

# HURON HOUSING STUDY: 2020

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An analysis of the overall housing needs  
of the City of Huron, South Dakota.

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# Chapter 1 – Introduction

## Overview

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

## Goals

The multiple goals of this study include:

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

## Methodology

Data from a variety of sources was collected and analyzed for this study. Data sources included:

- U.S. Census Bureau
- Records and data from the City of Huron and Beadle County
- South Dakota State Data Center
- Interviews with City officials, community leaders, housing stakeholders, etc.
- Local housing agencies
- State and Federal housing agencies
- Rental property owner surveys
- Housing condition surveys

## Limitations

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

# Chapter 2 – Demographic and Projection Overview

## Sources of Data

The following pages contain demographic data obtained from a variety of local, state, and national sources for Huron and Beadle County. At the time research was completed for this Study, the 2010 Census information and 2013 – 2018 American Community Survey 5-Year Estimate data were available.

The frequency of American Community Survey estimates varies depending on the size of the jurisdiction. For most jurisdictions in South Dakota, the estimates were derived from sampling that was done over a five-year period, between 2013 and 2018. In a few cases, 2018 estimate data were available. Unless otherwise noted, the American Community Survey estimates are based on the five-year survey data.

## Population Data and Trends

The 2010 U.S. Census Bureau’s population data and the 2018 population estimate indicate Huron and Beadle County gained population from 2000 to 2010 and again from 2010 to 2018.

<b>Table 1. Population Trends: 1980 to 2014-2018 Estimate</b>						
	1980 Population	1990 Population	2000 Population	2010 Population	2014-2018 Population Estimate	% Change 2010 to 2014- 2018 Estimate
Huron	13,000	12,448	11,893	12,592	13,696	+5.55
Beadle County	19,125	18,253	17,023	17,398	18,883	+8.54

Source: US Census Bureau, 2014-2018 ACS 5-Year Estimates, Table DP05 ACS Demographic and Housing Estimates

Huron and Beadle County experienced population decreases in the 1990s largely because of a packing plant closure experienced in 1997.

Huron’s population is primarily White and non-Hispanic. At the time of the 2014-2018 American Community Survey estimates, approximately 69.04% of the City’s residents identified their race White while approximately 12.28% were Asian. Approximately 12.9% of Huron’s population is Hispanic or Latino.

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**Population by Age Trends: 2000 to 2018**

The release of demographic information from the 2010 Census allows for some analysis of the changing age patterns for Huron and Beadle County. The following table compares population by age in 2000, 2010, and the 2014-2018 Estimate along with the numeric changes.

<b>Table 2. Population by Age: 2000 to 2014-2018 Estimate</b>								
Age	Huron				Beadle County			
	2000	2010	2014-2018 Estimate	Change: 2010 to 2018	2000	2010	2014-2018 Estimate	Change: 2010 to 2018
0-14	2,218	2,540	3,164	624	3,349	3,467	4,230	763
15-19	892	799	692	-107	1,322	1,147	949	-198
20-24	759	803	723	-80	936	997	832	-165
25-34	1,182	1,561	2,163	602	1,630	2,013	2,688	675
35-44	1,722	1,314	1,341	27	2,575	1,813	1,910	97
45-54	1,568	1,838	1,412	-426	2,353	2,705	2,033	-672
55-64	1,054	1,501	1,640	139	1,563	2,250	2,640	390
65-74	1,086	929	1,021	92	1,555	1,349	1,541	192
75-84	962	831	739	-92	1,238	1,102	1,001	-101
85+	450	476	396	-80	502	555	499	-56
Total	11,893	12,592	13,291	699	17,023	17,398	18,323	925

Source: US Census Bureau; ACS Demographic and Housing Estimates, 2018 ACS 5-Year Estimates Data. Data Table: DP05

For many years, demographic analysts have been talking about the impact that is occurring as the large “baby boom” generation moves through the aging cycle. This trend has been evident in Huron and Beadle County.

Between 2000 and 2018, Huron had a net gain of 430 people and Beadle County had a gain of 757 people in the age ranges between 45 and 64 years old. In 2010, nearly all the baby boomers (born between 1944 and 1962) were within these age ranges. The aging of the baby boomers, as reflected in the numeric net gain in the 55- to 64-year-old age group, was the largest change within any of the defined age cohorts.

From 2010 to 2018 the City and County had a decrease of older senior citizens, age 85 and older. There was a loss of 80 people in Huron and a loss of 56 people in Beadle County in the age 85 or older age range. Huron and Beadle County also had population losses in the 75 to 84 age ranges. There was a loss of 288 people in Huron and a loss of 101 people in Beadle County in the 75 to 84 age ranges.

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**Population Projections**

The table on the following page presents population projections for the City of Huron and Beadle County.

<b>Table 3. Population Projection: 2020, 2030, and 2040</b>					
	2010 Population Census	2018 Population Estimate	2020 Projection	2030 Projection	2040 Projection
Huron	12,592	13,696	14,248	14,888	15,234
Beadle County	17,398	18,883	19,478	20,843	21,327

Source: US Census Bureau, American Community Survey, 2019 Banner Engineering Wastewater Treatment Facility Plan.

A 2019 wastewater treatment facility study for the City of Huron by Banner Engineering included population estimates for the community in 2020, 2030, and 2040. The estimates, based on 10-year and 20-year growth trends, show population gains from 2020 to 2040 for the City of Huron and Beadle County.

**Household Data and Trends**

The City of Huron and Beadle County gained households in every decade.

<b>Table 4. Household Trends: 1980 to 2018</b>						
	1980 Households	1990 Households	2000 Households	2010 Households	2018 Households	% Change 2010-2018
Huron	5,211	5,258	5,273	5,418	5,683	+4.89%
Beadle County	7,337	7,341	7,240	7,276	7,770	+6.79%

Source: U.S. Census

Huron had 5,418 households in 2010 and 5,685 in 2018. This is an increase of 265 households since 2010, which is a household gain of 4.89%.

Beadle County had 7,276 households in 2010 and 7,770 in 2018. This is a gain of 494 households, which is a household increase of 6.79%.

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**Household by Age Trends: 2000 to 2018 in Huron and Beadle County**

The 2010 Census allows for some analysis of Huron and Beadle County’s changing age patterns. The following table compares households by age of householder from 2000 to 2010 to 2017, along with the numeric changes.

<b>Table 5. Households by Age: 2000 to 2017</b>								
	Huron City				Beadle County			
	2000	2010	2017	Change 2010 to 2017	2000	2010	2017	Change 2010 to 2017
15-34	1,089	1,193	1,436	243	1,342	1,440	1,784	344
35-64	2,535	2,759	2,821	62	3,703	3,887	3,944	57
65+	1,639	1,466	1,364	-102	2,165	1,949	1,923	-26

Source: US Census Bureau. 2000 and 2010 American Fact Finder; 2013-2017 American Community Survey. Table QT-H2 Tenure, Household Size, and Age of Householder; and S2501 Occupancy Characteristics.

**Average Household Size**

The following table provides decennial Census information on average household size.

<b>Table 6. Average Number of Persons Per Household: 1980 to 2017</b>					
	1980 Census	1990 Census	2000 Census	2010 Census	2017 Estimate
Huron	2.42	2.29	2.18	2.27	2.25
Beadle County	2.56	2.43	2.3	2.31	2.37

Source: U.S. Census Bureau. American FactFinder Table DP-1 Profile of General Population and Housing Characteristics: 2010 and 2013-2017 ACS.

From 1980 to 2000, household formation had been occurring at a different rate than population change in recent decades due to a steady decrease in average household size. This was caused by household composition changes, such as more single person and single parent families, fewer children per family, and more senior households due to longer life spans. However, in 2010, the City of Huron reversed the trend and had an increase in average household size.

In Huron, the average household size decreased slightly from 2.27 persons per household in 2010 to 2.25 persons in 2018.

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Beadle County’s average household size increased slightly from 2.31 in 2010 to 2.37 in 2017 and down to 2.28 in the 2018 estimate.

**Household Projections**

The following table presents household projections for Huron and Beadle County.

<b>Table 7. Household Projections: 2020, 2030, and 2040</b>						
	2000 Census Households	2010 Census Households	2018 Estimate Households	Projected Households 2020	Projected Households 2030	Projected Households 2040
City of Huron	5,263	5,418	5,683	6,277	6,559	6,711
Beadle County	7,210	7,276	7,770	8,432	9,023	9,232

Source: Banner Engineering in the 2019 Wastewater Treatment Facility Plan.

Based on growth trends, Huron is expected to increase by 494 households by 2020 and continue to grow in the coming decades, but at a slower rate.

Beadle County household projections based on growth trend estimates suggests that Beadle County will grow by 662 households in 2020 and continue to grow in coming decades, but at a slower rate.

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**Household by Age Projections: 2010 to 2017**

Table 8 shows households broken down by age groups in 2000, 2010, and an estimate for 2013-2017.

The projections have been extrapolated from 2010 Census population. They have been converted into households using past calculations on the average household size that has existed within specific age ranges.

Both sets of projections assume that historical patterns will continue into the near future, especially related to household formation and household size within specific age groups. If the County’s population changes at a rate that is different than past patterns would suggest, traditional age-based forecasts could be altered.

<b>Table 8. Households by Age: 2000 to 2017</b>						
	Beadle County			City of Huron		
Age Range	2000 Census	2010 Census	2013-2017 US Census Estimate	2000 Census	2010 Census	2013-2017 US Census Estimate
15-24	69	111	1,784	52	89	1,436
25-34	437	497		310	370	
35-44	1,017	634	3,944	664	424	2,821
45-54	1,084	1,112		714	722	
55-64	749	1,080		485	696	
65-74	780	668	1,923	532	438	1,364
75-84	616	527		445	371	
85+	139	184		109	138	
<b>Total</b>	<b>4,891</b>	<b>4,813</b>	<b>7,651</b>	<b>3,311</b>	<b>3,248</b>	<b>5,621</b>

Source: U.S. Census Table QT-H2.

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**Households by Type**

2000 and 2010 Census data can be compared to estimates for 2017 to examine changes in household composition. The following table looks at household trends within the City of Huron.

Between 2010 and 2017, Huron experienced modest gains in the total number of family households. The City also had a net increase in “non-family” households. This was due to an increase in both single person and households with two or more persons

<b>Table 9. Huron Household Composition - 2000 to 2017</b>					
	2000 Census	2010 Census	2013-2017 Estimate	Change 2000 to 2017	Change 2010 to 2017
<b>Family Households</b>					
Married Couple with own children under 18 years of age	995	888	1149	154	261
Single Parent with own children	395	533	518	123	-15
Married Couple without own children	1,456	1,520	1,321	-135	-199
Family Householder without spouse	203	238	258	55	20
<b>TOTAL Family Households (Families)</b>	<b>3,049</b>	<b>3,179</b>	<b>3,246</b>	<b>197</b>	<b>67</b>
<b>Non-Family Households</b>					
Single Person	1,962	1,957	2,038	76	81
Two or more persons	252	282	337	85	55
<b>TOTAL Non-Family Households</b>	<b>2,214</b>	<b>2,239</b>	<b>2,375</b>	<b>161</b>	<b>136</b>

Source: US Census Bureau. 2013-2017 5-Year Estimates Data Profile. Table DP02 Selected Social Characteristics.

Between 2000 and 2017, Huron experienced modest gains in the total number of family households. The City also had a net increase in “non-family” households. This increase was due to an increase in both single person and households with two or more persons.

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**Housing Tenure**

The 2010 Census provided an updated look at housing tenure patterns. The following tables examine overall tenure rates, along with the changes that have occurred since 2000.

<b>Table 10. Household Tenure</b>				
<b>Household Tenure: 2000</b>				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Huron	3,311	62.9%	1,952	37.1%
Beadle County	4,891	67.8%	2,319	32.2%
State	-	68.2%	-	31.8%
United States	-	-	-	-
<b>Household Tenure: 2010</b>				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Huron	3,248	59.9%	2,170	40.1%
Beadle County	4,813	66.1%	2,463	33.9%
State	-	68.1%	-	31.9%
United States	-	-	-	-
<b>Household Tenure: 2014-2018 Estimate</b>				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Huron	3,204	59.90%	2,281	40.10%
Beadle County	5,201	66.90%	2,569	33.10%
State of SD	-	67.90%	-	32.10%
United States	-	63.90%	-	36.10%

Source: City and County data are from US Census Bureau, American Community Survey, Table DP04.

According to 2014-2018 Census estimates, the ownership tenure rate in the City of Huron was nearly 60%. Beadle County’s ownership rate was 66.9% in the same timeframe.

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**Household Changes by Housing Tenure**

<b>Table 11. Households by Housing Tenure: 2000 to 2017</b>					
Tenure	Huron				2000 to 2017 Change
	2000	2010	2013-2017 Estimate		
Owners	3,311 / 62.9%	3,248 / 59.90%	3,373 / 60.0%		62
Renters	1,952 / 37.1%	2,170 / 40.10%	2,248 / 40.0%		296
Total	5,263 / 100.0%	5,418 / 100%	5,621 / 100.0%		358
Tenure	Beadle County				2000 to 2017 Change
	2000	2010	2013-2017 Estimate		
Owners	4,891 / 67.8%	4,813 / 66.1%	5,129 / 67.0%		238
Renters	2,319 / 32.2%	2,463 / 33.9%	2,522 / 33.0%		203
Total	7,210 / 100.0%	7,276 / 100%	7,651 / 67.0%		441

Source: U.S. Census.

Huron’s ownership tenure rate decreased over the last decade, from 62.9% in 2000 to 59.9% in both 2010 and the 2018 estimate.

For Beadle County, there was an increase in the rate of owner households between 2010 and the 2018 estimate. The renter tenure rate decreased from 33.9% in 2010 to 33.1% in the 2018 estimate.

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**Tenure by Age of Householder**

The 2014-2018 Census estimate provided information on the tenure distribution of households within each defined age range. The following table examines the number and percentage of renters and owners in each age group in the City of Huron and Beadle County.

<b>Table 12. Households by Housing Tenure: 2000 to 2014-2018</b>					
Huron					
Tenure	2000	2010	2014-2018 Estimate	2000 to 2018 Change	
Owners	3,311 / 62.9%	3,248 / 59.90%	3,402 / 59.9%	-107	
Renters	1,952 / 37.1%	2,170 / 40.10%	2,281 / 40.1%	329	
Total	5,263 / 100.0%	5,418 / 100%	5,485 / 100.0%	222	
Beadle County					
Tenure	2000	2010	2014-2018 Estimate	2000 to 2018 Change	
Owners	4,891 / 67.8%	4,813 / 66.1%	5,201 / 66.9%	310	
Renters	2,319 / 32.2%	2,463 / 33.9%	2,569 / 33.10%	250	
Total	7,210 / 100.0%	7,276 / 100%	7,770 / 100.0%	560	

Source: US Census Bureau, American Community Survey, Table DP04 Selected Housing Characteristics ACS 5-Year Estimates Data Profiles.

Within the defined age ranges, typical tenure patterns were present, with households at the lowest and highest ends of the age spectrum showing greater preference for rental housing, while middle-aged adult households were primarily homeowners. In Beadle County, 34.2% of occupied housing units are occupied by renters while 66.9% of occupied housing units are occupied by homeowners. In Huron, 40% of occupied housing units are occupied by renters while 60% of occupied housing units are occupied by homeowners.

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**Tenure by Household Size**

The 2014-2018 ACS 5-Year Estimate provides information on housing tenure by household size. The following table provides information for Huron.

