhouse unit located on the townhouse development lot.

H. Maximum coverage. Main and accessory buildings shall not cover more than 40% of the townhouse development lot.

I. Open space requirements. Individual townhouse lots shall have a minimum of 300 square feet of open space. A townhouse development lot shall have a total of 600 square feet of open space per unit overall. Open space does not include driveways, parking or service areas.

J. Height regulations. No building shall exceed 2½ stories or 35 feet.

K. Off-street parking. Two off-street parking spaces shall be provided for each townhouse.

(Ord. 6292 (part), 2018: Prior code Appendix A, Art. V (§ 1 (A)(II)))
17.50.040 Townhouses–Procedure.

A. If a proposed townhouse development meets all of the requirements listed in § 17.50.030, a building permit may be issued, provided all other applicable city codes are met.

B. Procedure.

1. The standard requirements for lot area, density, lot coverage and open space for individual townhouse lots may be reduced if, in the opinion of the Planning Commission and the Common Council, variation of these particular requirements will encourage the development of previously platted smaller land parcels and/or permit innovative land development which is consistent with the intent of this article. Any variation from the standard requirements will require special review and the conditional use procedure shall be followed.

2. If the conditional use permit procedure is utilized, density should not exceed 1 dwelling unit per 2,250 square feet. The requirements of open space on individual townhouses lots may be waived, but the overall open space requirements of 600 square feet per unit for the townhouses development lot shall remain. The Planning Commission and the City Council may also allow an individual townhouse lot to consist of only the townhouse structure and minimum setback, if a determination is made that common open space is adequate in size and appropriate in location.

3. In order to permit adequate review proposal, the petitioner shall submit the following information on a site plan at a scale no greater than 1 inch equals 50 feet:

   a. Location and proposed setbacks of all structures including accessory structures;
   b. Off-street parking facilities including parking spaces, loading/unloading areas and traffic circulation areas and curbs cuts;
   c. Landscaping plans;
   d. Location of all common areas and designated open space;
   e. Location of proposed lot lines;
   f. Location, width, grade of all proposed public and private streets;
   g. Topography at a maximum of 5-foot contour intervals;
   h. Proposed grading plans;
   i. Location of proposed fencing; and
   j. Documentation of ownership and maintenance responsibility of common open space, structures, facilities, private streets, drainage and utility easements.

4. This information shall be reviewed by the Department, Building Official, Fire Marshal and Public Works Department in order to determine the appropriateness of a proposed conditional use for a townhouse project.

C. Townhouses, may also be permitted within planned developments. The requirements of §§ 17.50.020 and 17.50.030 may be altered if the proposed townhouses are part of an approved planned development.

17.50.050 Planned Development Overlay District (PD).

A. Created. The Planned Development shall replace the following planned development ordinance designations in effect prior to May 11, 2012:

1. Planned development designation (PDD);
2. Planned residential development (PRD);
3. Planned unit development (PUD);
4. Planned commercial development (PCD);
5. Planned light industrial development (PLID); and
6. Planned industrial development (PID).

B. Intent. The intent of the planned development (PD) is to offer a conditional use in certain zoning districts which permits greater flexibility and promotes development that is more economically efficient while being compatible with adjacent land uses than would otherwise normally be allowed by the underlying zoning district. It is further intended:

1. To allow deviations from the minimum or maximum distance, area, density, or other location criteria contained in the underlying zoning district standards;
2. To simplify and enhance the development review and approval process by allowing a conditional use permit application and planned development application to be processed as a single application;
3. To promote compatibility with adjacent land use and available public facilities; and
4. To provide optional methods of land development and encourage imaginative design.