<b>Table 13. Huron Tenure by Age of Householder: 2014-2018 Estimate</b>				
Age	Owners		Renters	
	Number	Percent within age	Number	Percent within age
15-34	571	16.8%	950	41.6%
35-64	1,854	54.5%	919	40.3%
65+	977	28.7%	412	18.1%
Total	3,402	100.0%	2,281	100.0%

Source: US Census Bureau, 2018 ACS 5-Year Estimates Subject Tables, Table S2501.

According to the 2014-2018 Census estimates: In one-person households, nearly equal numbers own and rent. In two-person households, more than twice as many households own than rent. In three-person households, slightly more households rent than own. In households with four or more people, more than 60% own.

**Household and Family Income Data**

Household income represents all independent households, including people living alone and unrelated individuals together in a housing unit. Families are two or more related individuals living in a household.

<b>Table 14. Median Household Income: 2000 to 2014-2018 Estimate</b>				
	2000 Median	2010 Median (1)	2018 Median (2)	% Change 2000 to 2018
Huron	\$29,097	\$38,474	\$46,884	+61.1%
Beadle County	\$30,510	\$40,716	\$51,700	+69.4%
South Dakota	\$35,271	\$46,369	\$56,499	+60.2%
United States	\$42,148	\$50,046 (3)	\$60,293	+43.0%

Note 1. 2010 data are from the 2006-2010 American Community Survey 5-Year Estimates.

Note 2. 2018 data are from the 2014-2018 ACS 5-Year Estimate Subject Tables, Table S2503.

Note 3. Source: 2010 ACS 1-Year Estimates, Table DP03 Selected Economic Characteristics.

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<b>Table 15. Median Family Income: 2000 to 2014-2018 Estimate</b>				
	2000 Median	2010 Median (1)	2018 Median (2)	% Change 2000 to 2018
Huron	\$40,234	\$58,343	\$58,363	+45.1%
Beadle County	\$40,596	\$56,288	\$63,033	+55.3%
South Dakota	\$43,237	\$58,958	\$72,706	+68.2%
United States	\$42,148 (5)	\$60,609 (4)	\$76,401 (3)	+81.3%

Note 1. 2010 city, county and state data are from the 2006-2010 American Community Survey 5-Year Estimates.

Note 2. 2018 data are from the 2014-2018 ACS 5-Year Estimate Subject Tables, Tables DP03 & S2503.

Note 3. Source: Table B19113 Median Family Income in the Past 12 Months (in 2018 Inflation Adjusted Dollars).

Note 4. Source: Table DP03 Selected Economic Characteristics, 2010 ACS 1-Year Estimates Data.

Note 5. Source: [www.census.gov/library/publications/2001/demo/p60-213.html](http://www.census.gov/library/publications/2001/demo/p60-213.html).

The American Community Survey shows income information for Huron and Beadle County. Both the median household incomes and the median family incomes were below the respective medians for the State of South Dakota and the United States. However, Huron and Beadle County’s household income (Table 14) grew at a faster rate than the State’s growth rate.

Generally, median incomes tend to be much higher than the overall household median, as families have at least two household members, and potentially more income-earners.

Using the commonly accepted standard that up to 30% of gross income can be applied to housing expenses without experiencing a cost burden, a median income household in Huron could afford approximately \$1,459 per month ( $\$58,363 \times 0.3 = \$17,509 / 12 = \$1,459$ ) for ownership or rental housing in 2018. However, renter households tend to be below the overall median, while owner households tend to be above the overall median level.

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**Huron Household Income Distribution**

The 2013 - 2017 American Community Survey household income estimates for the City of Huron can be compared to the same distribution information from 2000 and 2010 to examine changes that have occurred over the past two decades.

<b>Table 16. Huron Household Income Distribution: 2000 to 2017</b>				
Household Income	Number of Households in 2000	Number of Households in 2010*	Number of Households in 2017**	Change 2000 to 2017
Less than \$10,000	795	376	291	-504
\$10,000 - \$14,999	440	425	402	-38
\$15,000 - \$24,999	1,033	836	714	-319
\$25,000 - \$34,999	847	763	917	70
\$35,000 - \$49,999	826	874	828	2
\$50,000 - \$74,999	870	812	1,115	245
\$75,000 - \$99,999	310	771	584	274
\$100,000-\$149,999	73	319	640	567
\$150,000 or more	79	140	130	51
<b>Total # Households</b>	<b>5,273</b>	<b>5,316</b>	<b>5,621</b>	

\* From the US Census Bureau, American Fact Finder, 2006-2010 American Survey 5-Year Estimates. Incomes are adjusted for inflation to show 2010 inflation-adjusted dollars.

\*\* From the US Census Bureau, American Fact Finder, 2013-2017 American Survey 5-Year Estimates. Incomes are adjusted for inflation to show 2017 inflation-adjusted dollars.

According to income estimates contained in the 2013-2017 American Community Survey estimate, household incomes have improved in Huron. When compared to the 2000 Census (1999 income), the number of households with an income of \$50,000, or more, increased by 1,296 households. Conversely, there was a decrease of 718 households with an income less than \$25,000.

**Huron Income Distribution by Housing Tenure**

The American Community Survey provides income estimates by owner and renter status. The following table examines income distribution within the City of Huron comparing owner and renter occupied households. The American Community Survey is an estimate, based on limited sampling data.

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**Table 17. Huron Household Income Distribution by Tenure: 2014 - 2018 Estimate**

Household Income	Owner Occupied Household Units		Renter Occupied Household Units		Total Household Units
	Number	Percent	Number	Percent	
Less than \$5,000	11	0.32%	130	5.70%	141
\$5,000 to \$9,999	25	0.73%	84	3.68%	109
\$10,000 to \$14,999	92	2.70%	224	9.82%	316
\$15,000 - \$19,999	138	4.06%	137	6.01%	275
\$20,000 - \$24,999	96	2.82%	203	8.90%	299
\$25,000 - \$34,999	586	17.23%	468	20.52%	1,054
\$35,000 - \$49,999	469	13.79%	392	17.19%	861
\$50,000 - \$74,999	746	21.93%	444	19.47%	1,190
\$75,000 - \$99,999	477	14.02%	132	5.79%	609
\$100,000 - \$149,999	591	17.37%	53	2.32%	644
\$150,000 or more	171	5.03%	14	0.61%	185
Total	3,402	100.00%	2,281	100.00%	5,683

Source: US Census Bureau, 2014-2018 American Community Survey 5-Year Estimates.

Income and housing tenure are often linked for most households, with homeowners generally having higher annual income levels, and renters having lower incomes.

In 2018, approximately 54.6% of renter households in Huron had an annual income below \$35,000. At 30% of an income of \$35,000, these households would have \$875, or less, that could be applied to monthly housing costs.

In 2018, approximately 17.2% of renter households in Huron had an annual income of \$42,500. At 30% of an income of \$42,500, these households would have \$1,063, or less, that could be applied to monthly housing costs.

In 2018, approximately 19.5% of renter households in Huron had an annual income of \$62,500. At 30% of an income of \$62,500, these households would have \$1,563, or less, that could be applied to monthly housing costs.

In 2018, approximately 8.7% of renter households in Huron had an annual income above \$75,000. At 30% of an income of \$75,000, these households would have \$1,875, or less, that could be applied to monthly housing costs.

Conversely, most owner households had a substantially higher income level. Approximately 58% of all owner households had an annual income of \$50,000 or more. At 30% of an income of \$50,000, an owner could afford \$1,250 or more per month for housing costs.

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**Estimated Income and Housing Costs - Renters**

The American Community Survey collects information on housing costs. The following table provides data on the number of renter households that are paying different percentages of their gross household income for housing in the City of Huron.

<b>Table 18. Huron Gross Rent as a Percentage of Household Income: 2014-2018 Estimate</b>		
Percentage of Household Income for Housing Costs	Number of Renter Households 2018	Percent of All Renter Households 2018
Less than 15.0 percent	566	26.2%
15.0 to 19.9 percent	486	22.5%
20.0 to 24.9 percent	248	11.5%
25.0 to 29.9 percent	226	10.5%
30.0 to 34.9 percent	81	3.8%
35.0 percent or more	552	25.6%
Not Computed	122	
Total	2,159	100%

Source: US Census Bureau, American Community Survey, Table DP04 Selected Housing Characteristics, 2018 ACS 5-Year Estimates Data Profile.

According to the American Community Survey, approximately 35% of all renters in the City were paying 30% or more of their income for rent. Most of these households were paying 35% or more of their income for housing. Federal standards for rent subsidy programs generally identify 30% of income as the maximum household contribution. When more than 30% of income is required, this is often called a “rent burden”. When more than 35% is required, this can be considered a “severe rent burden”.

Many of the renter households with a housing cost burden had an annual household income below \$20,000. To avoid a cost burden, these lower income households would have needed a unit with a gross month rent of \$500 or less.

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**Estimated Income and Housing Costs - Owners**

The following table provides estimates of the number of households in the City of Huron that are paying different percentages of their gross household income for housing costs.

<b>Table 19. Ownership Costs as a Percentage of Income: Huron</b>		
Percentage of Household Income for Housing Costs	Number of Owner-Occupied Housing Units 2017	Percent of Owner-Occupied Housing Units 2017
Less than 20%	2,387	71%
20% to 29%	430	13%
30% or more	556	16%
Total	3,373	100%

Source: US Census Bureau, American Fact Finder, 2013-2017 American Community Survey.

Most owner-occupants, which would include households with and without a mortgage, reported paying less than 20% of their income for housing. However, more than 16% of all homeowners reported that they paid more than 30% of their income for housing.

**Racial and Ethnic Population Data**

From the 2010 to the 2018 estimate, the City’s white population decreased in size by 8.6%. However, growth in racial and ethnic minority populations resulted in overall population growth for the City.

<b>Table 20. Racial/Ethnic Population Trends: 2010 to 2014-2018 Estimate</b>			
	2010 Population	2018 Population	2018 Pop. % of Total
<b>Race</b>			
White	10,937	10,400	69.04%
Black or African American	132	144	0.96%
American Indian and Alaska Native	153	166	1.10%
Asian/Pacific Islander	635	635	4.20%
Asian & Other Asian	*	3,178	21.10%
Native Hawaiian or Other Pacific Islander	*	5	0.03%
Other Race/Two or More Races	735	536	3.56%
Total All Races	12,592	15,064	**100.01%
<b>Ethnicity</b>			
Hispanic or Latino (of any race)	1,234	1,713	12.90%
Other Hispanic or Latino	*	544	4.10%
Not Hispanic or Latino	11,358	11,578	87.10%
	12,592	13,835	**104.1%

Source: US Census, 2018 ACS 5-Year Estimates Data Profiles, Table DP05 ACS Demographic and Housing Estimates.

\* Not Reported

\*\* Total may not equal 100% due to inaccurate reporting in some categories.

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The largest increase by race occurred among people identifying themselves as Asian. This group increased from only 53 people in the year 2000, to 635 people by the year 2010. Presumably, many of the Karen immigrants would identify themselves as Asian for race. Since the 2010 Census, it is estimated that about 1,000 Karen immigrants have moved to Huron. It is estimated that 1,600 to 1,800 Karen immigrants are currently living in Huron.

The City’s Hispanic/Latino population also increased substantially, from 143 people in the year 2000, to 1,234 people in 2010 to an estimated 1,713 in the 2018 estimate.

**Minority Households by Race/Ethnicity**

Over the last decade, Huron has increasingly attracted minority residents, some of whom are international immigrants. The following table provides some basic information from the 2000, 2010 and the 2014-2018 Census Estimate about households by race and by ethnicity.

<b>Table 21. Huron Households by Race/Ethnicity: 2000 to 2014-2018 Estimate</b>				
	2000 Households	2010 Households	2018 Estimated Households *	% Change 2010 to 2018
<b>Race</b>				
White	5,111	4,985	4,622	-7.3%
Black/African American	45	47	64	+36%
Native American/Alaskan	37	56	74	+32%
Asian/Pacific Islander	25	138	725	+525%
Native Hawaiian and Other Pacific Islander			4	-
Two or More Races	45	192	336	+175%
<b>Hispanic or Latino and Race</b>				
Hispanic/Latino	49	375	761	+203%
Non-Hispanic/Latino	5,214	5,043	5,146	+2%

\* Source: The 2018 Households by Race and Ethnicity were estimated based on the Huron Population by Race and Ethnicity from the 2018 ACS 5-Year Estimates Data Profiles, Table DP05 ACS Demographic and Housing Estimates.

Although most Huron’s households are White, and not Hispanic/Latino for ethnicity, the number of White households has been decreasing. Conversely, household growth from racial and ethnic minority groups has been occurring over the last decade.

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On a percentage basis, Asian/Pacific Islander households represented the fastest growth among racial groups, up by 525% between 2010 and 2018. Substantial growth also occurred among households defining themselves as “other race” or “two or more races” on the Census form.

The City also added 326 Hispanic/Latino households, an increase of more than 203% between 2010 and 2018.

**Household Tenure by Race/Ethnicity**

The following table presents minority household tenure information for the City of Huron from the 2014-2018 US Census 5-Year Estimate.

<b>Table 22. Huron Percentage of Householders Compared to Percentage of Renters by Race/Ethnicity based on 2014-2018 US Census Estimate</b>				
Race/Ethnicity	Owner Households		Renter Households	
	Number	Percent	Number	Percent
Occupied Housing Units = 5,683	3,402		2,281	
<b>Race</b>				
White	3,196	66.76%	1,591	33.24%
Black/African American	39	100.00%	*0	0.00%
Native American and Alaskan Native	14	19.18%	59	80.82%
Asian	118	26.40%	329	73.60%
Native Hawaiian and Other Pacific Islander	0	0.00%	0	0.00%
Some Other Race	33	10.25%	289	89.75%
Two or More Races	2	13.33%	13	86.67%
<b>Total</b>	<b>3,402</b>	<b>-</b>	<b>2,281</b>	<b>-</b>
<b>Ethnicity</b>				
Hispanic or Latino	168	26.75%	460	73.25%
White Alone, not Hispanic or Latino	3,061	68.31%	1,420	31.69%
<b>Total</b>	<b>3,229</b>	<b>-</b>	<b>1,880</b>	<b>-</b>

Source: 2014-2018 U.S. Census Bureau 5-Year Estimate.

\* The 2014-2018 Census is an estimate. The estimate is based on a very small sample size that did not survey any “Black/African American” households in Huron.

Home ownership rates among some racial and ethnic minority groups in Huron are relatively low when compared to White households.

## Chapter 3 – Existing Housing Data

### Occupancy Status of Housing Units

In 2018, there were 721 vacant housing units in Beadle County including 367 vacant housing units in Huron. In 2010 there were 822 vacant housing units in Beadle County including 589 vacant units in Huron.

<b>Table 23. Occupancy Status of Housing Units: 2014-2018 Estimate</b>					
	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Homeowner Vacancy Rate	Rental Vacancy Rate
Huron	6,050	5,683	367	2.4	1.1
Beadle Co.	8,482	7,770	721	1.7	1.1
State of SD	-	-	-	1.6	7.5

Source: US Census, American Community Survey, 2018 ACS 5-Year Estimates Data Profiles, Table DP-4 Selected Housing Characteristics.

Some of the vacant households may need some level of renovation or rehabilitation to be livable.

### Existing Home Sales - Huron

This section examines houses that have been sold in Huron from 2010 to 2020. It is important to note that although many houses have sold, it is a small percentage of all houses in Huron, this may not be an accurate indicator of overall home values in the City. However, this sample does provide some insight into those units that are turning-over each year. This table primarily reflects existing home sales. New construction sales activity would generally not be recorded in the data that was used for this analysis.