C. General provisions.

1. All provisions of any existing PDD, PRD, PUD, PCD, PLID and/or PID approved by the city prior to May 11, 2012 shall remain in effect.
2. Any major amendment to an approved PRD, PUD, PCD, PLID and/or PID shall follow the procedures outlined in § 17.50.050.F.
3. Property owners may request and be granted a revocation of any PDD approved prior to May 11, 2012, by the Director, provided it was not approved in conjunction with a rezoning application. Revocation of a PDD approved in conjunction with a rezoning application may be approved by the Planning Commission following the procedures outlined in § 17.50.050.F.
4. A request for a conditional use in addition to the PD itself, may be included within the submittal of a final planned development application. When requesting a conditional use within a planned development application the more restrictive requirements shall apply.
5. Where a conflict exists between an approved planned development and the regulations of the underlying zoning district, the approved planned development shall prevail.

D. Definitions.

1. DEVELOPMENT REVIEW TEAM. The DEVELOPMENT REVIEW TEAM (DRT) is composed of city staff and representatives of outside agencies that have an interest in or would be affected by a proposed PD application. The Director shall maintain a list of current members and may revise the list. The Director or designee within the Department will select members from the DRT list and forward PD applications to the selected members for review and comment. Copies of the list are available for inspection in the office of the Director.

2. PLANNED DEVELOPMENT DESIGNATION (PDD). A procedure designating a property as a planned development by the Director prior to approval of an initial or final planned development. A PDD indicates that the city acknowledges there are sufficient factors associated with the property that a future planned development may be warranted but provides no assurance that an initial or final planned development application will be approved. PLANNED DEVELOPMENT DESIGNATIONS shall have no expiration period. A PDD is optional and not required prior to submittal of an initial or final development plan.

3. INITIAL PLANNED DEVELOPMENT. An INITIAL PLANNED DEVELOPMENT is a preliminary development plan submitted for a planned development and may be used for projects with several phases. An INITIAL PLANNED DEVELOPMENT may be formally acted upon by the Planning Commission after review by the DRT. An initial development plan can be filed concurrently with a final planned development. An INITIAL PLANNED DEVELOPMENT is optional and not required prior to submittal of a final planned development.

4. FINAL PLANNED DEVELOPMENT. A FINAL PLANNED DEVELOPMENT is a detailed development plan that is formally acted upon by the Planning Commission after review by the DRT. A FINAL PLANNED DEVELOPMENT shall be approved prior to issuance of building permits unless the development proposal is for a single family dwelling on a single property and complies with the underlying zoning district requirements.

E. Planned Development Designation application requirements.

1. Information required for a PDD.
   a. A completed application signed by the owner of record;
   b. A written letter of intent stating why the planned development designation is being requested;
   c. Project name, legal description, and contact information for the land owner and developer;
   d. A floodplain development permit may be submitted but is not required; and
   e. Other information deemed pertinent to the review of the planned development designation by the Director.

2. Planned development designation review and approval. The owner and/or designated agent shall submit the required application and other specified information to the Department. Upon receipt of a complete application and the required information, the Director shall provide all information to the DRT. The DRT shall have 13 working days from receipt of the application to complete their review and to
recommend approval, denial, or suspension of the application. If the DRT recommends approval, the PDD shall be approved by the Director. An application not acted on within 13 working days of submittal (approved, denied or suspended) shall be deemed approved. No notice or hearing shall be required prior to the planned development designation being approved. A denial of the planned development designation may be appealed to the Planning Commission within 7 working days of the denial. The Planning Commission’s decision may be appealed to the City Council.

F. Initial and Final Planned Development application requirements. The following documents shall be included with each application, as follows:

1. Information required for Initial Planned Development application.
   a. A completed application signed by the owner of record including the project name, legal description, and contact information for the land owner, developer and design professional(s) and fee;
   b. A written letter of intent stating the reasons an initial planned development is being requested;
   c. A floodplain development permit, if applicable, may be included, though it is not required at this stage of development;
   d. Other information in order to meet city, county, state, and federal rules and regulations shall be submitted for approval when required by DRT or the applicable approving authority; and
   e. A site plan drawn at a suitable scale including:
      1) Proposed conditional uses including the maximum number of dwelling units and/or the maximum square footage and type of nonresidential buildings;
      2) Proposed minimum setbacks from the perimeter of the planned development for all structures, including accessory buildings;
      3) Any proposed deviations from the minimum, maximum, or location criteria listed in the underlying zoning district standards including but not limited to setbacks, development density, floor area, lot coverage, lot area, building height, parking ratios, landscaping, signage, fencing, lighting, pedestrian and bicycle facilities, curb cut, driveway, drive aisle, and deck projections;
      4) General location of parking and loading areas except for single-family, 2-family, and townhouse units;
      5) Location and size of all proposed curb cuts other than for single-family, 2-family and townhouse units;
      6) Location of existing and proposed water mains, sanitary sewer mains, and disposal systems;
      7) General location of proposed recreation areas and open spaces;
      8) General locations of any outdoor lighting except for public lighting and lighting for single-family, 2-family, and townhouse units;
      9) Location of proposed lot lines as applicable;
      10) General location, width, and grade of existing and proposed improvements to public and private streets;
11) Topography at no greater than 5-foot contour intervals;
12) General location of proposed storm drainage facilities; and
13) General phasing plan if applicable.

2. Information required for the Final Planned Development application.
   a. A completed application signed by the owner of record including project name, legal description, subdivision name (when applicable), and contact information for the land owner, developer and design professional(s) and fee;
   b. A written letter of intent stating the reasons a final planned development is being requested;
   c. If new construction is proposed, all necessary utility, drainage, and access easements shall be submitted along with public facility plans drawn by a registered professional engineer;
   d. When applicable, documentation of ownership and continuing perpetual maintenance responsibility for common open space, structures, facilities, private streets, and easement areas, via either a deed to a homeowners association, a joint ownership agreement, or other legally binding agreement acceptable to the City Attorney;
   e. Other information in order to meet city, county, state, and federal rules and regulations shall be submitted when required by DRT or the applicable approving authority; and
   f. A site plan drawn at a suitable scale including:
      1) Proposed conditional uses, including the maximum number of dwelling units and/or the maximum square footage and type of nonresidential buildings;
      2) Proposed setback for all structures including accessory buildings;
      3) Proposed building heights;
      4) Off-street parking facilities including parking spaces, loading spaces, circulation areas and fire access lanes;
      5) Location of all pedestrian and bicycle facilities;
      6) Detailed landscaping plans showing specific location and types, sizes and quantities of trees, shrubs, sodded or seeded areas, streams, ponds, and berms, except for single-family, 2-family, and townhouse units;
      7) Location and size of all proposed curb cuts except for single-family, 2-family and townhouse units;
      8) Location and type of existing and proposed water mains, sewer mains, and disposal systems drawn at a horizontal scale of 1 inch equals 20 feet and a vertical scale of 1 inch equals 5 feet;
      9) Location and description of proposed recreation areas, common areas, and open spaces;
     10) Location of any outdoor lighting except for public lighting and lighting for single-family, 2-family, and townhouse units;
11) Location, height, and materials description of proposed fencing except for single-family, 2-family, and townhouse units;

12) Location, height, size, and setback dimensions of proposed signs including building material specifications;

13) Location of proposed lot lines as applicable;

14) Name, location, width, and grade of proposed improvements to public and private streets drawn at a horizontal scale of 1 inch equals 20 feet and a vertical scale of 1 inch equals 5 feet;

15) Proposed final ground contours at no greater than 2-foot contour intervals;

16) Storm drainage plan and grading plan, shown at 2-foot contour intervals, indicating the location of proposed storm sewers, drainage ways, structures, the direction of water flow, and a permanent and temporary erosion control plan drawn at a horizontal scale of 1 inch equals 20 feet and a vertical scale of 1 inch equals 5 feet with runoff calculations and detailed on-site and off-site hydrologic and hydraulic calculations;

17) If a planned development is to be developed in phases, a development schedule shall be submitted. A scaled map indicating the proposed location and sequence of the future development phases shall be submitted;

18) Floodplain development permit and certificate, as applicable, including first floor elevation and minimum opening elevation for any structure located within a floodplain area; and

19) Location of decks and other projections from proposed structures.