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<b>Table 24. Huron Median Value of Residential Sales: 2010 to 2020</b>		
Calendar Year	Number of Good Sales	Median Sale Price
2010	203	\$82,000
2011	219	\$83,000
2012	169	\$98,000
2013	216	\$89,750
2014	183	\$89,000
2015	177	\$93,000
2016	192	\$110,000
2017	200	\$97,250
2018	212	\$114,500
2019	213	\$123,000
2020	210	\$131,000

Source: Beadle County Director of Equalization.

From 2017 to 2020, there were 835 residential sales of single-family houses in Huron that were “arm’s length” transactions, according to the County’s Director of Equalization. Sales that are not “arm’s length” include, but are not limited to, sales between relatives, forced sales and foreclosures, and estate transfers that are not available on the open market. Only the “arm’s length” transactions have been reviewed for this study.

**Huron Housing Condition**

Community Partners Research, Inc. representatives conducted a visual survey of 776 single family/duplex houses in four Huron neighborhoods in 2012. Ralph Borkowski, Huron Housing Authority Housing Rehab Specialist, conducted a visual survey of 765 single family/duplex homes in the same four neighborhoods in 2020. These neighborhoods were surveyed because they contain some of the oldest houses in the City, a high percentage of rental units, and a significant number of houses judged to be substandard and dilapidated.

Boundaries of the four neighborhoods are:

No. 1: South - 3rd St., North - Market St., East - Illinois Ave., West - Wyoming Ave.

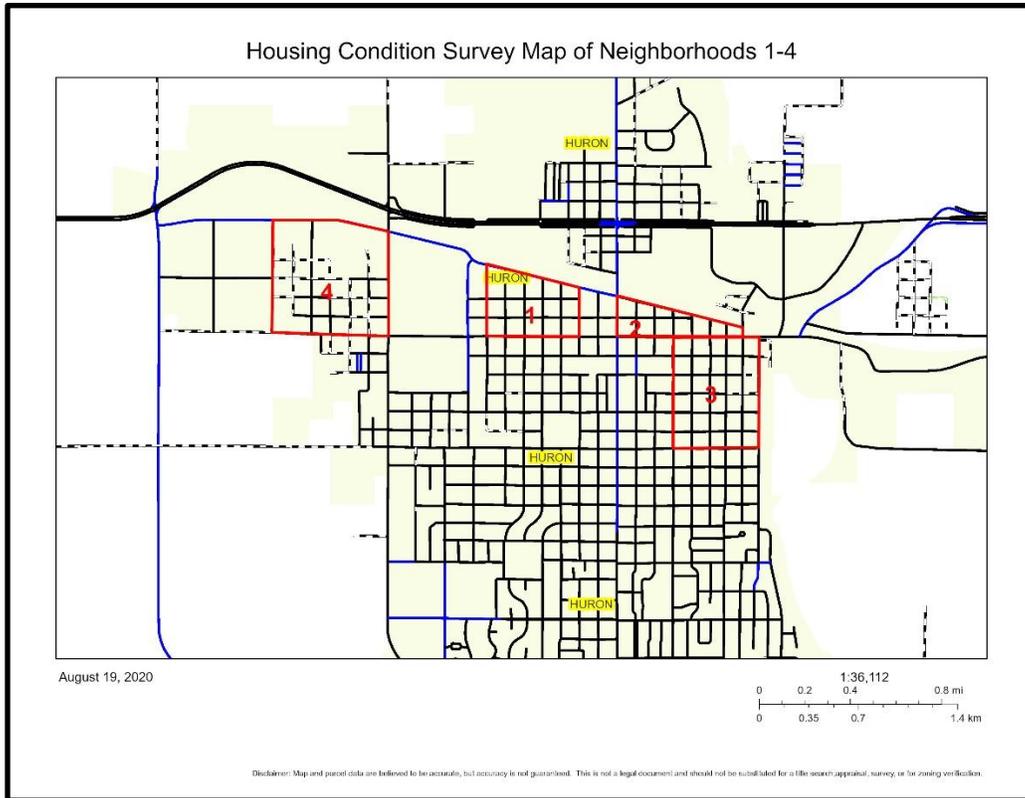
No. 2: South - 3rd St. SE, North - Market St., East - Simmons Ave., West - Dakota Ave.

No. 3: South - 9th St. SE, North - 3rd St. SE, East - Lawnridge Ave., West - Idaho Ave.

No. 4: South - 3rd St. SW, North - Old Hwy 14, East - Lincoln Ave., West - Rushmore Ave.

## Huron Housing Study: 2020

### Chapter 3 – Existing Housing Data



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

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

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

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

Sound houses are judged to be in good, 'move-in' condition. Sound houses may contain minor code violations and still be considered Sound. Table 25 shows data from the previous survey and Table 26 shows data collected in 2020.

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<b>Table 25. Windshield Survey Condition Estimate: 2012</b>									
Neighborhood	Sound		Minor Repair		Major Repair		Dilapidated		Total
No. 1	13	8.50%	42	27.40%	72	47.10%	26	17.00%	153
No. 2	4	6.00%	16	24.30%	31	47.00%	15	22.70%	66
No. 3	75	18.80%	137	34.40%	130	32.70%	56	14.10%	398
No. 4	32	20.10%	45	28.30%	59	37.10%	23	14.50%	159
Total	124	16.00%	240	30.90%	292	37.60%	120	15.50%	776

Source: Community Partners Research, Inc. 2013 Huron Housing Study. Walking Survey.

<b>Table 26. Walking Survey Condition Estimate: 2020</b>									
Neighborhood	Sound		Minor Repair		Major Repair		Dilapidated		Total
No. 1	36	24.8%	64	44.1%	38	26.2%	7	4.8%	145
No. 2	4	6.1%	32	48.5%	23	34.8%	7	10.6%	66
No. 3	56	14.7%	220	57.9%	88	23.2%	16	4.2%	380
No. 4	17	9.8%	88	50.6%	46	26.4%	23	13.2%	174
Total	113	14.8%	404	52.8%	195	25.5%	53	6.9%	765

Source: Huron Housing Authority staff walking survey.

The existing housing stock in the four designated Huron neighborhoods is in fair condition. Approximately 52.8% of the houses in the four neighborhoods need minor repair and 25.5% need major repair. Approximately 14.8% are sound, with no required improvements.

Approximately 53 houses in the four neighborhoods are dilapidated and possibly beyond repair. The change from 2012 to 2020 can be partially attributed to the City of Huron’s efforts to demolish dilapidated homes throughout the community.

Differences in the numbers and percentages from 2012 to 2020 may be due to the individual surveyors’ perception of the homes as the survey was being conducted, as well as a 38% increase in median home sale prices that encouraged homeowner renovations and “flipping” of homes by developers.

**Huron Housing Study: 2020**  
**Chapter 3 – Existing Housing Data**

**Building Permit Trends**

The following table identifies the units that have been issued a building permit from 1999 to 2019. This information was obtained from the City of Huron.

<b>Table 27. Huron Housing Unit Construction Activity: 1999 to 2019</b>					
Year	Single Family	Two-unit Structures	Three/Four-unit Structures	5+ unit Structures	Total Units
2019	3	2	0	0	5
2018	8	0	0	0	8
2017	10	2	8	109	129
2016	14	6	0	0	20
2015	16	6	0	0	22
2014	17	0	0	0	17
2013	12	6	0	0	18
2012	12	8	4	0	24
2011	14	2	0	38	54
2010	20	0	0	0	20
2009	17	8	0	0	25
2008	12	2	0	46	60
2007	13	2	0	0	15
2006	20	2	0	0	22
2005	31	4	4	0	39
2004	15	6	0	26	47
2003	9	0	0	0	9
2002	22	0	0	0	22
2001	17	0	0	10	27
2000	17	0	0	0	17
1999	17	0	36	32	85
<b>TOTAL</b>	<b>316</b>	<b>56</b>	<b>52</b>	<b>261</b>	<b>685</b>

Source: City of Huron, Office of the City Building Official.

## Huron Housing Study: 2020

### Chapter 3 – Existing Housing Data

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Based on City and Census Bureau reports, 685 units were constructed in Huron from 1999 to 2019. This included 316 single family homes, 56 units in duplexes, 52 units in 3 or 4-plexes, and 261 units in multifamily buildings. According to the Huron Building Official, approximately five housing units are demolished annually. This is a net gain of approximately 11 single-family homes per year during the period between 1999 and 2019.

New single-family home construction has been relatively stable over the 20-year period with 13 to 18 single family homes built per year. The largest number of homes constructed in a single year was in 2005 when 31 single family homes were built, followed by 2002 when 22 homes were built and 2010 when 20 homes were built. Single-family home construction slowed in 2018 and 2019.

Recent multi-family projects:

- Wheatgrass Village, 81-unit property consisting of an apartment complex and two two-story town homes, was completed in 2018.
- Jefferson Village, 40 units for senior living, completed in 2018.
- Pheasant Run Apartments, a 38-unit tax credit project, was constructed in 2011.
- Lampe Estates, a 40-unit market rate project, was constructed in 2009.
- Manor Apartments, a 26-unit supportive housing project, was constructed in 2004.
- The Center for Independence constructed a 10-bed congregate living facility for people with developmental disabilities in 2001.
- In 1999, Field Estates, a 48-unit market rate project and Donnie Wahl Apartments, a 20-unit supportive housing project, were constructed.

## **Chapter 4 – Rental Housing Inventory**

### **Census Bureau Rental Housing Data**

According to 2014-2018 U.S. Census estimates, there were 2,248 renter occupied units and 228 unoccupied rental units in Huron, for a total estimated rental inventory of 2,509 units. The City's rental tenure rate was 40.1%, above the Statewide rental rate of 31.9% from the 2014-2018 US Census Bureau 5-Year Estimate.

At the time of the 2000 Census, Huron had 1,952 occupied rental units, and at least 368 vacant rental units, for a total estimated rental inventory of 2,320 units. The rental tenure rate in 2000 was 37.1%.

The number of renters in Huron increased by three percent from 2000 to the 2018 estimate.

### **Rental Housing Survey**

As part of this housing study, a survey (via e-mail, mail, and telephone) was conducted of single and multi-family rental properties in Huron. The survey was primarily conducted during May 2020. Effort was placed to contact all types of rental landowners and managers – large and small. For the purposes of planning additional projects in the future, multi-family properties represent the best comparison of market potential.

Information was tallied separately for different types of rental housing, including market rate units, subsidized housing, senior housing with services, and housing for people with disabilities.

Rental properties of all types were contacted in the survey. Of the landlords contacted, the owners of 2,097 units responded or data was gathered from locally available sources. This total represents 79.9% (1,979/2,248) of the City's total renter occupied households. (1,979 does not include the special needs beds/rooms in the community.) Based on our research, all the subsidized, tax credit, and senior with services rental projects were surveyed. A high percentage of market rate multi-family projects were also contacted. The survey included contact with the community facilities for people with developmental disabilities that have a congregate living environment.

**Huron Housing Study: 2020**  
**Chapter 4 – Rental Housing Inventory**

The units that responded to the survey are displayed in the following table.

<b>Table 28. Rental Properties: 2020</b>	
Property Type	Number of Units
Market Rates	1,420
Federally Subsidized	389
Senior with Services	68
Tax Credit	102
Residential Unit Total	1,979
Units/Beds for Renters with Special Needs	118
Total Units	2,210

Source: Huron Housing Authority, Rental Housing Survey.

**Market Rate Summary**

Information was obtained on 1,420 market rate rental units. A total of 777 rental units surveyed are in 92 multi-family buildings (buildings with four or more units). A total of 643 rental units surveyed are in single-family houses, two-family duplexes and three-family buildings.

The table below shows the bedroom mix of surveyed units in the market rate multi-family projects.

<b>Table 29. Market Rate Unit Mix: 2020</b>	
Type	Number of Units
Efficiency	53 (4.9%)
One-Bedroom	491 (45.8%)
Two-Bedroom	383 (35.7%)
Three-Bedroom	141 (13.2%)
Four-Bedroom	4 (0.4%)
Total	1,072

Source: Huron Housing Authority, Rental Housing Survey.

Note: Not all landlords reported the number of bedrooms in their buildings.

**Occupancy / Vacancy**

Of the 1,979 units (not including the beds/rooms in the Senior Housing with Services facilities) that responded to the survey, 124 units were reported as vacant – yielding a 6.3% vacancy rate. Not all landlords reported their vacancy status. Of the 53 efficiency apartments reported in the survey, only three were vacant on the day the survey data were reported. Of the 491 one-bedroom units reported in multi-family buildings (four or more units in the building) there were 42 vacancies (8.6%) reported on the day of the survey.

**Huron Housing Study: 2020**  
**Chapter 4 – Rental Housing Inventory**

Some of the landlords reported their vacancy rates as they responded to the rental housing survey. Reported vacancy rates are shown in the table below.

<b>Table 30. Vacancy Rates: 2020</b>	
Type of Unit	Number of Vacancies
Single-Family Home	26 (5.4%)
Duplex	124 (4.0%)
3-Family Unit	39 (15.4%)
4 or More Units	70 (5.3%)
<b>Total Vacancies Reported</b>	<b>259</b>

Source: Huron Housing Authority, Rental Housing Survey.

**Rental Rates**

Rental units may include the primary utility payments within the contract rent, or the tenant may be required to pay some utilities separately in addition to the contract rent. The lowest and highest gross rents have been identified, as reported in the survey. In some cases, the rent range varies greatly and as a result, the median is likely a better estimate of the prevailing rents for the community.

Tables 31 through 33 illustrate the number of units reported in four different categories as well as reporting the number of bedrooms and the associated median rent.

<b>Table 31. In Single Family Dwelling Rentals: 2020</b>			
Unit Type	# of Units Reported	Median Rent:	Rent Range:
Efficiency Units	0	na	na
One Bedroom Units	43	\$400	\$200 - \$550
Two Bedroom Units	194	\$500	\$250 - \$1,200
Three Bedroom Units	124	\$650	\$400 - \$1,000
Units with 4 + Bedrooms	55	\$750	\$250 - \$1,125

<b>Table 32. In Two-Family Dwelling Rentals: 2020</b>			
Unit Type	# of Units Reported	Median Rent	Rent Range
Efficiency Units	0	na	na
One Bedroom Units	16	\$500	\$310 - \$600
Two Bedroom Units	57	\$650	\$400 - \$1,200
Three Bedroom Units	23	\$700	\$440 - \$840
Units with Four + Bedrooms	2	\$1,087	\$1,075 - \$1,100

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<b>Table 33. In Multi-Family (4+ dwellings in the building) Rentals: 2020</b>			
Unit Type	# of Units Reported	Median Rent	Rent Range
Efficiency Apartments	55	\$450	\$350 - \$512
One Bedroom Apartments	491	\$558	\$250 - \$698
Two Bedroom Apartments	383	\$700	\$450 - \$850
Three Bedroom Apartments	141	\$852	\$475 - \$1,133
Units with Four + Bedrooms	4	\$1,236	\$1,236

Source: Huron Housing Authority, Rental Housing Survey.

Pheasant Run Apartments was constructed in 2012 and opened for occupancy in May 2012. Pheasant Run Apartments has 19 two-bedroom and 19 three-bedroom units for a total of 38 units. In 2020, the rent ranges for Pheasant Run were \$463 to \$895 for a two-bedroom unit and \$525 to \$1,030 for a three-bedroom unit. (These rent ranges are up from \$411 to \$620 for a two-bedroom unit and \$466 to \$690 for a three-bedroom unit in 2013.) Rents vary based on the tenant’s income. Tenants must be below 60% of median income to qualify to rent a unit. Rental rates are structured based on 40%, 50%, or 60% of median income. It should be noted that income guidelines for the tax credit program may be different from those used for federal subsidized housing programs. The manager reported that the units usually are fully occupied.

The second tax credit project is Riverstone Townhomes. Riverstone Townhomes was previously Southgate Apartments and was originally developed through the USDA Rural Development Program. In 2012, Riverstone Townhomes was renovated utilizing the Tax Credit Program, HUD, and HOME (11 units in 2020) programs. Tenants pay 30% of income for rent. The manager reported two vacancies.

The third tax credit project in Huron is Jefferson Village Senior Apartments. This 40-unit senior housing project was constructed in 2018 and houses residents who are 55 years of age or older. Rent is based on income limits with thresholds set at 30%, 40%, 50%, and 60% percent of median income. The complex offers one and two-bedroom units each with one bath. Jefferson Village was built with the Low-Income Housing Tax Credit (LIHTC) created by the Tax Reform Act of 1986. The LIHTC is a dollar-for-dollar tax credit for affordable housing investments and gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The maximum rent that can be charged is based upon the Area Median Income ("AMI"). LIHTCs were used to subsidize the construction of Jefferson Village and therefore the complex is targeted to lower-income households.

**Subsidized Summary**

The research completed for this Study identified eleven subsidized projects providing rental opportunities for lower income households. These projects have a combined 389 units. Five of the projects are general occupancy housing with 226 units and six projects are senior/elderly/disabled occupancy with 163 units. The subsidized projects were developed in Huron with USDA Rural Development funds or HUD Section 8 funds.

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Many landlords reported that their units are subsidized when in fact their tenant has a Housing Choice Voucher (Section 8 Voucher). These are market rate units where the tenant receives rental assistance. Perhaps the reason for the confusion is that the check for the rental assistance goes to the landlord.

**Rental Rates**

The City’s subsidized units have access to project-based rent assistance. These units charge rent based on 30% of the tenant’s household income. The subsidized projects have a market rent. Tenants do not pay more than the market rent. However, a high percentage of tenants in the subsidized projects pay less than the market rent as 30% of their income is less than the market rent.

**Unit Mix**

The bedroom mix breakdown for subsidized housing in Huron is as follows:

<b>Table 34. Subsidized Housing Breakdown: 2020</b>	
Unit Type	# of Units
Efficiency	12
One Bedrooms	242
Two Bedrooms	97
Three Bedrooms	38
Four + Bedrooms	0
Total	389

Source: Huron Housing Authority, Rental Housing Survey.

**Occupancy / Vacancy**

There were 35 unoccupied units identified in the subsidized projects, which is a 9.0% vacancy rate. All but one of the 11 subsidized projects reported vacancies. Bluebird Apartments, an eight-unit elderly/disabled project, reported no vacancies.

**Subsidized Housing Gains/Losses**

Federal subsidy sources for low-income rental housing have been very limited for the past few decades. Most subsidized projects were constructed in the 1960, 1970s and 1980s. Jefferson Village is the exception in that it was built in 2018. Some rents at Jefferson Village are subsidized while the entire project was built with federal tax credits to ensure rents are affordable. Some of the older projects may have completed their compliance requirements and had the opportunity to leave their subsidy program and convert to conventional rental housing. As of this writing, we are not aware of any projects that are considering opting out of their subsidy programs.

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#### **Housing Choice Vouchers**

In addition to subsidized rental projects, Huron and Beadle County households have access to the Housing Choice Voucher Program. Huron Housing Authority administers the Housing Voucher Program and has authorization for approximately 258 Housing Choice Vouchers, but actual utilization has typically been around 190 households due to lack of funding.

The Housing Choice Voucher Program (Section 8 Vouchers) provides portable, tenant-based rent assistance to lower income households. The program requires participating households to contribute approximately 30% of their adjusted income for rent, with the rent subsidy payment making up the difference. Tenants may lease any suitable rental unit in the community, provided that it passes a Housing Quality Standards inspection, and has a reasonable gross rent when compared to prevailing rents in the community.

#### **Senior Housing with Services**

Huron has three Senior Housing with Services projects with a total of 120 beds. One facility is state licensed as an Assisted Living Center, and the two are registered as Senior Residential Living Centers.

StoneyBrook Suites is licensed as a Senior Residential Living Center that cares for up to 49 residents in efficiency (17), one-bedroom (18) and two-bedroom (3) suites. The facility offers meals, laundry, bathing, medication supervision, housekeeping, etc. Rent and fees range between \$3,000 and \$7,000 per month based on the level of services and size of suite in which the resident or couple resides. Currently, the facility has nine vacancies.

Country View Estates is licensed as a Senior Residential Living Center and has 19 beds in single and double suites. The facility currently has four vacancies. Rent and fees for services are based on the level of services and the size of the suite. Rent is approximately \$3,200 per month.

The Wellshire is an independent and assisted living center associated with the Avantara-Huron nursing home. The Wellshire has 14 efficiency units, 6 two room suites, 16 one-bedroom units, and 16 two-bedroom units. When occupied as an independent living unit, rents for efficiencies are \$1,275 for a single or \$2,550 for a couple; rents for a two-room suite are \$1,650 for a single or \$2,925 for a couple; rents for a one-bedroom unit are \$1,550 for a single or \$2,825 for a couple; rents for a two-bedroom unit are \$1,675 for a single or \$2,950 for a couple. The addition of assisted living medical service adds \$1,000 per month to any unit. The facility provides three meals each day as well as various social and recreation activities daily.

#### **Supportive Housing for People with Mental Illness and/or Developmental Disabilities**

Huron has four rental projects for people with special needs. There is a total of 76 units in the four projects.

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### Chapter 4 – Rental Housing Inventory

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Donnie Wahl Apartments and Manor Apartments are supportive housing units for individuals with mental illness or developmental disabilities. Donnie Wahl Apartments has 14 one-bedroom and six two-bedroom units. The Donnie Wahl project has market rate apartments, but it is set aside for supportive housing. Rents are \$605 for a one-bedroom unit or \$715 for a two-bedroom unit.

Manor Apartments were built with HOME funds and that program sets the rent for units at \$517 per unit. The Manor has 26 one-bedroom units. Manor residents must earn less than 50% of the Area Median Income (AMI). There are currently 5 vacancies in the two projects.

Community Counseling Services has a 23-unit rental project called the Bradfield Leary Center (BLC) that includes 15 efficiency and 8 one-bedroom units, for individuals with mental illness that have either a case manager or are served by Community Counseling Services. The project was developed with USDA Rural Development funds. The project currently has no vacancies.

The Center for Independence owns and manages eight rental facilities for people with developmental disabilities. The eight facilities include congregate style living facilities and apartment buildings. There are 67 units/beds in 49 sleeping rooms in the eight residential facilities. Currently, there is one vacancy. Tenants pay rent based on their income.

#### **Age of Rental Housing**

Rental housing stock in Huron is relatively old. Writers of the study investigated the date of construction for properties that responded to the rental housing survey by researching records in the Beadle County Director of Equalization Office. Of the respondents, 226 units or about 13.2 percent of the rental units in the community were built prior to 1920 and are therefore more than 100 years old. Most of these units, 145 of the 226 units (64.1%) built prior to 1920, are single family houses. Only 21 multi-family units in nine buildings built prior to 1920 are still in the rental housing stock. (The landlords of nine multi-family buildings built before 1920 responded to the Rental Housing Survey.) It may be that the multi-family units built more than 100 years ago did not survive the century.

In the alternative, just less than 40 percent of the rental units in Huron were built in the last 40 years. For the properties that responded to the rental housing survey, 582 units were built between 1980 and 2018. Most of these units are found in buildings that house four or more units in one building – what this study identified as multi-family buildings. Research suggests that 529 (90.9%) of the 582 units built between 1980 and 2018 are in 64 multi-family buildings. Only 12 single family residences built between 1980 and 2018 were reported as rentals.

As noted elsewhere in this chapter it is important to note that data provided here is from a rental housing survey and reports only properties owned by landlords who elected to respond to the survey.

#### **Multifamily Rental Housing Inventory**

The multifamily rental housing units in the table on the following pages only show the buildings with more than 11 units in a single building. These are generally the apartment buildings that are named.

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Table 35. Huron Multifamily Rental Housing Inventory: 2020					
Name	Number of Units	Rent	Vacancy	Tenant Mix	Comments
<b>Market Rate</b>					
<b>Belmont Estates</b> (Dakota Seven Rivers) 1555 Ariz. SW	8 1-Bdrm, 16 2-Bdrm. = 24 total	1 =\$450 2 =\$575	1 1-bdrm vacant	Mix of tenants	Belmont Estates, built in 1974, is a 24-unit market rate project with one- and two-bedroom units. Locally managed by the owner.
<b>Buhl's Apts,</b> 4th & Jersey Ave NE	4 1-bdrm, 32 2-bdrm. = 36 total	Not Reported	Not Reported	Not Reported	440 Jersey built 1992. 480 Jersey built 1993. 1075 4th built 1995. Owner did not participate in the survey. Locally managed by the owner.
<b>Cloverleaf</b> Apts, 37-39 4th NW & 403-405-417 Dak Ave N	16 1-bdrm.	\$475-500	4 vacancies	Mostly singles	Market rate apartment built in 1926 with 16 one-bedroom units. Rent includes all utilities and cable. Locally managed by the owner.
<b>Fairlane</b> Apartments, 1940 Wisconsin Ave SW	24 Eff., 24 1-bdrm. = 48 total	E=\$400- \$500 1=\$500- 600	2 Eff, 2 1-bdrm	Mix of tenants.	Market rate 48-unit project constructed in 1969. Rent includes all utilities. Locally managed by the owner.
<b>Field Estates:</b> Pheasant and Canary Lanes in SW Huron	32 2-bdrm 16 3-Bdrm = 48 total	\$790 - \$865	3 vacancies	Mix of tenants	Field Estates is a 48-unit market rate project owned and managed by the Huron Housing Authority. The project was constructed in two phases in 1997 and 1998. Project is townhome style units. Units have attached garages. All 3-bedrooms have 2 bathrooms. Tenants pay all utilities.

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<b>Table 35. Huron Multifamily Rental Housing Inventory: 2020</b>					
<b>Name</b>	<b>Number of Units/ Bedroom Mix</b>	<b>Rent</b>	<b>Vacancy</b>	<b>Tenant Mix</b>	<b>Comments</b>
<b>Market Rate</b>					
<b>Huron Arms</b> Apartments, 2121 Ohio Ave SW	3 - 1 bdrm, 15 - 2 bdrm. = 18 total	1=\$450	No vacancies	Mix of tenants	Market rate 18-unit project constructed in 1973. Locally managed by the owner.
<b>Lampe</b> <b>Estates.</b> 261, 295 and 329 7th St NW. 731 and 763 Illinois Ave NW	20 2-bdrm, 20 3-bdrm. = 40 total	2=\$690 3=\$760	4 vacancies	Mix of tenants.	Lampe Estates is a 40-unit market rate project owned and managed by Huron Housing Authority. The 40 units are in five eight-unit buildings. Tenants pay electric.
<b>Newport</b> <b>Estates.</b> 1025 Lincoln Ave SW	7 1-bdrm, 7 2-bdrm. = 14 total	1 =\$550 - 575, 2 =\$650 - \$750.	None.	Mix of tenants.	The Newport Estates apartments were built in 1994 and include detached garages. Utilities are not included in the rent. Managed by the owner.
<b>Townhouse</b> Apartments. 20th Street SE	Approx. 80 units	No report.	No report.	No report.	Project includes approx. 80 rental units in 11 buildings. The owner did not respond to the rental housing survey.
<b>Regency</b> Apartments, 290 21st Street SW	12 2-bdrm.	\$760 - \$850 +utilities	1 vacancy	Mix of tenants	Market rate 12-unit project constructed in 1994. Locally managed by the owner.
<b>Revere &amp;</b> <b>Admiral</b> Apartments. 8th & Illinois Ave SW	11 1-bdrm, 11 2-bdrm. = 22 total	1 & 2 = \$500	No vacancies	Mix of tenants	Revere and Admiral Apartments are two 11-unit buildings built in 1949. Rent includes heat, water, sewer, and garbage. Locally managed by the owner.

**Huron Housing Study: 2020**  
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<b>Table 35. Huron Multifamily Rental Housing Inventory: 2020</b>					
Name	Number of Units/ Bedroom Mix	Rent	Vacancy	Tenant Mix	Comments
<b>Market Rate</b>					
<b>Wheatgrass Village</b> , 390 24th St SE  Apartments	Apartments: 2 Eff., 33 1-bdrm, 26 2-bdrm, 8 3-bdrm. = 69 total	Eff = \$505 1=\$628- \$670, 2=\$814- \$845, 3=\$958- \$979	2 vacancies	Mix of Tenants	This 69-unit apartment building was built in 2018. Managed by Costello Property Management, Sioux Falls, SD.
<b>Wheatgrass Village</b> , 390 24th Street SE  Townhomes	Townhomes: 8 3-bdrm, 4 4-bdrm. = 12 total	3 = \$1133, 4 = \$1236	No vacancies	Mix of Tenants	These 12 townhouse units are in two six-unit buildings. The townhouses were built in 2018. Managed by Costello Property Management, Sioux Falls, SD.
<b>Wilcox Properties</b>	Approx. 81 units of all sizes in single family, duplexes, 3 and 4-plexes, multi-family.	No report	No report	No report	Wilcox Properties includes a large variety of units in a variety of building types. Neither the owner nor the manager responded to the rental housing survey.
<b>Wilson Apartments</b> , 680 Montana Avenue SW	10 1-bdrm, 6 2-bdrm. =16 total	1=\$525  2=\$650 - \$700	1 vacant 1-bdrm.	Mix of tenants	Wilson Apartments has 16 units built in 1998 in an old grade school building built in 1925. Part of the utilities are included in the rent. Locally managed by the owner.
<b>Subsidized</b>					
<b>Bluebird Apartments</b> , 1900 Arizona Ave SW	8 1 bdrm.	\$658 or 30% of income	No vacancies	Elderly / Disabled	Rural Development 515 Project. Managed by Huron Housing Authority.

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<b>Table 35. Huron Multifamily Rental Housing Inventory: 2020</b>					
<b>Name</b>	<b>Number of Units/ Bedroom Mix</b>	<b>Rent</b>	<b>Vacancy</b>	<b>Tenant Mix</b>	<b>Comments</b>
<b>Subsidized</b>					
<b>Campus Apartments</b> (Huron Area Senior Center) 290 7th St. SW	12 Eff., 11 1-bdrm = 23 total	Eff=\$216-739, 1 = \$216-785, or 30% of income.	3 Eff. & 1 1-bdrm vacant	Senior/ Disabled	Rural Development project-based Section 8 senior disabled project. Units are in the Huron Area Senior Center Building. Apts managed by Huron Area Center for Independence.
<b>Colonial Apartments.</b> 10th & Minn. SW	17 1-bdrm 17 2-bdrm 16 3-bdrm = 50 total	\$698 max.  or 30% of income.	2 2-bdrm vacancies	General Occupancy	Project based Section 8 property constructed in 1973. Rent is based on income with HUD Section 8 assistance available for 48 of the 50 apartments. Locally managed by APC Management, Huron.
<b>Courtyard Apartments.</b> 1225 Minn SW	40 1-bdrm 2 2-bdrm = 42 total	1 = \$692 max. 2 = \$787 max.  or 30% of income	2 vacancies	Senior/ Disabled	Rural Development Senior/Disabled Project with 42 units. Project includes two buildings constructed in 1991 and 1995. Rent includes water, sewer, and trash. Manager reports four one-bedroom vacancies. There have been a few vacancies for several months. Managed by Mills Property Management, Brookings, SD.