3. **Initial and final planned development review and approval.**

   a. The owner and/or designated agent shall submit the required application, number of copies of the planned development, and the appropriate supporting documents to the Department for review. Upon receipt of a complete application and the required information, the Director and DRT shall complete their review and provide a recommendation to be forwarded to the Planning Commission with or without stipulations.

   b. Upon review by the DRT, if it is determined that the application is incomplete, the applicant shall be notified in writing of the deficiencies and the application will not be scheduled for a public hearing before the Planning Commission until such time as the deficiencies in the application have been corrected. An applicant may appeal a DRT determination that an application is incomplete to the City Council within 7 working days of the date the written notice is sent by DRT. The Council shall determine whether the application is complete or whether additional information or documents are required.

   c. Once the application is complete, the DRT recommendation shall be provided to the owner and/or designated agent, and the Director shall place the application and recommendation on the next available Planning Commission agenda, with consideration for the required public notice. The Planning Commission will review the application and DRT recommendations and formally act on the application. The Planning Commission may deny the application, approve the application, or approve the application with stipulations. The stipulations for approval may be as recommended by DRT, or may be as found by the Commission to be reasonable and necessary to accomplish the purposes of this Section. The Planning Commission’s decision shall be final unless such decision is appealed to the City Council.
d. The Planning Commission’s decision may be appealed to the City Council within 7 working days. On appeal, the City Council shall review the application and recommendation de novo. The Council may take one of the following actions on the planned development application: approve, approve with stipulations, or deny. The stipulations for approval may be as recommended by DRT, or may be as found by the Council to be reasonable and necessary to accomplish the purposes of this section.

4. **Public notice.** An applicant for an initial or final planned development shall provide notice to property owners within 250 feet of the property under consideration, inclusive of public right-of-way, by first class mail, not less than 7 days prior to the public hearing before the Planning Commission hearing. Notice is also required, via first class mail, to all property owners located within the planned development. The city may require the applicant to sign a certified affidavit prior to the public hearing as evidence to document compliance with the requirements of this section. The city may decide to perform the adjacent property owner mailing and shall notify the applicant in writing prior to scheduling the public hearing. Additionally, a sign noting the fact that a planned development application is pending shall be posted on the site not less than 7 days before the Planning Commission hearing. Approved signs shall be provided by the Department and include a reasonable deposit sufficient to cover the cost of replacement of the sign. The sign shall be maintained on the site until the later of the Planning Commission’s approval of the initial or final planned development, the City Council’s action on an appeal is final, or the application is withdrawn.

5. **Criteria for review.** In reviewing applications for an initial planned development and/or final planned development, the following criteria shall be considered by the DRT, as applicable, in its recommendation for approval or denial:

   a. There are conditions pertaining to the particular piece of property in question because of its size, shape, or topography that justify a deviation from the underlying zoning district standards or promote an alternative method of development;

   b. The application of the underlying zoning district’s requirements or regulations to this particular piece of property would create either a practical difficulty or an undue hardship;

   c. Exceptions to the underlying zoning district, if granted, would not cause undue hardship to the public good or impair the purposes and intent of the underlying zoning district’s requirements or regulations;

   d. A literal interpretation of this title would deprive the applicant of rights that others in the same zoning district are allowed;

   e. Any potential adverse impacts will be reasonably mitigated; and

   f. Any requested exception to the underlying zoning district standards is related to an alternative or innovative practice that reasonably achieves the objective of the standard sought to be modified.

Any one or more of the foregoing criteria may be relied upon by the Planning Commission or City Council, as applicable, in approving an application.