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<b>Table 35. Huron Multifamily Rental Housing Inventory: 2020</b>					
<b>Name</b>	<b>Number of Units / Bedroom Mix</b>	<b>Rent</b>	<b>Vacancy</b>	<b>Tenant Mix</b>	<b>Comments</b>
<b>Subsidized</b>					
<b>Dakota Plaza</b> Apartments. 375 Dak Ave S.	44 1-bdrm 12 2-bdrm = 56 total	1 =\$520 max. 2 =\$666 max. or 30% of income.	3 1-bdrm vacancies	Senior/ Disabled	Rural Development project with 51 units plus five market rate units. Manager reports three vacancies, but the project is usually fully occupied. Managed by: Nordby Realty, Huron.
<b>Granada Court.</b> 405 21st St SE & 470-476 20 <sup>th</sup> Street SE	405=14 1-bdrm.  470-176=4 1-bdrm  =18 total	\$564	4 1-bdrm vacancies	Senior/ Disabled	Granada Court is an 18-unit Project Based Section 8 constructed in 1976. The apartments are in two buildings. Managed by Meyer Property Mgmt., West Fargo, ND.
<b>Huron Apartments.</b> 910 15th St SW	15 1-bdrm 44 2-bdrm = 59 total	1 =\$515 max. 2 =\$547 max.  or 30% of income	1 vacancy	Mix of tenants	Rural Development general occupancy with 59 units. Rent includes water, sewer, and trash. Manager reports two vacancies, and the project has had ongoing vacancies. Managed by Mills Property Management, Brookings, SD.
<b>Lincoln Square</b> Apartments. 948 Ill Ave SW	12 1-bdrm 8 2-bdrm = 20 total	1 =\$528 max. 2 =\$558 max.  or 30 % of income.	2 2-bdrm vacancies	Mix of tenants	Rural Development (Section 515 & Section 521) general occupancy project with 20 units. Built 1987. Managed by: Skogen Company, Irene, SD.

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<b>Table 35. Huron Multifamily Rental Housing Inventory: 2020</b>					
Name	Number of Units / Bedroom Mix	Rent	Vacancy	Tenant Mix	Comments
<b>Subsidized</b>					
<b>Ohio Estates</b> (HDE Partnership), 2017-2023 Ohio SW	12 1-bdrm 4 2-bdrm. = 16 total	1 = \$695 max. 2 = \$720 max. or 30% of income.	3 vacancies	Senior/ Disabled	Rural Development USDA/Section 8 project constructed in 1984. Part of the utilities are included in the rent. Managed by Costello Property Management, Sioux Falls, SD.
<b>Park Square</b> Apartments. 645 21st St SW	10 1-bdrm 2 2-bdrm, 18 3-bdrm = 30 total	1 = \$624 max. 2 = \$644 max. 3 = \$689 max. or 30% of income.	2 1-bdrm 2 3-bdrm vacancies	Mix of tenants	Rural Development project built in 1991. Rent is based on 30 % of income. Managed by Skogen Company, Irene, SD.
<b>Rembrandt Tamarac</b> LLC, 18th & Ariz.	55 1-bdrm 8 2-bdrm 4 3-bdrm = 67 total	1 = \$618 max. 2 = \$769 max. 3 = \$970 max. or 30% of income	5 1-bdrm 3 2-bdrm 2 3-bdrm vacancies	Mix of tenants	HUD Project Based Section 8. Two buildings with a total of 67 units. Managed by Kier Management Company, Ogden, UT.

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<b>Table 35. Huron Multifamily Rental Housing Inventory: 2020</b>					
Name	Number of Units / Bedroom	Rent	Vacancy	Tenant Mix	Comments
<b>Tax Credit</b>					
<b>Jefferson Village.</b> 2173 Idaho Ave SE	22 1-bdrm 18 2-Bdrm. = 40 total	1 = \$575 2 = \$700	3 vacancies	Senior Housing	Built using LIHTC. Utilities are included in the rent. Senior Housing. Rents based on 30/40/50/60/80% AMI. Built in 2017. Managed by NLR Management.
<b>Pheasant Run</b> Apartments, 21st & Frank Ave SE	19 2-bdrm, 19 3-bdrm. = 38 total	2 = \$463-895, 3 = \$525-1030	No vacancies	Mix of tenants	Pheasant Run is a 38-unit tax credit project that opened for occupancy in 2012. Tenants must be at 60% of median income or less. Rents vary based on if tenant is 40%, 50% or 60% of median income. Managed by NLR Management.
<b>Riverstone Townhomes</b> (Southgate Apartments Huron). 202 20th St SE	16 2-bdrm, 8 3-bdrm. = 24 total	2 = \$667 max. 3 = \$933 max.	2 vacancies	Mix of tenants	Riverstone Townhomes was constructed in 1978 and was renovated in 2012 utilizing LIHTC tax credits, HOME and HUD funding. Renamed Riverstone Townhomes in 2012. Managed by Costello Property Management, Sioux Falls, SD.

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<b>Table 35. Huron Multifamily Rental Housing Inventory: 2020</b>					
Name	Number of Units / Bedroom Mix	Rent	Vacancy/ Wait List	Tenant Mix	Comments
<b>Senior Housing with Services</b>					
<b>Country View Estates</b> , 764 - 784 Illinois Ave NW	19 beds in single and double occupancy suites	\$3,200	4 vacancies	Seniors	Country View Estates is a 19-bed Senior Residential Living Center. The facility can provide meals, housekeeping, bathing, activities, etc. Rent and fees are based on level of services. Locally managed by the owner.
<b>Stoney-Brook Suites</b> , 420 21st Street SW	49 beds in single and double occupancy suites	Varies based on services in range from \$3,000 to \$7,000	9 vacancies	Mostly seniors	StoneyBrook Suites is a 49-bed Assisted Living Center. Facility provides meals, housekeeping, bathing, activities, etc. Rent and fees are based on level of services. Locally managed by the owner.
<b>The Wellshire</b> , 1251 Arizona Ave SW	51 units in efficiency, one- and two-bedroom units.	Varies based on services in range from \$1275 to \$3,950	Not reported	Mostly seniors	The Wellshire is an independent and assisted living facility associated with the Avantara-Huron nursing home. Staff provide three meals daily plus various social and recreation activities daily. Medical service provided to residents at an additional cost. Managed by owner: Huron SD Property Holdings LLC dba Avantara Huron.

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Table 35. Huron Multifamily Rental Housing Inventory: 2020					
Name	Number of Units / Bedroom Mix	Rent	Vacancy	Tenant Mix	Comments
<b>Special Needs Housing</b>					
<b>Bradfield - Leary Center (BLC)</b> 182 3rd St SE	15 Eff. 8 1-bdrm =23 total	Eff=\$475 1 = \$525, or 30 % of income.	No vacan- cies	Special needs	The Bradfield Leary Center is a Rural Development project with 23 units. Residents must be served by Community Counseling Service. Locally managed by Community Counseling Service.
<b>Donnie Wahl Apartments,</b> 162 2nd St SE	14 1-bdrm, 6 2-bdrm =20 total	1 = \$550, 2 = \$650	2 vacan- cies	Support- ive housing	Donnie Wahl Apartments is a 20-unit supportive housing project. Manager reports full occupancy. Managed by Huron Housing Authority.
<b>Manor Apartments,</b> 255 Iowa Ave SE	26 1-bdrm	\$517	3 vacan- cies	Support- ive housing	Manor Apartments is a supportive housing project with 26 one-bedroom units. Income must be 50% of AMI or less. The Manor was built in 2004. Utilities are included in the rent. Managed by Huron Housing Authority.
<b>Huron Area Center for Independence, Inc.</b> Eight homes & apt. bldgs. (bdrms): 1820 (3) & 1895 (8) Meadowlark Ln. 1450 (8) & 1600 (9) Lincoln Ave SW. 109 7th St NW (8). 1010 (5) & 1030 (10) & 1070 (8) 15th St SW.	49 bedrooms in homes/buildings that have congregate living. (There are 67 beds in the 49 bedrooms.)	Rent is based on the tenant's income.	One vacancy.	People with develop-mental disabilities.	The Center for Independence owns and manages eight rental facilities for people with developmental disabilities. The rental facilities were constructed from 1980 to 2004. Five facilities are residential homes that have congregate style housing. The homes have bedrooms with shared common areas. Three of the residential facilities are USDA Rural Development projects and two facilities are Section 8 projects.

## Chapter 5 – Employment and Local Economic Trends Analysis

### Employment and Local Economic Trends Analysis

Without jobs and corresponding wages, the means to pay for housing is severely limited. Employment opportunities may be provided by a broad range of private and public business sectors. Jobs may be available in manufacturing, commercial services, agriculture, public administration, and other industries. The City of Huron has experienced significant job growth in the last decade and continues to pursue economic development opportunities. While working on attracting new businesses, the City has also concentrated on existing businesses and has tried to facilitate job expansion in the community. Employment information for Huron is available at the County level and is shown in the following table.

Table 36. County Average Annual Labor Force: 2000 to 2019						
Year	Beadle County				South Dakota	United States
	Labor Force	Employed	Unemployed	Unemployment Rate	Unemployment Rate	Unemployment Rate
2000	9,100	8,878	222	2.4%	2.5%	4.0%
2001	9,286	8,977	309	3.3%	3.1%	4.7%
2002	9,137	8,786	351	3.8%	3.2%	5.8%
2003	9,073	8,689	384	4.2%	3.5%	6.0%
2004	8,914	8,565	349	3.9%	3.7%	5.5%
2005	8,889	8,501	388	4.4%	3.8%	5.1%
2006	9,033	8,765	268	3.0%	3.1%	4.6%
2007	9,448	9,217	231	2.4%	2.8%	4.6%
2008	9,705	9,462	243	2.5%	3.1%	5.8%
2009	9,723	9,365	358	3.7%	4.9%	9.3%
2010	9,427	9,033	394	4.2%	5.0%	9.6%
2011	9,484	9,125	359	3.8%	4.7%	8.9%
2012	9,567	9,234	333	3.5%	4.3%	8.1%
2013	9,447	9,110	337	3.6%	3.8%	7.4%
2014	9,398	9,106	292	3.1%	3.4%	6.2%
2015	9,461	9,212	249	2.6%	3.1%	5.3%
2016	9,411	9,168	243	2.6%	3.0%	4.9%
2017	9,391	9,132	259	2.8%	3.2%	4.4%
2018	9,562	9,305	257	2.7%	3.1%	3.9%
2019	9,618	9,315	303	3.2%	3.3%	3.7%

Source: Labor Market Information Center, South Dakota Department of Labor and Regulation, produced in cooperation with the U.S. Bureau of Labor Statistics. Downloaded from the virtual labor market data system 03/05/2020.

## Huron Housing Study: 2020

### Chapter 5 – Employment and Local Economic Trends Analysis

Beadle County has experienced some fluctuations in labor statistics, but over a longer period, there has been growth in the size of the labor force. Between 2000 and 2019, the labor force increased by 518 people, or 5.7%.

The labor force in Beadle County was smallest in 2005 (8,889) and largest in 2009 (9,723). The number of employed county residents has fluctuated over the past two decades. The high was in 2008 with 9,462 employed and the low was in 2005 with 8,501 employed.

Twenty-year unemployment rates in Beadle County ranged from 2.4% in 2000 and 2007 to 4.4% in 2005. State unemployment ranged from 2.5% in 2000 to 5.0% in 2010 while US unemployment ranged from 3.7% in 2019 to 9.6% in 2010 during the same timeframe.

<b>Table 37. City of Huron Average Annual Labor Force: 2008 - 2018</b>						
Time Period	City of Huron Labor Force	City of Huron Employed	City of Huron Unemployed	City of Huron Unemployment Rate	State of SD Unemployment Rate	United States Unemployment Rate
2008	6,880	6,701	179	2.60%	3.10%	5.80%
2009	6,782	6,511	271	4.00%	4.90%	9.30%
2010	6,773	6,470	303	4.50%	5.00%	9.60%
2011	6,800	6,538	262	3.90%	4.70%	8.90%
2012	6,869	6,621	248	3.60%	4.30%	8.10%
2013	6,786	6,530	256	3.80%	3.80%	7.40%
2014	6,752	6,528	224	3.30%	3.40%	6.20%
2015	6,795	6,605	190	2.80%	3.10%	5.30%
2016	6,758	6,575	183	2.70%	3.00%	4.90%
2017	6,716	6,528	188	2.80%	3.20%	4.40%
2018	6,807	6,629	178	2.60%	3.10%	3.90%

Source: US Bureau of Labor Statistics & South Dakota Department of Labor.

Between 2008 and 2018, the available labor force and the employed work force both saw slight decreases. Huron’s unemployment rate has changed little in recent years, but the City’s rate remains very low by comparative standards.

The year 2012 represented a highpoint for employment statistics in Huron. The available labor force and the employed resident work force both reached their highest levels for the timeframe reviewed.

**Average Annual Wages by Industry Sector**

The table on the following page shows the annual employment and average annual wages by major employment sector in 2018, the last full year of data. It is important to note that the major employment sectors listed do not represent all employment in the County. This information is for all of Beadle County.

<b>Table 38. Beadle County Annual Wages by Sector: 2018</b>				
Industry	Industry Code	Number of Establishments	Average Employment	Average Annual Wage
Construction	1012	74	337	\$51,131.76
Education and Health Services	1025	63	1,207	\$38,664.01
Financial Activities	1023	81	598	\$50,463.63
Information	1022	8	89	\$21,965.47
Leisure and Hospitality	1026	56	656	\$14,383.60
Manufacturing	1013	32	1,948	\$41,237.11
Natural Resources and Mining	1011	33	154	\$35,462.10
Other Services	1027	47	213	\$33,300.32
Professional and Business Services	1024	81	411	\$66,809.44
Trade, Transportation and Utilities	1021	157	1,704	\$38,125.03

Source: SD Labor Market Information Center.

The average weekly wage for all industry in 2018 was \$38,125.03. The highest paying wage sectors were Professional and Business Services, and Construction, with average annual wages of \$66,809.44, and \$51,131.76, respectively. The lowest paying wage sector was Leisure and Hospitality, with an average annual wage of only \$14,383.60.

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**Major Huron Employers**

The South Dakota Department of Labor provided the following list of the largest employers in Huron. All of these are believed to employ more than 100 people.

Avantara, Inc.	NorthWestern Energy Corp.
Banner Engineering	Our Home, Inc.
Center for Independence	Premier BankCard
Coborn’s Superstore	S.D. State Government
City of Huron	Terex Manufacturing
Dakota Provisions	Trussbilt, Inc.
Huron Public Schools	U.S. Government
Huron Regional Medical Center	WalMart Supercenter
LSI (Alpena)	

**Commuting Patterns of Area Workers**

Commuting patterns distances and inflow/outflow analysis for 7,227 employees working in Huron was taken from the OnTheMap tool provided by the U.S. Census is found in the following tables.

<b>Table 39. 2016 Commuting Distances for Huron Residents</b>	
Commuting Distance	Number/Percent
Less than 10 miles	4,866 / 67%
10 to 24 miles	493 / 7%
24 to 49 miles	478 / 7%
50 miles +	1,390 / 19%
Total	7,227 / 100%

Source: <https://onthemat.ces.census.gov> .

<b>Table 40. 2016 Inflow/Outflow Analysis for Huron Residents</b>	
Employed in the City of Huron	7,227 / 100%
Employed in the City of Huron but Living Outside	2,869 / 40%
Employed and Living in the City of Huron	4,358 / 60%

Source: <https://onthemat.ces.census.gov> .

**Hiring Forecast**

A survey of Huron area businesses was done by the Greater Huron Development Corporation in March 2019 to create a hiring forecast for the years 2019-2021. There are over 600 businesses in Huron and 60 of those employers completed the survey. Seven of the responding businesses have more than 100 employees.

The forecasted additional employees over that timeframe for those 60 respondents was higher than anticipated, with a total of 881 additional hires. The survey indicated that 525 (60%) of those are entry level positions. Dakota Provisions, a turkey processing business, had the largest number of new jobs forecast for one employer. The totals by skill level for the three-year period are shown in the following table.

<b>Table 41. Huron Hiring Forecast: 2019-2021</b>				
Skill Level/Year	New Jobs Created			
	2019	2020	2021	Total
Entry Level	204	170	151	525
Semi-Skilled	55	30	26	111
Skilled	46	51	34	131
Semi-Professional	12	9	9	30
Professional	22	9	9	40
Management	13	12	19	44
Total	352	281	248	881

Source: Greater Huron Development Corporation.

## Chapter 6 – Findings and Recommendations

### Findings on Growth Trends

Part of this Study examined growth patterns for the City of Huron and Beadle County over the past few decades. These historic growth trends have then been used as a basis for projecting future demographic changes in the area.

Huron and Beadle County's population decreased in the 1980s and 1990s but gained population from 2000 to 2018. From 1990 to 2000, Huron's population decreased by 555 people and Beadle County's population decreased by 1,230 people. From 2000 to 2010, Huron's population increased by 699 people and Beadle County's population increased by 375 people. From 2010 to the 2018 estimate, Huron's population increased by 1,104 people and Beadle County's population increased by 1,485 people.

The City of Huron gained just 15 households from 1990 to 2000, gained 145 households from 2000 to 2010, and gained 265 households from 2010 to 2018. Beadle County lost 101 households from 1990 to 2000, gained 36 households from 2000 to 2010, and gained 494 households from 2010 to 2018.

### Findings on Projected Growth

The projections for Huron and Beadle County calculated from past growth trends reflect the patterns of recent decades. Using the past trends to form a range projects that Huron's population may increase from 14,248 to 15,234 people between 2010 and 2020.

Population projections for all of Beadle County suggest that the 2018 estimated population of 18,883 may increase to 19,478 in the 2020 projection. The projections used for this Study expect a gain of 261 households in Beadle County from 2020 to 2040. (See Table 3.)

### Summary of City of Huron Growth Projections by Age

The Demographic section of this Study presented City of Huron projection information on anticipated changes by age group over the next few years. This information can be informative in determining the housing changes that may be needed due to age patterns of the area population.

The following approximate ranges show the expected net change in the number of Huron households in each 10-year age cohort between 2018 and 2020 and 2020 to 2025. Because the age groups are figured as a percentage of the total and that percentage is carried across the table the percentage increase from 2018 to 2020 is 7.2%. Similarly, the increase from 2020 to 2025 is 2.92% in all age groups. The number of households is again a calculation of 2.25 persons per household. As a result, the number of households consistently increase across all age groups.

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

Table 42 shows population projections for households from 2020 to 2025.

<b>Table 42. Estimated Number of Households by Age Group: 2020 and 2025</b>						
Age Group	2014-2018 Estimate by Age Group	Age Group as a % of the Total Population	Age Group estimate of 2020 Population Projection	Estimated Number of Households in 2020 based on 2.25 persons / household	Age Group estimate of 2025 Population Projection	Estimated Number of Households in 2025 based on 2.25 persons / household
0-14	3,164	0.2380558	3,392	1,507	3,491	1,551
15-24	1,415	0.1064630	1,517	674	1,561	694
25-34	2,163	0.1627417	2,319	1,031	2,386	1,061
35-44	1,341	0.1008953	1,438	639	1,480	658
45-54	1,412	0.1062373	1,514	673	1,558	692
55-64	1,640	0.1233917	1,758	781	1,809	804
65-74	1,021	0.0768189	1,095	486	1,126	501
75-84	739	0.0556015	792	352	815	362
85+	396	0.0297946	425	189	437	194
Total	13,291	1.0000000	14,248	6,332	14,664	6,517

Source: US Census Bureau; ACS Demographic and Housing Estimates, 2018 ACS 5-Year Estimates Data. Data Table: DP05. Estimated totals by age group for 2020 and 2025 are derived from the Banner Engineering Population Projection based on the percentages each age group is of the total 2018 population estimate.

## **Strengths for Housing Development**

The following strengths of the community were identified through statistical data, local interviews, research, and on-site review of the local housing stock.

**Huron is the regional center for the area** - Huron is the regional center serving Beadle County and portions of surrounding counties. The City provides employment opportunities, retail/service options, government services, health and professional services, and cultural amenities to a large surrounding trade area. Huron's role as a regional center has resulted in population and household growth over the last decade.

**Affordable housing stock** - The City has a large stock of affordable, existing houses. Analysis shows that the City's median home sale price is approximately \$89,900. This existing stock, when available for sale, provides an affordable option for home ownership.

**Median Sale Price of Single-Family Residential Homes Increases.** As noted above, according to the 2018 US Census 5-Year Estimate, the median home sales price is \$89,900. In the 2013 Housing Study, this figure was \$90,000, suggesting that the sales price of single-family homes has decreased just slightly in recent years. However, Table 24 of this study presents a different picture. From 2010 to 2014 the sales price of homes in Huron increased from \$82,000 to \$89,000. Starting in 2015 the sales prices of homes started to increase. The median sales price of single-family homes was \$98,000 in 2015 and \$110,000 in 2016. There was a blip in the rise in 2017 with sale prices dipping to \$97,250. 2018 saw an increase in sales prices again with the median sale price increasing to \$114,500. The number increased to \$120,000 in 2019. To the end of June 2020, the median sales price has continued to increase to \$123,995.

**Housing Rehabilitation** - Rehabilitating existing housing to extend the useful life of the home is an important component of housing in any community. Housing rehab typically provides improvements to homes to bring them up to locally adopted building codes and standards. Rehab will commonly improve the energy efficiency of a home through the addition of insulation and new windows and doors. Handicapped accessibility is another common improvement made when homes are rehabbed. Accessibility can be improved with the addition of grab bars and ramps both inside and outside the home. Homeowner rehabs may also include necessary emergency repairs like replacing a roof that is leaking. Finally, common rehab projects may make homes more weatherproof with the installation of caulking and weatherstripping all around the home.

**Increasingly diverse housing stock** - The City has a good mix of housing options, including many rental housing units for both lower income and market rate households. The City also has townhouses, twin homes, condominium units, and several senior with services options.

**Adequate land for development** - The City has adequate land available for residential development.

**Household growth for the City** - Over the past decade, the City has sustained household growth and the City is projected to continue to grow in the future.

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**Diverse economy** - The City of Huron has a diverse economy with industries, agriculture, etc. The City also has several large employers. The Greater Huron Development Corporation continues to promote economic diversity.

**Desirable location for seniors and retirees** - Huron is an attraction for seniors as a retirement location. As the provider for the region's health, retail and government services, the City has amenities that are attractive for seniors as they age.

**Active housing developers in the City** – The Greater Huron Development Corporation is the primary subdivision developer for rental housing, attached ownership housing and single-family development.

**Housing agencies** - The Huron Housing Authority has been very active in housing and have developed an excellent reputation in the housing field.

**State, federal, nonprofit funds** - The City and local housing agencies have leveraged local funds for housing activities over the years with other resources including state, federal and nonprofit funds. This experience in obtaining funds, and the City's track record in appropriately utilizing the funds, will continue to serve the City well when seeking funds in the future.

**School system** - The City has an excellent public K-12 school system.

**Ethnic and cultural diversity** - Over the past several decades, the City has become very diversified with many immigrants locating in Huron. According to the 2014 - 2018 US Census 5-year Estimate data, about 23% of Huron's population self-identified as "Asian" or "Other Asian." In the same census 1,713 (12.0%) of Huron's population self-identified as "Hispanic or Latino."

**Infrastructure** - The City's public utilities and infrastructure are in good condition and can facilitate future expansion. Current drinking water system improvements and planned wastewater system improvements will serve future growth needs of the community.

**Commercial development** - Huron's commercial districts are adequate to meet daily needs and new commercial development is ongoing.

**Health facilities** - The City has excellent health care systems that serve the region.

**Available lots** - The City currently has available lots for housing of all types.

**Recreational Opportunities** - Huron has many recreational opportunities.

**Southtown Development** – Southtown, Huron's newest subdivision, has about 60 lots available for single-family and multi-family housing development and is in southeast Huron. The Greater Huron Development Corporation is the owner of the Southtown property.

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

The following barriers or limitations may hinder or prevent certain housing activities in Huron.

**Age and condition of the housing stock** - While the existing stock is very affordable, some housing needs improvement to meet expectations of potential buyers. Also, there are many vacant and/or dilapidated homes in Huron. Among the rental units that responded to the Rental Housing Survey, 226 renter occupied units in 191 buildings were constructed prior to 1920 making these homes and apartments 100+ years old. Some are well kept and some not so well.

The 2018 US Census data (Source: US Census, 2018 ACS 5-Year Estimate, Table S2504) suggest that 24.9% of the renter occupied units in the city were built in 1939 or earlier. An additional 13.5% of rentals were built between 1940 and 1959. By comparison, 30.9% of the owner-occupied units in the city were built in 1939 or earlier and an additional 27.9% of owner-occupied units were built between 1940 and 1959.

**Value gap deters new owner-occupied construction** - Based on market values for 2010-2019 residential sales, we estimate that the median priced home in Huron is valued at approximately \$89,900. This is below the comparable cost for new housing construction, which will generally be above \$150,000 for a stick-built home with commonly expected amenities. This creates a value gap between new construction and existing homes. This can be a disincentive for any type of speculative building and can also deter customized home construction.

**Low paying jobs** - Although Huron has a strong, diverse economy, some jobs are at the lower end of the pay scale and the employees with these jobs have very limited housing choices.

**Staff capacity limitations** - Although the City has access to local and regional housing agencies, it is very difficult to develop and implement housing initiatives without local staff dedicated to housing development.

## **Huron - Recommendations and Opportunities**

Based on the research contained in this Study and the housing strengths and barriers identified above, the following recommendations are presented for Huron. They are based on the following strategies:

**Focus heavily on the preservation, maintenance, and improvement of the housing stock that already exists** - While some housing construction will occur in coming years, most of the housing opportunities will continue to be provided by the housing stock that is already on the ground. This is especially important for affordable housing opportunities, as it will almost always be less expensive to offer an affordable unit through rehabilitation versus new construction. Units that are lost due to deterioration and obsolescence cannot be replaced for a similar price. Evidence suggests that most of the existing stock is generally being well maintained, however, a

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significant percentage of housing needs repair. Emphasis on continued improvement will be important to meet future housing needs both for the near term and in the decades to come.

**Develop life cycle housing** - It is vital for a community that serves as a regional center to provide housing opportunities for all ages and household types. These housing opportunities enable a community to thrive and allow older householders to live in Huron as they age.

Huron homeowners, with the concurrence of the local Building Official, have been able to renovate and modify their homes into homes in which they can age gracefully. They have been allowed to install ramps to provide handicapped access; to remodel kitchens, bathrooms, and laundry rooms to make them easier to use by ageing residents, and to revise main and secondary entrances to make daily access easier.

Commonly occurring revisions for “Aging in Place” include:

- Wheelchair ramps
- Home elevators and stair lifts
- Bathtub lifts
- Grab bars
- Installing main-floor laundry plumbing
- Widening doorways and hallways
- Removing carpets and rugs and installing non-slip flooring

**Promote new construction** - New construction provides housing opportunities, stimulates the economy, and upgrades the community’s housing stock. Both new owner-occupied single-family homes and rental units are needed to provide households in Huron with housing options and to assure a healthy housing stock into the future.

**Promote home ownership** - Home ownership is the preferred option for most households. Home ownership assists in creating community stability and commitment to the community. There are many younger families that are renting their housing. These households may be interested in home ownership if an affordable opportunity is available.

**Prioritize community housing goals** - Many of the recommendations in the Study will require staff-intensive efforts. The City and housing authority should prioritize the housing goals and establish a plan to achieve these goals.

It is very difficult to meet all the objectives as the balance of the recommendations are very sensitive. An overly aggressive or overly passive approach to any of the recommendations can cause problems in achieving the other objectives. The recommendations of this section attempt to provide a balanced approach to addressing the housing needs of Huron.

**Summary of Findings/Recommendations**

The findings/recommendations for the City of Huron have been formulated through the analysis of the information provided in the previous sections and include a total of 17 recommendations divided into the following five categories:

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

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Findings and recommendations are detailed further on the following pages.

<b>Table 43. Findings and Recommendations</b>	
<b>Rental Housing Development</b>	
1.	Develop 77-82 general occupancy market rate rental units
2.	Develop 36-40 subsidized/tax credit rental units
3.	Support the development of 38-47 senior housing with services units
4.	Develop a mixed-use downtown commercial/housing project
<b>Home Ownership</b>	
5.	Utilize and promote all programs that assist with home ownership
6.	Develop a local down payment assistance program
<b>New Construction</b>	
7.	Monitor lot availability and development
8.	Market lots in Southtown owned by Greater Huron
9.	Promote Southtown residential incentives program
10.	Coordinate with agencies/nonprofits that develop affordable housing
11.	Develop home ownership and new construction marketing programs
<b>Housing Rehabilitation</b>	
12.	Promote Owner-Occupied Housing Rehabilitation Programs
13.	Develop a Purchase/Rehabilitation Program
14.	Develop a Neighborhood Revitalization Program
15.	Promote Rental Housing Rehabilitation Programs
<b>Other Housing Initiatives</b>	
16.	Acquire and demolish dilapidated structures
17.	Address racial and ethnic minority housing issues

## **Findings and Recommendations: Rental Housing Development**

**Overview:** In recent decades it has been difficult to produce new rental housing units that are viewed as “affordable” when compared to existing rental housing. Several factors, including federal tax policy, property tax rates, high construction costs and a low rent structure, have all contributed to the difficulty in developing rental housing in most South Dakota communities.

From 2000 to 2018, based on City of Huron data, approximately 329 rental units were constructed in Huron. The rental units include market rate general occupancy, tax credit, and units for special needs populations.

Demand for new rental housing is typically generated from three factors: growth from new households, replacement of lost units, and pent-up demand from existing households.

Household projections for Huron expect continued household growth, although some of this growth will result in demand for owner-occupied housing. From 2020 to 2025, it is projected that there will be a 185-household gain in Huron. Approximately 40% of these households will be rental households, thus, there will be a demand of approximately 74 additional rental units over the next five years.

Demand created by replacement of lost units is more difficult to determine, but the best available evidence suggests that the City will lose about eight units per year. As a result, approximately 40 additional units will be needed over the next five years to replace lost units. In some cases, this unit replacement will be necessary as existing units are removed from the inventory through demolition or conversion. In other cases, this replacement is appropriate due to the deteriorating condition of older, substandard rental housing that should be removed from the occupied stock.