G. **Initial and final planned development amendments.**

   1. A major amendment to an initial or final planned development shall require approval of the Planning Commission or City Council, as applicable, following the process outlined above.
2. Minor amendments shall be submitted to the Director on a revised initial or final planned development plan showing the requested changes. Minor amendments that may be approved administratively by the Director include:

a. An increase in overall density, intensity or area of use less than 20%;

b. Any proposed change in the approved phasing plan;

c. A decrease in setbacks less than 20%;

d. An increase in height of buildings less than 20%;

e. A decrease in the size of designated open spaces or recreation areas less than 20%;

f. A decrease in the number of parking, loading, or unloading spaces less than 20%;

g. A decrease in the amount of landscaping less than 20%;

h. A change in the street pattern which would not adversely impact adjacent property;

i. Changes in the location and number of curb cuts;

j. Changes in items such as location of landscaping, fencing, fire access lanes, parking, loading, or unloading spaces, trash and service areas, signage and sidewalk location which the Director determines to be insignificant in nature; and

k. Any other proposed change deemed by the Director to be a minor change to the approved planned development.

H. Administrative dissolution of planned developments.

1. A planned development may be dissolved administratively if the reason the planned development was needed is mitigated due to redevelopment of the property to meet current zoning district requirements, if zoning regulations change such that the property becomes compliant, or if the property is rezoned to a district where the property is in compliance. However, if a planned development was approved in conjunction with a rezoning application, then it cannot be administratively dissolved.

2. Subsection H.1. shall also apply to any PRD, PUD, PCD, PLID and/or PID in effect prior to May 11, 2012.


17.50.060 Planned Unit Development (PUD) Zoning District.

A. Purpose. The purpose of the Planned Unit Development (PUD) Zoning District is to provide a process for the creation of a zoning district that allows for a mix of land uses and development standards that would not otherwise be permitted within the conventional zoning districts of this chapter. Once approved by City Council a PUD secures the land use and development standards for the property as a separate and unique zoning district. A PUD may be approved for a range of project sizes including but not limited to large scale projects with multiple lots and a mix of land uses or for a small-scale single lot project which requires flexibility because of unique circumstances or to promote unique design.
B. **Intent.** The intent of the Planned Unit Development (PUD) regulations is to permit greater flexibility of use and, consequently, more creative and imaginative design for development than generally is possible under conventional zoning regulations. It is further intended:

1. To promote more economical and efficient use of land;
2. To provide flexible zoning entitlements for projects that may be subdivided and developed in multiple phases;
3. To establish a method for providing future connections between existing and proposed developments in order to achieve an integrated community with common open space, transportation, transit, and public services networks; and
4. To allow for innovative development projects.

C. **Definitions.**

1. **DEVELOPMENT REVIEW TEAM.** The DEVELOPMENT REVIEW TEAM (DRT) is composed of city staff and representatives of outside agencies that have an interest in or would be affected by a proposed PUD application. The Director shall maintain a list of current members and may revise the list. The Director or designee within the Department will select members from the DRT list and forward PUD applications to the selected members for review and comment.

2. **PLANNED UNIT DEVELOPMENT (PUD).** A zoning district designation for a tract of land controlled by one or more landowners, which is developed under a plan for either residential, commercial/retail, industrial, public, agricultural, open space, or recreation uses or a combination thereof.

3. **PUD CONCEPT PLAN.** A preliminary development plan submittal to be reviewed by the development review team prior to the preparation and submittal of a PUD zoning document. The PUD CONCEPT PLAN is designed to aid the city and applicant in preparing a complete PUD zoning document application.

4. **PUD ZONING DOCUMENT.** A zoning entitlement document to be reviewed by the Planning Commission and approved by the City Council. The PUD ZONING DOCUMENT is not an overlay district and once approved is the official zoning district designation for the property. An approved PUD ZONING DOCUMENT is recorded at the County Register of Deeds and is used to guide the future subdivision and development of the property.

D. **PUD concept plan application requirements and approval process.**

1. **PUD concept plan submittal requirements.** A completed application form shall be submitted with the PUD concept plan. The PUD concept plan shall be submitted on a single sheet at a suitable scale and contain the following information:
   a. Perimeter property lines with measurements;
   b. Existing and platted streets within or adjacent to the proposed development with right-of-way dimensions and street names;
   c. Proposed collector or arterial streets within or adjacent to the proposed development with right-of-way dimensions and street names;
d. Land use and zoning district designations for adjacent properties;