Pent-up demand also exists. As part of this study, a rental survey was conducted. A total of 1,264 rental units in 36 multifamily buildings were contacted. Information was also obtained on single family homes, duplexes, and small rental buildings. The survey found a 5.4% vacancy rate in general occupancy market rate units, a 9.0% vacancy rate in subsidized units, a 4.9% vacancy rate in tax credit units, and a 10.9% vacancy rate in the senior with services projects.

These three demand factors show a need for 151 to 169 rental units over the next five years. Based on the factors stated above, the development of the following new rental units over the next five years from 2020 to 2025 is recommended. With limited exceptions, Huron would be the preferred location for these future projects.

<b>Table 44. Projected Rental Units: 2020-2025</b>	
Type of Unit:	Number Needed:
Market Rate	77-82
Subsidized / Tax Credit	36-40
Senior with Services	38-47
Total	151-169

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**1. Develop 77 - 82 general occupancy market rate rental units**

**Findings:** Approximately 83% of the rental housing in the City of Huron can be classified as general occupancy market rate housing. These units are free of any specific occupancy restrictions such as financial status, age, or student enrollment. Market rate housing does not have any form of rent controls, other than those imposed by the competitive marketplace.

The entire rental inventory in the City includes approximately 2,281 total units as identified in the 2014-2018 Census Estimate. We believe that approximately 1,891 of these units are best described as market rate rental housing.

The Rental Housing Study surveyed 538 market rate units. 20 vacant units were identified for a vacancy rate of 3.7%. Three of the 15 market rate rental units surveyed had no vacancies. Also, 29 of the 36 vacant units were in efficiency or one-bedroom rentals. A Housing Study was conducted in 2009 and the vacancy rate for market rate units was reported to be 0.8% while the 2013 Study revealed a 7.7% vacancy rate in market rate units.

There is a wide variation in rental rates in the market rate segment in the City of Huron. The rent range for an efficiency apartment is \$350 to \$512 and between \$475 to \$1,133 for a three-bedroom unit.

From 2015 to 2020, just one market rate rental project was constructed. Wheatgrass Village, a 69-unit apartment complex with 12 town homes, was completed in 2018.

**Recommendation:** As stated earlier in this section, rental housing demand is based on household growth, pent-up demand, and replacement of housing units that have been demolished or converted.

Based on this combination of demand generators, it is reasonable to plan for production of between 77 to 82 market rate rental units over the next five years. There is a significant need for workforce focused rental units, thus, new units constructed over the next five years should be efficiency, one, or two-bedroom units.

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

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

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

**2. Develop 36 - 40 Subsidized/Tax Credit Rental Housing Units**

**Findings:** Huron has a good supply of subsidized multifamily rental units and a limited supply of tax credit units. The supply of subsidized units is adequate to address Huron’s needs, however, we are projecting a need for 36 to 40 tax credit units over the next five years. The City of Huron has 14 project-based subsidized/tax credit developments with a combined 491 units. Subsidies have been provided by USDA Rural Development, the Department of Housing and Urban Development (HUD) and through the South Dakota Housing Development Authority. The breakdown of the 13 rental projects is as follows:

Five subsidized general occupancy projects with 226 units,  
Five subsidized senior/disabled projects with 155 units, and  
Three tax credit projects with 201 units.

Age is a factor in consideration of subsidized and tax credit rental housing units. Just over 61 percent of the units listed above were built before 1980 and are therefore approaching 40 or more years old. Though all the units are currently rented, many may need to be rehabilitated or may need to be replaced in the coming decade.

The rents for the tax credit project are \$575 for a one-bedroom unit, \$463 to \$895 for a two-bedroom unit and \$525 to \$1,030 for a three-bedroom unit.

In addition to these subsidized projects, Beadle County has funding authorization for approximately 258 Housing Choice Vouchers. Voucher assistance is issued to income-eligible households for use in suitable, private market rental housing units. With the assistance, a household pays approximately 30% of their income for rent, with the program subsidy paying any additional rent amounts. Most of the Vouchers are being utilized within the City of Huron.

Despite the existing supply of subsidized units in Huron, the 2010 Census still identified that approximately 640 renter households in Huron reported a housing cost burden, with 30% or more of their income going to housing costs. Most of these households were paying 35% or more of their income for housing, which is defined as a severe cost burden.

The rental survey found 35 vacancies in the 389 subsidized projects, which represented a vacancy rate of 9.0%. All but one of the subsidized projects had vacancies. The 38-unit tax project (Pheasant Run) reported no vacancies.

The greatest need for tax credit units is for three and four-bedroom units. The 2018 US Census Estimate reports that Huron has 419 renter households with four or more people. There was an increase of 170 households from 2000 and 2010. Many of these households are renter households

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and need three or four-bedroom units. Currently, there are only 67 subsidized/tax credit three-bedroom units and no subsidized four-bedroom units in Huron.

**Recommendation:** We recommend the development of 36 to 40 tax credit rental housing units for moderate income households.

Tax credit projects utilize the federal low-income housing tax credit program. Tax credits alone do not produce ‘deep subsidy’ rental units that can serve very low-income households, but tax credits do provide a ‘shallow subsidy’ that allows for the construction of units that can serve households at or below 60% of the median income established for the County. When other resources are combined with tax credits, even lower income households can be served.

If tax credit units are constructed, it is strongly recommended that the rents are at or below the fair market rents for Housing Vouchers, thus, a low-income household in a tax credit unit can apply for a Housing Voucher, which will enable the household to pay 30% of their income for their unit.

It is recommended that at least 75% of the tax credit units constructed over the next five years should have three-bedrooms or four-bedrooms and be constructed as town home style units.

**3. Support the development of 38 - 47 additional senior with services units**

**Findings:** The City of Huron currently has three senior-with-services projects with a total of 119 beds. StoneyBrook Estates has 49 units and is licensed as an Assisted Living Center. Country View Estates has 19 beds and is registered as a Residential Living Center. The Wellshire has 51 units and is an independent and assisted living facility.

The research for this Study did not identify any dedicated beds/units in Huron for people needing specialized memory care housing. The nursing home does house people with memory loss issues, and it is probable that other senior housing facilities also have some residents with less severe memory loss issues.

Currently, there are vacancies in two of the three projects that offer senior housing with services.

**Recommendation:** Using 2010 Census data for Beadle County, there were 1,637 senior citizens age 75 and above that are not currently in a nursing home and are part of the potential market for senior with services units. Approximately 6.5% to 7% of seniors over the age of 75 will need senior with services housing, thus, there is potential demand for an additional 106 to 115 senior-with-services beds in Beadle County.

Currently, there are 119 beds in Huron providing senior housing with some level of services. Additional beds/rooms could include a mix of assisted living, lighter services housing, and specialized memory care units. This recommendation is intended to provide general guidance and to identify the need for additional senior with services beds/units in Huron and Beadle County.

Prior to developing additional senior with services beds/units a comprehensive analysis should be undertaken to determine the appropriate mix of light services, assisted living, and memory care units/beds that are needed at the time the development is proposed.

**4. Develop a Downtown Mixed-Use Commercial/Housing Project**

**Findings:** The City of Huron has an active downtown area. A mixed-use rental housing/commercial project could complement the City’s ongoing efforts to maintain a vibrant downtown. There should be sensitivity to the timing of the project and type of commercial tenants the project will have, to assure the project is an asset to the downtown.

New mixed-use projects have been developed in several cities comparable to the size of Huron. Some of these projects were developed because of market demand while others were developed to enhance the downtown, to introduce a new product to the market, and to serve as a catalyst for downtown re-development.

**Recommendation:** The development of a mixed-use building in the downtown Huron area should be a priority for downtown revitalization. There are several potential sites in the downtown area for a mixed-use project.

Commercial space on the first floor and 20 to 24 rental units on the second and third floors would provide a suitable mix of commercial and residential. Prior to construction, a portion of the commercial space should be leased to an anchor tenant who would complement existing downtown businesses and attract people to downtown.

The 20 to 24 rental units should be primarily market rate units but could be mixed income with some moderate-income units. The units should be primarily two-bedroom units. If a mixed-use building was constructed, the number of units recommended previously should be reduced.

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

**Findings and Recommendations: Home Ownership**

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

**Findings:** Affordable home ownership is one of the issues facing Huron in the future. Home ownership is generally the preferred housing option for most households and most communities. There are strategies and programs that can be used to promote home ownership programs and can assist with this effort.

First time home buyer assistance, down payment assistance, low interest loans and home ownership counseling and training programs can help to address affordable housing issues. Huron has a supply of houses that are price-eligible for these assistance programs. While these individual

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

**Recommendation:** The Greater Huron Development Corporation and local financial institutions should continue to work with regional housing agencies and the South Dakota Housing Development Authority to utilize all available home ownership assistance programs. Private and non-profit agencies should also be encouraged to provide home ownership opportunities.

**6. Develop a local down payment assistance program**

**Findings:** One of the identifiable barriers preventing low- and moderate-income households from owning a home is the inability to save money for down payment and closing costs. There are numerous examples of cities and counties that have created a local fund to assist homeowners with a down payment assistance program. Under these programs the city or county establishes a loan pool. Eligible applicants are provided a “soft second” loan that can be applied to a home purchase.

This down payment/closing cost loan is typically secured against the property, behind the primary mortgage. Re-payment can be triggered if the buyer sells the home within a certain period of time, but often the loan is forgiven if the borrower meets the basic program requirements. In other cases, the loan may need to be re-paid after a certain period of time, or when the borrower sells or transfers the house in the future. Loans with re-payment requirements typically do not accrue interest.

**Recommendation:** Local housing agencies may wish to consider the development of a local down payment/closing cost assistance program. A locally funded program could provide additional assistance or could potentially serve households that do not qualify for SDHDA Down Payment Assistance. To promote home ownership within Huron, and to make ownership more achievable, a locally funded program should be explored.

Major local employers, the Federal Home Loan Bank, and the South Dakota Housing Development Authority may be potential sources to contribute to the fund. In some communities, recaptured grant funds have also been used to create a loan pool.

**Findings and Recommendations: New Construction**

**Findings:** Huron has experienced significant single-family owner-occupied housing construction. According to City records, from 2010 to 2019, 126 single family homes were constructed in Huron, which is an average of nearly 13 housing units per year. The peak years for new construction were

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2010 when 20 houses were constructed and in 2014 when 17 units were constructed. Although there were peak years, new single-family construction has been relatively stable over the past 10 years in Huron. 21 twin homes (duplexes) or townhouses, representing a total of 42 units, were also built for owner-occupancy between 2010 and 2019.

The attractiveness of Huron’s status as a regional center, amenities, and job creation, should result in the continued construction of new homes annually. Also, there are many attractive residential lot options available for new home construction.

Overall household projections for Huron and Beadle County indicate good demand for owner-occupied housing construction. Substantial household growth is anticipated through 2025 among households in the age ranges between 55 and 74 years old. Households in these age ranges tend to be predominantly homeowners, and form a market for higher priced, trade-up housing and low maintenance housing such as town homes and twin homes. The number of households in the 35- to 44-year-old ranges is also expected to grow through 2025. Many of the households in these age ranges are first-time home buyers.

Ten to 15 owner-occupied housing units should be constructed in Huron annually over the next five years from 2020 to 2025 based upon trends from the previous decade. Projection for single family housing starts includes homes built in new subdivisions and on infill lots, and includes single family attached housing units, such as twin homes and townhouses.

#### **7. Monitor lot availability and development**

**Findings:** An inventory of available residential lots for single family housing construction in the City of Huron includes approximately 127 lots available in newer subdivisions in Huron. Available inventory includes lots that are currently buildable, as well as lots in the advanced planning stages that could be available for the next construction season.

There are also 17 infill lots scattered around the city that were inventoried. The status of those lots for sale is unknown. Also, the City of Huron is promoting the acquisition and demolition of dilapidated houses. Some of the cleared lots may be sites for new construction.

**Recommendation:** With projections that 10 to 15 new owner-occupied housing units will be constructed per year, the City should have approximately 50 to 75 residential lots available to meet the expected five-year demand. Part of this demand would be for attached unit construction. With approximately 127 available lots, plus 17 infill lots, Huron currently has an adequate number of lots. However, the City should continue to monitor the number of lots that are available to assure there is an adequate number on an ongoing basis and that lots are available for homes in all price ranges.

**8. Market lots in Southtown owned by Greater Huron**

**Findings:** A cluster of homes for workforce housing could be constructed in Southtown – a development with approximately 60 lots owned by the Greater Huron Development Corporation and several privately held lots located in southeast Huron.

**Recommendation:** The Greater Huron Development Corporation should market available lots in Southtown for workforce housing development.

**9. Promote Southtown Residential Incentives**

**Findings:** The Greater Huron Development Corporation has developed a residential incentive program for newly constructed single-family homes constructed in Southtown. Incentives include down payment assistance for homeowners and interest free financing of lots for developers.

**Recommendation:** This program should be marketed to Huron area residents and developers seeking to construct new homes.

**10. Coordinate with agencies/nonprofits that develop affordable housing**

**Findings:** With the difficulty of producing new housing units that are affordable to lower income people, it is important to take advantage of opportunities presented by housing agencies, nonprofit groups, and organizations. James Valley Housing, Inc., constructed 15 affordable homes in Huron over the past decade. There is also a Habitat for Humanity Chapter in Huron. Other local and regional housing agencies and nonprofits may also have the capacity to construct affordable housing in Huron. These sources can help generate new homes for lower income families in Huron.

**Recommendation:** We recommend that the City continue its cooperation with housing agencies and nonprofit organizations that help to produce housing units for lower income ownership. The City may be able to contribute to the project through land donations, TIF, grant writing, or project coordination activities.

Additionally, the City should work with public and private area builders to market the Governor’s House program.

**11. Develop home ownership and new construction marketing programs**

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

**Recommendation:** Create additional marketing materials that describe housing opportunities and financing/assistance programs that are available in Huron. Buying a lot, selecting a builder, obtaining financing, and constructing or purchasing a home can be an intimidating process. Often

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households have not been through this process and do not know where to begin or how to proceed. Pertinent and up-to-date information will encourage and assist households with constructing a home or finding a suitable move-up home. It is recommended that this information be shared with area employers.

Another possibility for promoting ownership options is to organize a Housing Fair that educates and informs the public on lots, builders, finance programs, etc. The Housing Fair should include developers, builders, lenders, realtors, public agencies, local businesses, etc. Local employers should be contacted to assess their interest and possible participation in the event.

These marketing programs do not have to be “city” projects but could possibly be developed by a local civic organization, or the private sector.

**Findings and Recommendations: Housing Rehabilitation**

**Overview:** Rehabilitating existing housing to extend the useful life of the home is an important component of housing in any community. Housing rehab typically provides improvements to homes to bring them up to locally adopted building codes and standards. Rehab will commonly improve the energy efficiency of a home through the addition of insulation and new windows and doors. Handicapped accessibility is another common improvement made when homes are rehabbed. Accessibility can be improved with the addition of grab bars and ramps both inside and outside the home. Homeowner rehabs may also include necessary emergency repairs like replacing a roof that is leaking. Finally, common rehab projects may make homes more weatherproof with the installation of caulking and weatherstripping all around the home.

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

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

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

**12. Promote Owner-Occupied Housing Rehabilitation Programs**

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

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The Huron housing condition survey rated the 776 single family homes in four of the city's oldest neighborhoods. The survey found that 404 homes need minor repairs, 195 homes need major repairs, and 53 are dilapidated. Without rehabilitation assistance, there is the potential that the affordable housing stock will shrink in Huron.