e. The development areas or parcels within the property shall be labeled with the proposed land use(s), total acres and square feet, development density by dwelling units per acre and/or floor area ratio, and maximum area to be used for outdoor storage and large vehicle parking;

f. Location and type of existing and proposed vehicle access points along the perimeter of the property;

g. Location of existing irrigation ditches, flood plains, drainage courses, parks, trails, storm water facilities, culverts, easements and underground utilities, existing buildings to remain, wooded areas, wetlands and other significant natural features;

h. Locations of proposed storm detention and/or retention facilities;

i. Topography at no greater than 5-foot contour intervals; and

j. A title box with the name of planned unit development; name, address, and phone numbers of the landowner(s); applicant, if different from landowner(s), and any entity charged with the preparation of the PUD concept plan; and date of submission with provisions for dating revisions.

2. **PUD concept plan approval process.**

a. The applicant shall submit the PUD concept plan to the Department for referral to DRT.

b. The DRT shall have 13 working days to review the PUD concept plan. Comments from development review team are collected by the Department and returned to the applicant. The applicant may choose to revise the PUD concept plan and submit for an additional review. There is no formal approval by the city of a PUD concept plan. All comments from the DRT are designed to assist the applicant in the development of the PUD zoning document application.

E. **PUD zoning document application requirements and approval process.**

1. **PUD zoning document application requirements.** The PUD zoning document application shall include the following:

a. A completed application form and fee;

b. Proof of ownership;

c. A letter of consent to file the PUD zoning document application signed by the land owner(s) if that owner is not the applicant;

d. An accurate legal description for the property;

e. Preliminary drainage report and preliminary drainage plan (if required by the Director of the Department of Public Works);

f. Traffic study (if required by the Director of the Department of Public Works);

g. Copies of the PUD zoning document at a suitable scale and sheet size to be determined by the Department. Each sheet shall be numbered and contain a title box with the name of planned unit development; name, address, and phone numbers of the landowner(s); applicant, if different from
landowner(s); and any entity charged with the preparation of the PUD document; and date of submission with provisions for dating revisions. In most cases the PUD zoning document will consist of multiple sheets and shall be formatted as follows:

1) **Section 1 cover sheet.**
   
   a) Vicinity map at a suitable scale showing all roadways within ½ mile of the property;
   
   b) Legal description;
   
   c) Signature blocks in accordance with city standards; and
   
   d) Table of contents for all sheets within the PUD zoning document.

2) **Section 2 land plan sheet(s).**
   
   a) North arrow and scale (written and graphic) on all sheets at a suitable scale. If it is not possible to contain the entire development on the first sheet at this scale then the first sheet in this section shall contain a composite drawing showing the entire development with match lines and designated sheet numbers;
   
   b) Perimeter property lines with measurements;
   
   c) Existing and platted streets within or adjacent to the proposed development with right-of-way dimensions and street names;
   
   d) Proposed collector or arterial streets within or adjacent to the proposed development with right-of-way dimensions and street names;
   
   e) Land use and zoning district designations for adjacent properties;
   
   f) The development areas or parcels within the property shall be labeled with the proposed land use(s), total acres and square feet, development density by dwelling units per acre and/or floor area ratio, and maximum area to be used for outdoor storage and large vehicle parking;
   
   g) Location and type of existing and proposed vehicle access points along the perimeter of the property;
   
   h) Location of existing irrigation ditches, flood plains, drainage courses, parks, trails, storm water facilities, culverts, easements and underground utilities, existing buildings to remain, wooded areas, wetlands and other significant natural features;
   
   i) Locations of proposed storm detention and/or retention facilities; and
   
   j) Topography at no greater than 5-foot contour intervals.

3) **Section 3 building bulk standards and site development standards.**
   
   a) A building bulk standards table including the proposed development parcels and building type(s) permitted within the parcel (i.e., single-family detached, townhouse, commercial, industrial) along the vertical axis (rows) and the proposed standards (i.e., lot size, lot frontage, building setback, building height, floor area, dwelling unit area, lot coverage, parking and loading) along the horizontal axis
(columns). Additional tables may be added for landscaping requirements and signage or a statement shall be added that the city development standards as adopted and amended shall apply.

b) A section may be added granting the Director the authority to approve variances to the bulk standards and site development standards provided there is a specific maximum percentage or amount that can be approved administratively. All other administrative approvals shall be subject to those permitted by § 17.50.060. F.

4) Section 4 land use schedule.

a) A land use table including the proposed development area(s) along the horizontal axis (columns) and a list of specific land uses along the vertical axis (rows). The table shall indicate whether a specific land use is a use-by-right, conditional use, accessory use, temporary use, or excluded use within each proposed development area.

b) A narrative description of changes included in the proposal.

c) A narrative description and/or graphic plan detailing landscape standards for public and private parks, open spaces, and drainage facilities within the property as applicable.

b) Street cross section design for all streets within and along the perimeter of the property.

6) Section 6 design standards.

a) A narrative description and/or graphic drawings defining the character of the buildings and site development improvements to be constructed in each development parcel including the color, type, and percentage of materials used in construction of the proposed buildings, building massing, roof line slope and type, and other specific architectural features that may be provided or a statement shall be added that the city development standards as adopted or amended shall apply.

b) A narrative of architectural elements or building materials that the applicant may want to prohibit within the PUD zoning document may be added.

2. PUD zoning document approval process. The PUD zoning document approval process shall follow the city rezoning procedure in § 17.54.040.

F. PUD zoning document amendments.

1. An amendment to the PUD zoning document shall follow the city rezoning procedure as set forth in § 17.54.040. Minor amendments to the PUD zoning document, that do not require the applicant to follow the city rezoning procedure as set forth in § 17.54.040, can be approved administratively by the Director including:

a. An increase or decrease in building lot coverage, housing density or floor area ratio less than 20%;

b. An increase or decrease in lot frontage, lot depth, and lot area less than 20%;

c. An increase or decrease in building setback or building height less than 20%;

d. An increase or decrease in the size of a PUD zoning document parcel less than 20%;

e. An increase or decrease in overall density, intensity or area of use less than 20%;
f. An increase or decrease in the size of designated open spaces or recreation areas less than 20%;

g. An increase or decrease in the number of parking, loading, or unloading spaces less than 20%;

h. An increase or decrease in the amount of landscaping less than 20%;

i. An increase or decrease in width of a proposed street section, right-of-way, or easement less than 20%;

j. A change in the street pattern which would not adversely impact adjacent property;

k. Changes in the location, number or classification of curb cuts or street intersections;

l. Changes in items such as location of landscaping, fencing, fire access lanes, parking, loading, trash and service areas, signage and sidewalk location which the Director determines to be insignificant in nature;

m. Any proposed change in an approved phasing plan; and

n. Any other proposed change deemed by the Director to be a minor change to the approved planned unit development.

G. **Minor PUD zoning document amendment application requirements and approval process.**

1. **Application requirements.** A minor PUD zoning document amendment application can be filed for all or a portion of the land area within an approved PUD zoning document. Minor exceptions, modifications, or variances for individual lots shall follow § 17.50.070 Administrative Exceptions or § 17.54.020 Variances as applicable. The application for a minor PUD zoning document amendment shall be submitted to the Department and include the following:

   a. An application form signed by the property owner or authorized representative;

   b. A written narrative explaining and justifying the request;

   c. A revised PUD zoning document sheet(s) with the revisions clearly documented including signature blocks for recording as determined by the Department.

2. **Minor PUD zoning document approval process.** The Department shall review the application for completeness within 7 working days of submission. Incomplete or improper applications will be returned to the applicant. Within 10 working days of receipt of a completed application, the Director shall approve the application; approve the application with conditions; or deny the application.

3. **Documentation of a minor PUD zoning document amendment.** The Director shall note any terms of the approved amendment directly on the minor PUD zoning document amendment sheet(s) and affix his or her signature and the date of approval. As applicable, such amended plans shall be recorded.

(Ord. 6282 (part), 2019: Ord. 5812, 2012)