The Huron Housing Authority is currently accessing housing rehabilitation programs to assist local households with the rehabilitation of their homes. Grow South Dakota is currently administering the Weatherization Program in the Huron area and HAPI does some rehab projects in Huron.

**Recommendation:** We recommend that Huron and Huron Housing Authority continue to seek local, state, and federal funds to assist in financing housing rehabilitation. USDA Rural Development, the South Dakota Housing Development Authority, and the Federal Home Loan Bank, are potential funding sources.

Currently, Grow South Dakota and Homes are Possible, Inc., are working to implement owner-occupied housing rehabilitation programs. Households that meet program requirements are eligible for a deferred loan to rehabilitate their homes. Deferred loans do not have to be paid back if the household lives in the rehabilitated home for a stipulated amount of time after the rehabilitation is completed. Huron area households should be encouraged to continue utilizing these programs.

### **13. Develop a Purchase/Rehabilitation Program**

**Findings:** Huron has a large stock of older, lower valued homes, many of which need repairs. Our analysis of recent sales activity indicates that many of the homes in Huron are valued under \$89,900. The US Census states that 492 or 14.5% of owner-occupied housing in Huron is valued at \$50,000 or less, and that 56.4% of owner-occupied housing is valued at \$100,000 or less. As some lower valued homes come up for sale, they may not be attractive options for potential home buyers because of the amount of repair work that is required.

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

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

**Recommendation:** Work with Huron Housing Authority and SD Housing Development Authority to develop and implement a purchase/rehab program.

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A purchase/rehabilitation program achieves several goals. The program encourages home ownership, prevents substandard homes from becoming rental properties and rehabilitates homes that are currently substandard.

Because a purchase/rehabilitation program can be expensive and its cost effectiveness in some cases may be marginal, it may be advantageous in some cases to directly assist low and moderate-income households with purchasing and rehabilitating homes. Local housing agencies and financial institutions could offer some rehabilitation assistance in conjunction with first-time home buyer programs to make the City's older housing a more attractive option for potential home buyers. Also, USDA Rural Development provides purchase/rehabilitation loans to low and moderate-income buyers.

#### **14. Develop a Neighborhood Revitalization Program**

**Findings:** The City of Huron has several neighborhoods that are on the bubble. These neighborhoods have a significant number of homes that need rehabilitation and a significant number of low/moderate income households. These neighborhoods also have vacant and dilapidated homes. The neighborhoods could deteriorate or could be revitalized to be strong vital neighborhoods.

**Recommendation:** The City of Huron, local housing agencies, and the private housing sector should select a neighborhood and develop and implement a Neighborhood Revitalization Program. Re-development strategies and opportunities should be identified for the Neighborhood including:

- A plan for each parcel in the neighborhood
- Owner-occupied rehabilitation
- Rental Rehabilitation
- Demolition of dilapidated structures
- Infill new construction including single family homes and attached housing
- Land pooling for larger town home and attached housing projects
- Purchase/Rehabilitation Programs that rehabilitate homes and provide home ownership for low/moderate income households
- Public projects (streets, utilities, parks, etc.)
- Possible rezoning, variances and/or replatting to make areas and parcels more desirable for redevelopment
- Programs that encourage energy conservation
- Other projects identified through the planning process

The Neighborhood Revitalization Plan should include timelines, the identification of a responsible city department or housing agency, funding sources, etc. The program should be evaluated on an ongoing basis as opportunities and potential projects may change priorities.

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It must be noted that neighborhood revitalization can result in the loss of affordable housing. Re-development projects, infill construction and other affordable housing projects in the community should assure that there are overall net gains in the affordable housing stock.

After a neighborhood is revitalized, a new neighborhood can be selected for future targeted efforts.

#### **15. Promote Rental Housing Rehabilitation Programs**

**Findings:** The City of Huron currently has approximately 2,281 rental units. These rental units are in multi-family projects, small rental buildings, duplexes, single family homes and mobile homes. Many of these rental structures could benefit from rehabilitation as many of the rental structures are more than 100 years old and some rental units are in poor condition.

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

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

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

### **Findings and Recommendations: Other Housing Initiatives**

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

**Findings:** The housing condition survey of four Huron neighborhoods identified 53 homes that are dilapidated and too deteriorated to rehabilitate. Also identified were 195 homes as needing major repair (several of these homes may be too dilapidated to rehabilitate upon a more detailed inspection). There are also homes in other Huron neighborhoods that are dilapidated and beyond repair.

Additionally, according to 2014-2018 U.S. Census Estimates, there are 367 vacant homes in Huron. There is the threat that these homes may deteriorate to the point of being beyond repair.

**Recommendation:** The City of Huron should continue to demolish severely dilapidated structures. The community is enhanced when blighted and dilapidated structures are removed. Also, some of the cleared lots can possibly be utilized for the construction of new affordable housing units.

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Additionally, the demolition of dilapidated rental structures will upgrade the communities' rental housing stock. The City of Huron and Huron Housing Authority should work with Beadle County to acquire and demolish tax forfeited properties that are dilapidated and beyond repair.

#### **17. Address Racial and Ethnic Minority Population Housing Barriers**

**Introduction:** These findings and recommendations provide updated information on the housing needs of Huron's racial and ethnic minority population. Huron's racial and ethnic minority populations have continued to increase at a substantial rate and there are concerns regarding the racial and ethnic minority population's ability to obtain affordable, safe and sanitary housing.

Local agencies and employers estimate that in 2020, there are approximately 2,000 to 2,200 Karen in the Huron area.

**Findings:** The following information is provided in this Section:

- Population and household data, school enrollment, employment
- Driving forces behind the growth of the minority population
- Problems and barriers in securing housing
- Strategies in securing housing

**School Enrollment** - In 2019-2020, the Huron Public School total enrollment was 2,705. Of this total, there were 765 Hispanic/Latino students and 584 Asian students. The Hispanic/Latino students and the Asian students represented approximately 49.9% of the total school enrollment.

**Employment** - Dakota Provisions and LSI in Alpena are the largest employers of racial and ethnic minority individuals in the community and the region. However, the minority population continues to diversify and are working for many major employers in the Huron area.

Additionally, data indicates that racial and ethnic minority individuals are working in the service industry (clerks, waiters, etc.).

Also, numerous minority-owned businesses have opened in the Huron area over the past several years.

**Population and household data** - The City of Huron's racial and ethnic minority population has grown significantly from 2010 to 2018. The largest racial and ethnic minority populations in Huron are the Asian/Pacific Islander population, the Hispanic/Latino population and the population identified as Other Race/Two or More Races. The population and household growth of these racial and ethnic populations from 2000 to 2018 are shown in Table 45.

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<b>Table 45. Population and Household Data for Huron's Racial and Ethnic Population</b>					
	<b>2000</b>	<b>% Change 2000-2010</b>	<b>2010</b>	<b>% Change 2010-2018 Estimate</b>	<b>2018 Estimate</b>
<b>Population</b>					
Asian/Pacific Islander	53	1198.11%	635		<i>(Note 1)</i>
Asian				258.27%	1,632
Native Hawaiian and Other Pacific Islander					8
Latino/Hispanic	143	862.94%	1,234	138.82%	1,713
Other Race/Two or More Races	165	445.45%	735	128.03%	941
<b>Households</b>					
Asian/Pacific Islander	25	552.00%	138		<i>(Note 2)</i>
Asian				323.91%	447
Native Hawaiian and Other Pacific Islander					0
Latino/Hispanic	49	765.31%	375	167.47%	628
Other Race/Two or More Races	45	426.67%	192	175.52%	337

Note 1. The 2010-2018 % change is 2018 (Asian + Native Hawaiian & Other Pacific Islander) divided by 2010 Asian/Pacific Islander.

Note 2. The 2010-2018 % Change is 2018 Asian divided by 2010 Asian/Pacific Islander.

Source: US Census Bureau, 2018 American Community Survey 5-Year Estimates Subject Table, Table S2502 Demographic Characteristics for Occupied Housing Units.

### **Driving Forces Behind the Growth of the Racial and Ethnic Minority Population**

The study identified the major reasons for the continued growth of the racial and ethnic minority population in the Huron area. These reasons include:

**Jobs** - Jobs continue to be the major reason why racial and ethnic minority individuals locate in the Huron area. Dakota Provisions and Jack Links Beef Jerky are the major employers of minority individuals; however, minority individuals are employed throughout the community and in surrounding communities.

**Housing Availability** - Although the supply of affordable housing is a problem, the Huron area does have a supply of affordable rental units and affordable housing opportunities do exist both to rent and purchase, though the quality of some units are less than desirable.

**Existing racial and ethnic minority populations** - There are significant Hispanic/Latino and Asian populations in the Huron area. Refugee, immigrant, and minority individuals and families

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are more comfortable locating in a community that already has minority populations as the existing residents provide a support system, information, services, etc.

**Embracing diversity/support services** - Although some problems exist, Huron and its major employers have embraced diversity. Also, Huron has support services and organizations that assist racial and ethnic minority populations.

## **Housing Problems and Barriers for the Racial and Ethnic Minority Population**

Housing barriers were identified that impact racial and ethnic minority households. These barriers include:

**Same barriers as other low-income households** - A significant percentage of racial/ethnic minority households are low-income and experience the same barriers as many non-minority households, in finding affordable, standard housing.

**Communication** - Some racial/ethnic minority individuals cannot speak English which causes communication problems when searching for housing.

**Cultural differences** - The racial/ethnic minority households have cultural differences, which can conflict with generally accepted standards. For example, the number of people per unit may be acceptable to a minority household but is considered overcrowding by city housing codes and often by the neighbors.

**Transportation** - Transportation is a problem because some racial/ethnic minority individuals do not have vehicles or a driver's license.

**Deposit/Down payment** - Many racial/ethnic minority individuals do not have the savings to pay a rent deposit or to make a down payment on a home.

**Discrimination** – There may be cases of discrimination by landlords against minority households. Although discrimination does exist, minority households are also denied housing for legitimate reasons such as no credit, no references, etc.

**Screening process** - Some landlords have a screening process that includes credit checks, criminal background checks, reference requirements, employment requirements, etc. Ethnic and racial minority households often have additional hurdles in that some minority households have no established credit, have no references, may not have proper documentation to be in the country, etc.

**Lack of large apartments** - Some ethnic/racial minority households have large families that require three, four, or five-bedroom units. Large apartments are in short supply and are not meeting the demand.

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**Overcrowding** - With the lack of affordable housing and some racial/ethnic minority households that are ‘Hard to House’ for the reasons stated in this section, some households are forced to double-up which causes an overcrowded, often unhealthy living environment.

**Rent Burden** - According to the 2014-2018 5-Year Census Estimate, approximately 29.3% of the renter households in Huron are paying more than 30% of their income for housing. This is considered a rent burden. It is assumed that some of the households are minority households.

### **Strategies in Securing Housing for the Racial and Ethnic Minority Population**

Listed below is information on strategies that have been identified to address the housing needs of the racial and ethnic minority population.

**Recognizing the impact the ethnic and racial minority population has on the housing market** - To address the needs of the ethnic and racial minority population, it must be recognized the impact the minority population has on the overall needs of Huron. Often the minority population is low income, younger in age, need larger units based on family size, and are often refugees or immigrants from distant locations.

**Employer Involvement** - Employer involvement in housing continues to be essential. Dakota Provisions has been very active in housing issues. Employers should continue to be encouraged to take an active role in housing initiatives that address the housing needs of the minority population that they employ.

**Homeowner and Renter Education Programs** - One of the major barriers for the racial and ethnic minority population is the lack of information on how to purchase and maintain or rent a home.

**Financial institutions** - The financial institutions play a vital role in the ethnic and racial minority population's opportunity to own a home. Financial institutions should be encouraged to continue to hire minority employees to assist the minority population.

**Enforce housing and anti-discrimination laws** - Anti-discrimination laws assure that minority populations are protected from discrimination.

**Develop three, four, and five-bedroom rental units** - Large minority households have difficulty finding a rental unit large enough for their families. The need exists to develop rental units with three, four, and five-bedrooms.

**Community education** - The City of Huron, housing agencies, schools, the media, and employers should continue to educate the community at every opportunity about diversity and the ethnic and racial minority populations. Education usually results in more tolerance and understanding.

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**English-speaking classes** - English-speaking classes are offered at Cornerstone Career Learning Center and ethnic and racial minority individuals should continue to take advantage of these classes.

**Training & Education** - Employers should continue to provide training and minority individuals should take advantage of this training and also seek other education. Training and education usually result in a better job which means a higher income. A higher income can solve many problems including housing needs.

**Work with landlords that provide housing for the minority populations** - Several landlords are providing housing for the ethnic and racial minority populations. The City or local housing agency should meet and communicate with these landlords to address their concerns and determine how the City can work with the landlords to better address the minority population's housing needs.

**Low rates of home ownership** - According to the US Census, home ownership rates among racial and ethnic minority households are lower than white households. 2018 home ownership rates in Huron are shown in Table 46.

<b>Table 46. Huron Householders and Renters by Race/Ethnicity: 2018 Estimate</b>				
Race/Ethnicity	Owner Households		Renter Households	
	Number	Percent	Number	Percent
Occupied Housing Units = 5,683	3,402		2,281	
<b>Race</b>				
White	3,196	66.76%	1,591	33.24%
Black/African American	39	100.00%	* 0	* 0.00%
Native American and Alaskan Native	14	19.18%	59	80.82%
Asian	118	26.40%	329	73.60%
Native Hawaiian and Other Pacific Islander	0	0.00%	0	0.00%
Some Other Race	33	10.25%	289	89.75%
Two or More Races	2	13.33%	13	86.67%
<b>Total</b>	<b>3,402</b>	<b>-</b>	<b>2,281</b>	<b>-</b>
<b>Ethnicity</b>				
Hispanic or Latino	168	26.75%	460	73.25%
White Alone, not Hispanic or Latino	3,061	68.31%	1,420	31.69%
<b>Total</b>	<b>3,229</b>	<b>-</b>	<b>1,880</b>	<b>-</b>

Source: US Census Bureau, American Community Survey, 2018 ACS 5-Year Estimates Subject Tables. Table S2502 Demographic Characteristics for Occupied Households.

\* The 2018 numbers are taken from a 5-Year Estimate. 5-Year Estimates are based on the survey of a small number of households. The 2018 survey in Huron did not encounter any “Black/African American” households.

## **Chapter 7 – Agencies and Resources**

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

**Huron Housing Authority**

255 Iowa Avenue SE  
Huron, SD 57350  
(605) 352-1520  
Contact: Andrea Del Grosso, Executive Director

**James Valley Housing, Inc.**

1718 Dakota Avenue South  
Huron, SD 57350  
(605) 554-0181  
Contact: Glenn Jungemann

**Greater Huron Development Corporation**

1705 Dakota Avenue South  
Huron, SD 57350  
(605) 352-0363  
Contact: Ted Haeder, President/CEO

**Grow South Dakota (also known as NESDCAP/NESDEC)**

104 Ash Street East  
Sisseton, SD 57262  
(605) 698-7654  
Contact: Marcia Erickson, CEO

**Homes are Possible, Inc. (HAPI)**

318 South Main Street  
Aberdeen, SD 57401  
(605) 225-4274  
Contact: Jeff Mitchell, Executive Director

**USDA Rural Development**

1717 North Lincoln Avenue  
Pierre, SD 57501  
(605) 224-8870, Ext. 4  
Contact: Clark Guthmiller, Area Specialist

**South Dakota Housing Development Authority**

3060 East Elizabeth Street  
Pierre, SD 57501  
(605) 773-3181  
Contact: Mark Lauseng, Executive Director